



## Cooperative Housing Pioneers in Central and South-Eastern Europe: Mainstreaming Alternatives through Translocal Networks

Corinna Hölzl

Geography Department, Humboldt-Universität zu Berlin, Berlin, Germany

[corinna.hoelzl@hu-berlin.de](mailto:corinna.hoelzl@hu-berlin.de)

 <https://orcid.org/0000-0001-5448-5881>

**Abstract:** *Financing remains the most significant challenge for grassroots housing movements in Europe. This is particularly true for housing pioneers in semi-peripheral European countries, where not only is access to adequate financing limited, but appropriate regulatory frameworks and organisational and institutional capacities are also lacking. In response, translocal networks such as MOBA have emerged in Central and South-Eastern Europe to promote non-speculative housing alternatives and, particularly, to establish transnational solidarity-based financing for community-led housing. Against this backdrop, this paper analyses the transscalar strategies of MOBA in their efforts to challenge financialised housing practices.*

**Keywords:** de-financialisation; non-speculative community-led housing; translocal networks; Central and South-Eastern European countries; semi-periphery.



## Introduction – MOBA as one answer to financialised housing markets

Historically, Central and Eastern European countries have been characterised as semi-peripheral spaces that were materially dependent on the centres of Western capitalist financial markets. Even today, the region serves as an important buffer zone for the investment of surplus capital and the provision of cheap labour and production conditions. It is continuously undergoing the processes of a ‘neoliberal neocolonial transition’ (Vilenica et al. 2021: 10), which is particularly evident in the reduction of state welfare services and the increasing precarisation of living conditions.

This situation is also reflected in housing policy frameworks, though each country is shaped by its own specific local context. The phenomenon of ‘super-homeownership’ is a defining characteristic of housing markets in Central and South-Eastern European (CSEE) countries. As a result of multiple waves of privatisation in the early 1990s, more than 70 percent of households own their homes. At the same time, there is a severe shortage of affordable rental and social housing. The rental market is marked by informal rental agreements, weak tenant protections, and low renovation rates (Pósfai, Gál and Nagy 2017). Younger generations, who did not benefit from the privatisations of the 1990s, are particularly affected by these tight housing conditions, and in large cities such as Prague, Budapest, and Zagreb, capital flows and continuing investments have led to sharp rent increases over the past decade (Hořený Samec and Kubala 2024).

Moreover, most of the national markets are dominated by large foreign international banks, and the limited number of subsidised mortgage loans are either linked to individual home acquisition or housing providers (such as cooperatives) are offered only short-term loan periods of up to ten years at varying interest rates (Pósfai et al. 2022). Consequently, middle-class households and non- or limited-profit housing providers lack access to adequate construction loans – i.e. long-term credit at low interest rates. And there are hardly any national and/or local housing policies to fill this gap – for instance, in the form of subsidy programmes to buy or lease land below market prices. Unsurprisingly, organisational and institutional instruments that have been proved to substantially improve the conditions of alternative housing models are likewise lacking (Hölzl, Hölzl, and Amacher 2021).

In response, MOBA has emerged as a solidarity-based transnational umbrella association of pioneering cooperative initiatives from five countries: Croatia, Czech Republic, Hungary, Serbia, and Slovenia. The organisations started collaborating in 2017, and since 2020 MOBA has been legally constituted as the European Cooperative Society (SCE). The network seeks to promote a transnational standard for independent housing structures and strategies that diverge from the Western neoliberal progress narrative to support local long-term affordable alternatives. Considering the financial bottleneck for new cooperatives, developing transnational financing instruments quickly emerged as a key objective.

