

COLLABORATIVE HOUSING PERSPECTIVES IN POLAND. POTENTIAL, BARRIERS AND LEGAL POSSIBILITIES

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Abstract

This paper is a continuation of the paper entitled “Collaborative Housing Perspectives in Poland. Definition, Historical Overview and Examples” and it describes the possibilities of implementation of collaborative housing in Polish conditions. In the paper, apart from legal constraints, the author also describes the benefits of collaborative housing, because as far as benefits of building homes in the construction group system, co-operative or co-housing seem to be quite well diagnosed for the inhabitants, the benefits for the city – which, based on the author's studies, are huge – are not described well enough.

Streszczenie

Artykuł stanowi kontynuację artykułu „Perspektywy oddolnego budownictwa mieszkaniowego w Polsce. Definicja, zarys historii oraz przykłady” i stanowi opis możliwości implementacji oddolnego budownictwa mieszkaniowego w warunkach polskich. W artykule oprócz uwarunkowań prawnych opisano także korzyści związane z oddolnym budownictwem mieszkaniowym, o ile bowiem zyski dla mieszkańców płynące z budowy mieszkań w systemie grupy budowlanej, kooperatywy lub co-housing wydają się być względnie rozpoznane, o tyle korzyści dla miasta, które jak wynika z przeprowadzonych przez autorkę artykułu badań są bardzo duże, nie są jeszcze wystarczająco dobrze opisane.

Keywords: Collaborative housing; Affordable housing; Housing assembly; Co-housing; Housing co-operative; Housing policy; Spatial planning.

1. INTRODUCTION

Collaborative housing is a form of acquiring homes, which belongs to the social housing sector and where the basic principles include: (1) the non-for-profit idea, (2) process initiation by future occupants as well as (3) participative and (4) co-operative nature of the undertaking. Collaborative housing can be executed through participation in a construction group, in a small housing co-operative or in co-housing (see: Collaborative Housing Perspectives. Definition, Historical Overview and Examples)

2. BENEFITS: BOTH THE CITY AND THE INHABITANTS WIN

Collaborative housing brings benefits to future inhabitants as well as to the cities in which it is located (see Table 1). Benefits for future inhabitants include (1) lower costs of construction and use of homes, (2) safe housing environment, (3) the possibility of personalising the living space and (4) the potential of shared use. Lower costs of construction are related to lack of developer in the process (developer's profit, advertising costs, employees, office, costs of speculative risk, vacancies, etc.) and the possibility of sharing common costs (i.e. the costs of the design, arrangements, con-

Table 1.
Benefits of collaborative housing for the city and for the inhabitants – summary, elaborated by the author

	Inhabitants	City
economic	<ul style="list-style-type: none"> • shared use • cost sharing • no developer costs 	<ul style="list-style-type: none"> • higher efficiency of infrastructure use • attracting/keeping inhabitants of high social capital
environmental	<ul style="list-style-type: none"> • sharing • transferring ideas (e.g. eco-friendly style of living) 	<ul style="list-style-type: none"> • more compact development (smaller heat losses, reduced emissions, protection of open space) • inhabitants of higher environmental awareness • higher efficiency of infrastructure use
social	<ul style="list-style-type: none"> • community of neighbours • higher feeling of security 	<ul style="list-style-type: none"> • community – the origin of a live urban community • activating potential • higher safety level in the area • the possibility of negotiating new social services (preschools, co-working, social gardens, etc.)
spatial	<ul style="list-style-type: none"> • possible adaptation to individual needs • the possibility of choosing an individual profile (e.g. co-housing for seniors) • innovativeness 	<ul style="list-style-type: none"> • high quality of development • development / adaptation of difficult areas • innovativeness