MOBA members range from initiatives and local cooperatives to (national) organisations engaging in a web of prefigurative housing practices. The Hungarian and the Czech umbrella associations – the Hungarian ACRED (Alliance for Collaborative Real Estate Development) and the Czech Sdílené domy (Shared Houses) – have started testing pilot projects, respectively, in Budapest and in Prague and Děčín. In addition, ACRED is active as a non-profit real-estate agency and involved in research in the field. The objectives and activities of the Croatian members are twofold: Cooperative Open Architecture is building architectural cooperative models aimed at local communities, with one project in the city of Križevci, while ZEF (Cooperative for Ethical Financing) is working on establishing



transnational financing innovations and, in particular, it is preparing the establishment of a European Ethical Bank (EEB) licensed in Lithuania. Serbian Pametnija Zgrada (Smarter Building), initiated by the association Ko gradi grad (Who Builds the City) is highly engaged in public and education work and recently launched the Ijentar for New Cooperative Housing in Belgrade. Finally, Zadrugator, in Ljubljana, which originally planned to start a pilot project for cooperative housing in Slovenia, is primarily engaged in research, advocacy, and lobbying. UrbaMonde and World Habitat, two international housing organisations, provide professional support across the region.

The case of MOBA presented in this article is analysed as an example of the de-financialisation of housing, which is generally understood as referring to mechanisms that decouple housing from the financialised logics of housing development. In particular, it refers to one pressing research field outlined by Wijburg (2021): offering alternative visions of housing and leaving an imprint on affordable housing policies. Considering the risk of ‘analytical fragmentation’ of the concept of financialisation (Christophers 2015), this analysis aims to contribute new insights and elements to the concept of the de-financialisation of housing. This also means strengthening the links between research on de-financialisation and on non-speculative community-led housing models or housing commons, which have been garnering increasing academic attention for at least 15 years. There is a growing body of research exploring the legal-organisational structures, configurations, challenges, and potential of local pioneers in alternative housing solutions, and the housing policy conditions required for the success of de-financialised solutions (Ferrerri and Vidal 2022).

Despite this scholarly interest, the role of translocal networks and learning processes in community-led housing has remained largely understudied (Lang, Carriou, and Czischke 2018). Networks and the transnational dimension, however, play a key role when it comes to up- and outscaling as well as to questioning hegemonic understanding of commodification and private homeownership in order to support alternatives to financialised housing markets. Enhancing frames on alternative forms of tenure and living together is an enormous challenge, considering the power and state efforts to strengthen the ‘everyone benefits’ narrative of financialisation in public discourses in CSEE (Zeković, Perić, and Hadžić 2025). Network strategies are an important, broadly discussed social movement repertoire (Della Porta and Diani 2006), and they have key potential for building, maintaining and extend urban commoning.

Moreover, with some exceptions that focus on barriers to introducing collaborative housing and single case studies (Lis, Rataj and Suszyńska 2025; Kodenko Kubala et al. 2023), empirical analyses of community-led housing in CSEE countries remain scarce. This is due in part to the historical trajectory of cooperatives in the region – despite their long-standing tradition, they have been largely dismissed by post-socialist governments. As a result, few existing examples align with the recent wave of explicitly member-oriented cooperative housing models found in Catalonia, Belgium, or German-speaking countries. This gap highlights the need for further research into MOBA as a translocal cooperative network.

Against this background, this study explores MOBA’s mission of de-financialisation and the scalar and network-related strategies that initiatives use to build up transnational cooperative financing, as well as the possibilities and limits that become visible in the European arena of non-profit housing. In this way, the study aims to reveal the degree to which translocal networks enable grassroots movements to create alternative models to commodified housing markets.



## Collaborative research on translocal networks

In this study, MOBA is analytically grasped as a translocal network. Instead of single closed entities we regard networks as a collection of meeting places in which open interaction processes occurring between actors, events, actions, and materialities give rise to new relationships, spatial identities, and effects at different scales (Cumbers, Routledge, and Nativel 2008). This also applies to housing movements, although they are typically rooted in local contexts. The term ‘translocal networks’ is used to refer to the nuanced interplay of interconnections at multiple scales, as well as the significance of interrelated spatialities such as *places* and networks. To make translocal networks actually work and to create and maintain connections, scholars highlight a few network mechanisms. In particular, this includes ‘grassrooting vectors’ (ibid.) such as (key) events or key actors whose interlinking work actually (re)produces grassroots housing networks in Europe. Putnam’s (2000) social capital approach allows us to differentiate between resources embedded in spatial networks: While bonding capital refers to trust and shared values, such as resources that can be activated within homogeneous networks, mostly in close spatial proximity, bridging capital emerges through the connecting of different communities and enables access to new and crucial resources, such as knowledge and contacts. We assume that under certain conditions the supra-local network functions of housing commons go beyond weak ties and enable actions based on (trans)local bonding, grounded in strong trust relationships.

The empirical analysis of the MOBA grassroots housing network is based on a multilocal collaborative research design based on approximately 20 problem-centred interviews with representatives and partners of MOBA, international NGOs and associations, and around 10 participant observations at internal MOBA meetings and international events (mostly in person) and a collaboratively organised workshop, which took place in Berlin (see annex). Existing networks of housing activists were used for snowball sampling. A thematic analysis of transcribed materials and field notes was conducted to identify local pilot projects in national member associations and transnational financing instruments within MOBA, and to highlight underlying conditions, factors, and mechanisms, as well as achievements and related structural limits. Moreover, following the tenets of action research, the research also sought to support the work of MOBA. Consequently, we have been in close exchange with different members of the organisation and concluded the research with a jointly organised two-day workshop in Berlin that brought together established cooperative practitioners and innovative grassroots organisations.

## Findings: MOBA translocal strategies designed to challenge financialised housing practices

### Promoting and testing alternative housing models

Like the non-profit rental as well as right-of-use cooperatives that are common in German-speaking countries, Denmark, and Catalonia, MOBA members’ cooperative projects follow a limited equity and used-based model. The objective is to provide affordable housing to members of the middle classes without access to credit. With this primary objective the organisations had to establish legally operating cooperative structures in conformity with national frameworks in order to guarantee non-speculation and resident participation and they are introducing their first pilot projects. The pilots are – so far – a mix of self-used, partly self-refurbished housing projects and larger collaborative housing projects with ideal-typical characteristics in terms of size, residential mix, and financing structure (cf. Table 1, Figure 1). Financial details vary from case to case; for the housing



project in Križevci, Croatia, this implies residents shall have 15% equity through shares in the project and their rents do not exceed 30% of the members' income.

**Table 1: Key projects of MOBA member organisations**

Association	Pilot projects	Project details
Pametnija Zgrada (Smarter Building), Belgrade	Центар for New Cooperative Housing, Belgrade	Exhibition and information spaces for cooperatives, launched 2023
	Cooperative initiative, Belgrade	In the planning process for 20 apartments, with a financing plan of 20% equity + a collective loan
ACRED (Alliance for Collaborative Real Estate Development), Budapest	Zugló Collective House Association (ZCHA), Budapest	Housing for 7 residents, 220m <sup>2</sup> , since 2018
	Kazan Community House, Budapest	~10 community organisations, since 2018
	Ganz 82, Budapest	4-storey inclusive mixed-use project: community spaces, affordable housing, student dormitory, etc., 2024, reconstruction in preparation
Zadrugator, Ljubljana	Cooperative initiative	Affordable housing initiatives failed so far due to missing state subsidies (interview 8).
ZOA Cooperative Open Architecture, Zagreb	Križevci housing project, Croatia	36 apartments, since 2021 participatory events, reconstruction until 2027, financing: 15% equity, 25% municipal + EU funding, rest long-term loan e.g. from Austrian bank
Sdílené domy (Shared Houses), Prague	První vlaštovka (First Swallow), Prague	Housing for approx. 12 residents, 2022; financing: 1 Mio EUR credit from the German Umverteilen Foundation; waiting for a building permit
	Vzletý racek (Seagull), Děčín	Housing, 11–15 residents, 2022; financing: private equity + direct credit
	AC254, Prague	Autonomous centre, joined Sdílené domy in 2024
	Volavka na Pomezí (Heron), Pomezí	Housing, 8 residents so far, 2024; financing: private equity (not yet a member of Sdílené domy)

Source: Author.