Figure 1.
Seestern, Vienna, Austria. Interior of the community kitchen. Photo by author, 12.2016

nections, installations, etc.). Complexes are safer because the group that creates them forms a community before they occupy the building: even if the initiative is not co-created by friends, the relationships between future neighbours grow in the investment preparation process and during construction. Personalisation also concerns the possibility of having influence upon the form and apartment arrangement as well as shared spaces of the investment (inner shared space, courtyard or a backyard, etc.), but also the possibility of manifestation of a philosophy of life or passion, as for instance pro-eco attitude, bee breeding or vegetable growing, etc. Collaborative housing facilitates the process of filling housing space with additional functions, such as offices, stores or personalised work places adapted to the needs of future inhabitants. The possibility of shared use refers to all the rooms that one only uses from time to time: guest rooms, rooms for bigger meetings, jacuzzi, gym, etc. or such areas which can be shared without any negative impact upon the feeling of privacy: bicycle storeroom, workshops, laundry room, co-working space with shared equipment, such as printers and other office devices, etc. There are examples (cf. e.g. Autofreie Siedlung in Vienna) where the inhabitants of a single housing complex have shared cars, which they use when needed,

according to an agreed schedule. Additional potential of collaborative housing lies in the possibility of adapting it to special needs of certain social groups, e.g. seniors (senior co-housing, cf. [6, 7]).

As far as city structure is concerned, well designed collaborative housing is beneficial for the city due to (1) higher level of safety, (2) good quality of the development, (3) implementation of innovative solutions and (4) increasing the efficiency of infrastructure use (also [1, 3, 4, 11]). An increase in the level of safety is related to introducing a live, integrated and socially responsible community into urban society [9], instead of a collection of households that do not know each other, which happens when we deal with developer housing (It does not mean that in the case of developer housing local community will not create social bonds, however, the process will definitely take time). High quality of development is related to a more meticulous designing process and better control of the construction process – both are supervised by future inhabitants whose actions are driven by different reasons than those of a commercial developer, therefore the quality of the development is of key importance to them. Studies [8] show that what we observe in collaborative housing is a much higher level of innovations as compared with commercial



Figure 2.
Urban Krakenhaus, Berlin, Germany, main entrance. Photo by author, 04.2016



Figure 3.
Urban Kraknenhaus, Berlin, Germany, common playground. Photo by author, 04.2016

development where reluctance to use non-standard solutions is related with investment risk. On the other hand, the level of use of the existing infrastructure grows due to city condensation which is perfectly achieved through collaborative housing. Small construction groups are able to use difficult, small and irregular plots of land, which would not be profitable for commercial developers (e.g. *Wohnen am Hochdamm*, Berlin/Kreuzberg location next to railway track), they are able to adapt degraded premises to their needs, also in commercially unattractive parts of a city, they also function very well in the case of adaptation of buildings that were used for non-residential purposes (e.g. *Urbankrankenhaus*, Berlin/Kreuzbrg).

3. THE POSSIBILITY OF USING THE COLLABORATIVE HOUSING MODEL IN POLAND

At present the Polish housing market is dominated by developer and individual house-building, though some initiatives that can be classified as belonging to the collaborative housing stream start to occur. The most interesting example of collaborative housing in Poland is Kooperatywa Mieszkaniowa Nowe Żerniki – a housing co-operative from Nowe Żerniki. Nowe

Żerniki is a new housing estate in Wrocław, relating to the tradition of Wuwa housing estate (a housing estate exhibition *Wohnung und Werkraum* from 1929, organised by the Silesian branch of Werkbund). The works in the district are carried out in collaboration between the City Hall of Wrocław and Dolnośląska Okręgowa Izba Architekta (Lower Silesian Architect Association). The master plan which provided grounds for the local land development plan was prepared after many months of interdisciplinary design workshops, participated by more than 40 teams of architects. The district is being created on urban land and the city provides complete utilities infrastructure for the plot. Developer homes of various standards, homes to let, supported by the city (TBS – Social Housing Associations), a care centre for the elderly, a school, preschools and nurseries, a culture centre, a market place as well as a service-provider's street with stores and a church are being built in a neighbourhood which, according to assumptions, is to be a real part of the city: multifunctional, live, socially and functionally diversified. Three plots of land in the heart of the neighbourhood are dedicated to co-operatives. The plots have been provided for the co-operatives under perpetual usufruct right, which means that in practice their price was 80% lower than in the case of sale. The plots for co-operatives were disposed of by the city based on public