Our findings illustrate that in order to implement housing projects and financing instruments, each of the local initiatives or respective national umbrella associations builds on the specific organising and knowledge skills and capitals of their communities (e.g. social and emotional support from allied local and grassroots movements, financial support from families and friends) and reaches out to local and international network partners. In another study, we showed that, particularly in the starting phase, international networking can prove very beneficial when there is a lack of local or national institutional infrastructure and government policies (Hölzl, Hölzl, and Amacher 2021). Correspondingly, Sdílené domy, for instance, has been (and still is) in contact with the Mietshäuser Syndikat in Germany and habiTAT in Austria, who served as the 'idea provider' (2018\_04\_30 *Representative Sdílené domy*) and initial advisor on establishing community-led housing in the Czech Republic.<sup>1</sup> As a student initiative, Ganz 82 in Budapest is also in contact with the European Student Cooperative Housing Alliance (ESCHA). Beyond that, in most cases the associations are involved in further movements beyond housing cooperatives, such as right-to-the-city or climate activism. Thus, each project or member association already functions as a strong,

<sup>1</sup> The tenement syndicates Mietshäuser Syndikat and habiTAT are cooperative-type national associations with, respectively, approximately 200 and 10 decommodified and collectively owned autonomous housing projects.



independent entity with a specific focus, to which other national and international organisations and networks relate.

**Figure 1: MOBA pilot projects**



*Note: Vzletý racek, Děčín (top-left), První vlaštovka, Prague (top-right), Ganz 82, Budapest (bottom-left), Křiževci housing project (bottom-right).*

*Source: MOBA 2024.*

It has, however, been highly challenging for cooperative initiatives that hardly any vertical capital has been mobilised locally or nationally. Despite numerous and ongoing efforts, members of different associations reported having been left out in the rain repeatedly, as illustrated by the following quote, which then also leads us to the second strategy we identified:

*'It is so unpredictable. Yeah, there might be some positive outcome, with trying to cooperate with the state or local institutions. But nothing is for sure. (...) like [the] negotiations with people from city hall. (...) we put quite a lot of energy into it and it was, it was really for nothing. So we, we decided to go our own way. (2023\_04\_22 Interview MOBA member, Pos. 89)*

### **'Fight capital with capital': Developing financial alternatives**

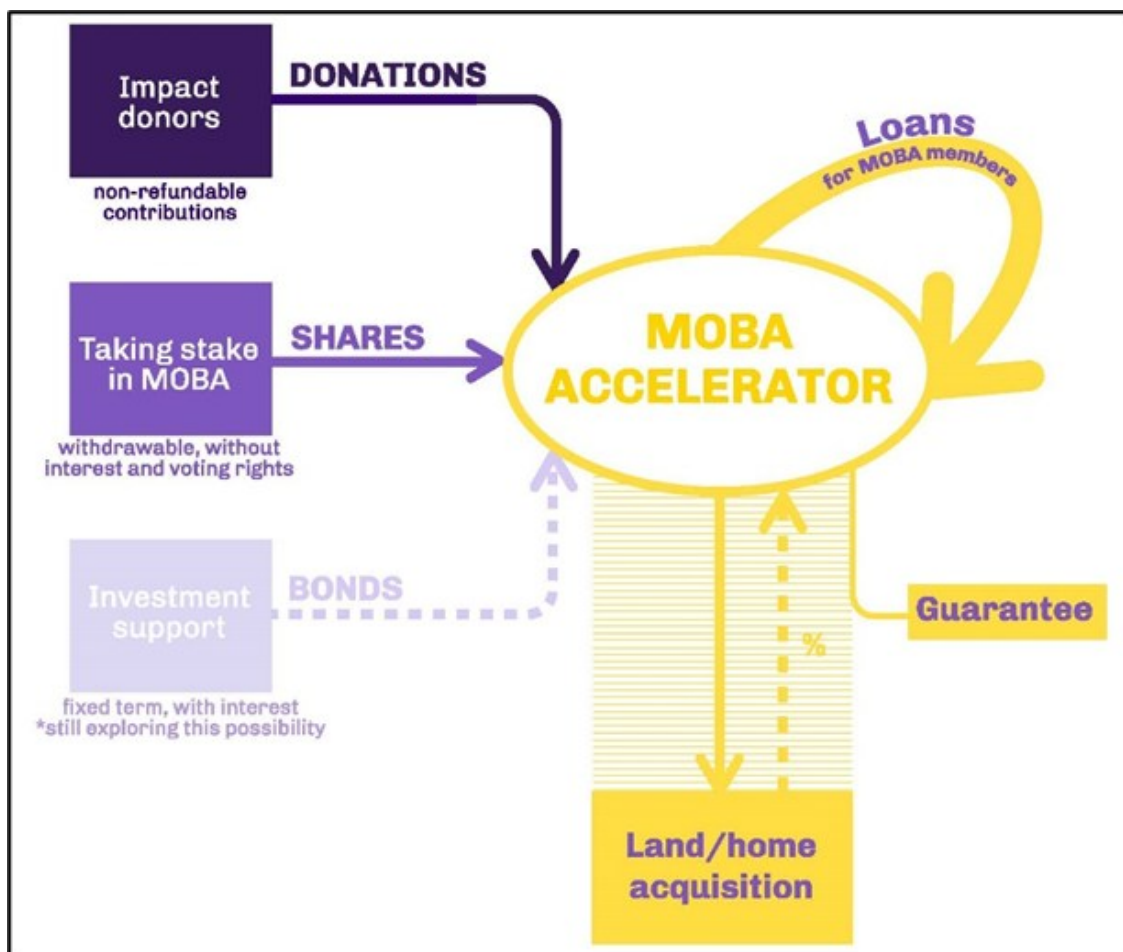
The study further revealed that members feel an intrinsic motivation to develop alternative and comprehensive ways of financing, producing, and organising housing in CSEE, as the following quote illustrates:

*'It's crucial for us to acknowledge and embrace the reality that we're operating in an illusion if we believe we can garner interest from mainstream commercial actors for the type of business we're engaged in. Their objectives, visions, and criteria are fundamentally at odds with our needs. Any business driven solely by profit maximisation for its shareholders*

*will never prioritise financing affordable cooperative housing; they have more lucrative avenues for deploying their capital. The sooner we internalise this truth, the sooner we'll recognise the imperative of establishing our own institutions guided by different goals, expectations, and values.'* (2023\_EEB representative at international Workshop).

From the very beginning, MOBA started to establish technical support such as finance tools. The joint core instrument for addressing the gap in affordable long-term project financing is the MOBA-Accelerator, a revolving fund that is under development and is intended to provide interim financing for new housing projects through donations, member shares, and bonds until long-term financing through bank credit can be secured (cf. Figure 2). With the help of donations from international peer organisations, a pilot phase was used to test how MOBA can obtain and operationalise loans, how the needs of housing projects can be met, and which challenges need to be considered. An impact assessment of projects and calculations further identified in what conditions (i.e. size of the fund, interest on loans) the MOBA Accelerator can operate in a sustainable, cost-covering way. Over the next five years, the MOBA Accelerator will proceed from a piloting phase (reaching 1 million Euro in funding and providing the first pilot loan) to the streamlining of operations (raising up to 2.5 million Euro), after which it will seek to attain financial sustainability and further expansion (refinancing the first loan, raising up to 5 million Euro, funding more pilot projects and establishing agreements with financial institutions) and to reach a mature stage (with capitalisation of 15+ million Euro).

**Figure 2: MOBA Accelerator**



Source: MOBA 2024.