Figure 4.
Pomorska Housing Cooperative, Gdynia, Poland. Photo courtesy of Roman Paczkowski

tender principles, where commercial entities were excluded from the procedure. The criteria that were taken into account on selecting the best offer were not only price, but also the concept (plans and visualisations) as well as the number and quality of programmed shared spaces. The conditions necessary to take part in the tender were a signed joint development agreement and a plan of investment financing. As the housing co-operatives are still little known in Poland, the Mayor of Wrocław decided to send officials responsible for the project on a study visit to Berlin, during which they did not only see the existing facilities built in the construction group (*Baugruppa*) formula, but they could also learn about the mechanisms of their creation. Based on German experience the City Hall, in collaboration with lawyers, prepared two draft joint development agreements which were proposed to potential co-operators. The most severe problems were related to finding financing for the investment: banks did not know how to treat a group of people starting joint construction of a building; in this case the City Hall of Wrocław supported the group by participating in negotiations with the bank in order to make the undertaking credible. At present two smaller (4 families) and one bigger co-operative

(10 families) are being established. Apart from typical shared premises, such as pram and bicycle store-rooms and a day room for parties, which are present in all the three projects, some more service space has been proposed: a dental practice, preschool, café which will probably be run by members of one of the co-operatives. The costs of home construction are not known yet, however, we already know that due to lack of a developer and much cheaper plots of land, the homes will be noticeably cheaper than other homes available on the primary market in that area.

Another, with no doubt important example of Polish collaborative housing is “Pomorska” housing co-operative (Pomorska Kooperatywa Mieszkaniowa is the proper name of the undertaking. However, according to collaborative housing systematics it is classified as a construction group), which has been established in Gdynia-Wiczlina, without the town’s support, as a totally independent initiative. The co-operative which was founded because of very high prices of real property in the area of Gdańsk – Sopot – Gdynia, has so far (Aug 2016) constructed 3 buildings with 24 homes, and since it has become quite popular, there are ongoing works on more investments. The originator of the undertaking, inspired by

youth housing co-operatives from the times of the Polish People's Republic, erected the first building in 2012 for his family and friends. On an inexpensive plot of land in the suburbs, with the use of a ready-made design, a building for 8 families, with apartments from 62 to 82 sq. m was built. In this particular case, again, the most difficult problem was to obtain the funds, as there are no procedures of granting loans for multi-family house construction carried out in such a bottom-up formula. According to the co-operative's estimations, the cost of construction, depending on materials used, is lower by 20–30% from developer prices (The average price of the co-operative's homes that have been built so far reaches about PLN 3,500 per sq. m including the price of land, while the average price of a square metre of an apartment in Gdynia was PLN 6,265), with the price of land being the most significant price component. The buildings of "Pomorze" housing co-operative: simple, without any complicated technological and material solutions, based on a repeatable design, are an effect of work of a construction group, whose main purpose was to reduce the costs of homes for their members. The co-operative functions as a civil partnership.

Interest in collaborative housing in Poland is growing. Together with Pomorze Housing Co-operative, another co-operative was established in Słupsk (Kooperatywa Słupska) and similar initiatives are being developed in Białystok and in Katowice. In Wrocław, new groups of people interested in building homes in the form of a co-operative are coming to the City Hall, some of the applications concern difficult plots of land in the very centre of the city. The Mayor is supportive of the initiatives, there are ongoing discussions on potential transfer of old tenement houses to co-operatives for renovation and due to the possibility of combining such initiatives with the Act on Revitalisation dated 2015 (The Act of 9 October 2015 on Revitalisation, Dz.U. [Journal of Laws] 2015 item 1777.) their implementation may turn out to be easier. Other Town Halls (e.g. from Katowice, Łódź, Toruń) also contact the City Hall of Wrocław for consulting. There are also many bottom-up initiatives as well as initiatives managed by associations and non-profit organisations, aimed at promoting and popularising collaborative housing.

4. BARRIERS AND PERSPECTIVES

The basic barrier for the development of collaborative housing is (1) the problem of financing: banks do not have products responding to the needs of non-commercial groups of people willing to undertake the task of joint construction, introducing such a product is costly and it will not materialise until the demand for it and the number of potential customers are high enough. Another problem is (2) lack of knowledge: in the society, of local authorities and the very banks. Housing co-operatives are associated with a relic of the past, and co-housing with hippie communes, and both of these associations invoke social mistrust. Lack of local authorities' knowledge about the possibilities of development of collaborative housing creates the third main barrier: (3) lack of institutional support and – what follows – (4) limited access to building land. Non-commercial groups have much smaller resources and without any support they cannot compete with commercial entities in a race for attractive building lots. The support does not necessarily have to be strictly financial: sometimes it is enough if tenders are organised separately, with commercial entities being excluded, or even a longer time between tender results and the date of payment of due amounts. A particularly good solution is to provide the land under perpetual usufruct right, where groups obtain a cheaper possibility to build a house while the city does not fully lose control of the land, as opposed to the situation when land is sold to a developer [2].