Together with European banks and Fintech professionals (e.g. Banca Ethica, Italy, FEBEA), ZEF is working to develop transnational ethical financing instruments, as earlier efforts to build a national ethical bank failed because it was rejected by the Croatian National Bank. Based in Lithuania, owing to cost concerns and the need for a transparent licensing process, the European Ethical Bank (EEB) shall be the first European-wide and truly ethical financial institution that shall meet the financial requirements of European SMEs according to the latest standards. Credit services will be provided through a transnational network of local and mission-oriented strategic partners like MOBA. Loans will mostly be provided via multinational development banks.

Thus, both financing instruments rely on transnational solutions, as there are no domestic financing sources, and in their development they also draw on transnational contacts and their expertise and financial resources. We also find that the MOBA Accelerator and the EEB project have the effect of strengthening mutual interests and dependencies between the transnational operations of MOBA and the locally bound member operations: local projects are strengthened through the transnational exchange of experiences and shared structures, which, in turn, reinforce the justification for MOBA existence. However, beyond that, the MOBA Accelerator can only function if the projects can be trusted (aided, among other things, by solid financial planning) and transnational funding is ensured. The same dependencies apply to the functioning of the EEB: credit services will be organised through a transnational network of regional mission-oriented strategic partners like MOBA.

Implementing these ambitious and complex objectives requires the participation of motivated and highly and diversely skilled persons. The analysis revealed that MOBA includes a number of internationally trained or experienced key actors from different professional backgrounds (e.g. management experts, social and political scientists, architects), who are able to set and communicate the conditions for constructing translocal financial solidarity.

Yet, it needs to be pointed out that the work associations perform for MOBA is mostly done on a voluntary basis. This can be challenging given the enormous workload and complexity of tasks involved in introducing local pilot projects and in engaging in advocacy at the regional (MOBA level) and international levels. Donations and research grants, rarely of more than 30,000 Euro (e.g. from World Habitat or the solidary funds of ABZ, a Swiss housing cooperative, and from FundAction), help to cover the costs of travel and internal meetings, the pre-testing of the MOBA Accelerator, or placing small orders for property valuations, and paying lawyers etc.<sup>2</sup> Moreover, MOBA and some of its member organisations benefit more or less regularly from international research grants, which is facilitated by the multiple affiliations of members – for instance, *Periféria*, one of ACRED's members, is an internationally networked policy and research centre. Individual member associations must also find separate financing for their own national activities and pilot projects (from member fees, donations, and grants to micro credit and credit from banks and foundations).

It has also become apparent that collaboration with international philanthropy is ultimately contradictory: on the one hand, international philanthropic organisations can provide financial and ideological support to new organisations, but, on the other, they create new dependencies. Besides, they are not always able to consider and respect the knowledge that is present in new organisations and specifically defines them. Furthermore, international funding is often project-based and therefore not always conducive to organisational

<sup>2</sup> However, by end of 2024, MOBA received a larger donation by a private person of approx. 200,000 EUR.





development. Finally, the external perceptions that MOBA as Central-Eastern European organisation is frequently confronted with shape its social positionality and complicate its mission, as this ironic quote underlines:

*'I believe that it could help to have some professional North European or Anglo-Saxon fundraising capacity onboard because funders rarely take a good view of Balkan South Europeans with grandiose ideas.'* (2024\_04\_23\_exchange via email, MOBA member)

### Up-scaling and advocacy to scale out de-financialisation

*'What I find really inspiring is this combination of (...) really strong community connections with all these individual organisations coupled with this transnational way of operating and solidarity. It's amazing to see that. I think this is one of the reasons why World Habitat is so interested in it. Because it's quite rare to have organisations that are both international and operate at a kind of high level across countries, but are also connected, you know, very locally with their communities.'* (2023\_03\_07\_representative\_World Habitat, Pos. 66)

This quote from a representative of an international charity summarises a unique feature of MOBA: the combination of strong community-led local projects with transnational solidary networking. Transnationally, the MOBA network serves foremost to unite the forces of its members for the purpose of capacity building and knowledge exchange focused on CSEE, providing mutual support, and developing joint standards. The study revealed evidence of translocal bonding, respectively, the establishment of trust-based relationships beyond the local level as a relevant condition. The exchange of local experiences among like-minded individuals, for instance, regarding failures in the framework of approaching possible residents or political decision-makers, provides member initiatives with emotional support and encouragement and fosters a sense of belonging; this element is key given the enormous workloads and frequent setbacks within a deeply financialised political and public context.