The huge potential of Polish towns to accept bottom-up housing initiatives is presented in exemplary studies carried out at the Faculty of Architecture of the Silesian University of Technology. In one of the MSc theses the city centre of Katowice was studied (the area of 1,150,200 sq. m) in terms of identification of gaps in development, providing the possibility of introducing new buildings of various functions there [12]. The research showed that while retaining the structure of development resulting from local planning, without occupying green areas, the surface of land that could possibly be used for further development was 22,260 sq. m, while the total area was 91,400 sq. m, which translates into (for proportions established in the land use plan): 388 two-bedroom flats (64,5 sq. m/ flat, total: 25,026 sq. m), 48,356 sq. m of service area and 750 parking spaces (total: 18,000 sq. m). Such gaps, due to difficulties with construction resulting from small area and complicated conditions, in most cases are not attractive to commercial developers, while for individual investors

Table 2.
Three directions of the housing policy with examples of actions and relations with collaborative housing

Quantity	Quality	Affordability
<ul style="list-style-type: none"> – support for new development – financing mechanisms – selecting land for housing development (brownfields) – loan subsidies 	<ul style="list-style-type: none"> – quality guidelines – standards – merging plots of land – education 	<ul style="list-style-type: none"> – cadastral tax – preventing vacancies – home allowances – social /council homes
Collaborative housing		
<ul style="list-style-type: none"> – new homes, often on unused land – releasing land that was previously not attractive on the housing market 	<ul style="list-style-type: none"> – high quality related to direct engagement of the inhabitants 	<ul style="list-style-type: none"> – broadening the product offer on the housing market – the option of homes cheaper than the market price

The author's own elaboration

they are too big. Katowice is not the only town as far as the potential of Polish towns for inner development is concerned. Completing the structure of buildings in the cities should be particularly attractive for Polish towns and cities, not only due to general benefits of a compact city, but also due to depopulation trends, which affect the whole country, mainly the cities. Uncontrolled suburbanisation as well as housing problems described in the introduction lead to a situation where most cities and towns lose their inhabitants who move to the suburbs, as it is cheaper to build a house there than to buy a new flat from a developer.

Collaborative housing will not develop without institutional support. We can see how such support might look like on the German example. In Germany collaborative housing is supported by the cities which dedicate a certain part of their land to such purposes. Moreover, in order to activate bottom-up housing initiatives, several new legal forms have been introduced, such as new co-operatives, inhabitant associations (*die Mietshauser*) or the model of umbrella associations (e.g. *WOGENO Munchen eG*), where many small housing projects are associated to form a partnership, and in this way they become a stronger entity, with greater resources and capital, as compared with a situation when they are completely independent [10]. There are also organisations and specialists who deal with consulting, getting potential members of construction groups together, providing assistance in the organisational and participation processes as well as in talks with professionals (e.g. *Institut für kreative Nachhaltigkeit* <http://id22.net/>, or *cohousing-berlin.de*). They are the source of knowledge and of good practices.

5. CONCLUSION

Properly structured housing policy should simultaneously cover three parallel directions of operation: quantity / quality / affordability, as favouring any of the three leads to pathologies on the housing market. A significant part of present Polish problems in the housing sector is related to negligence in the area of the third direction – affordability. Collaborative housing takes all the three aspects into account, see Table 2.

Collaborative housing cannot be treated as a remedy to all the housing problems in the country, and it is not for everyone either. Collaborative housing is not for the poorest, even in a version with co-operative apartments, as it requires some investment in the initial phase – for construction, purchase or modernisation of a facility. It does, however, extend the group of people who can apply for a mortgage loan (currently above the 7th decile of salaries), first of all due to lower costs of investment, and second – due to its co-operative nature. Even though collaborative housing does not have to be related to any philosophy of life nor any lifestyle, yet it always requires some involvement (of different intensities) from the group members, close coexistence with neighbours as well as willingness and skill to reach a compromise.

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