The analysis shows that, as well as the simply but key factor of geographical proximity, the cultural proximity of members is particularly crucial here. As the following quotes show, the people involved share a cultural and political history, the insecurities that come with being in an unsettled society, and the experience that Western advice – even from like-minded initiatives – provide little support, as the framework conditions are too different.

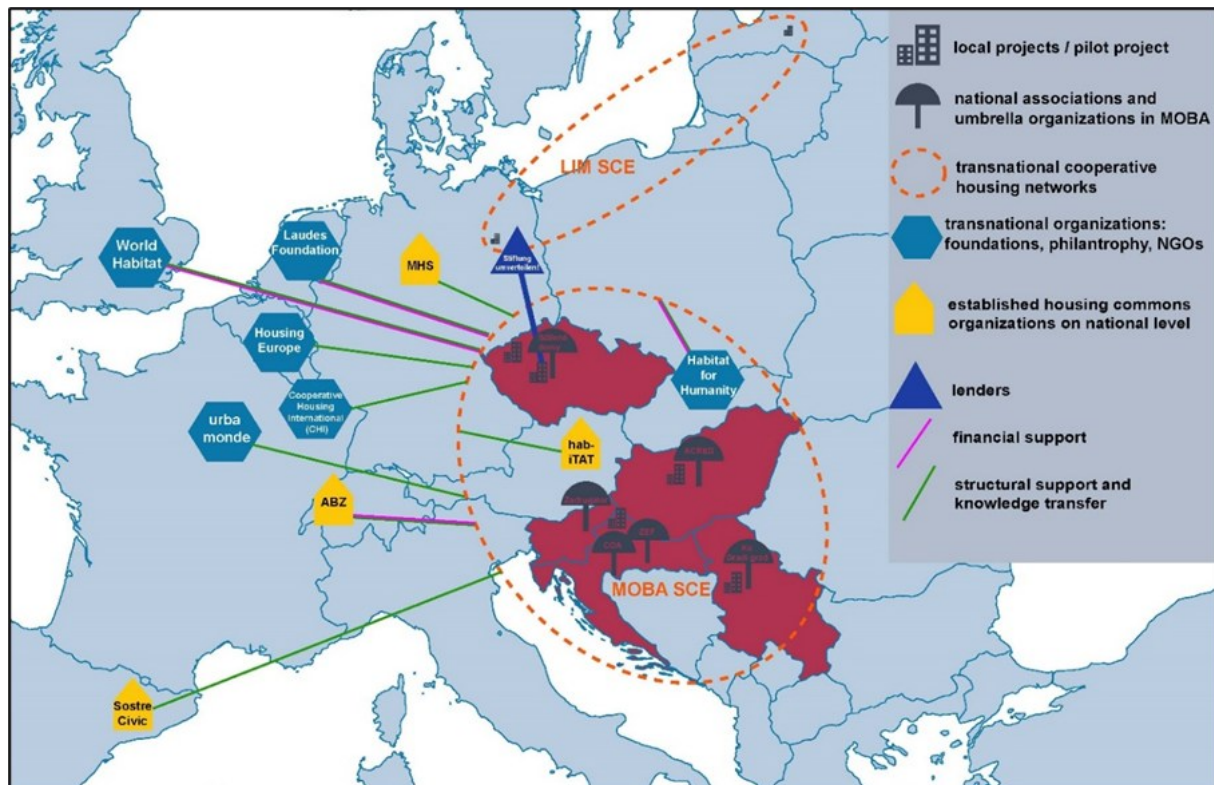
*'We share a lot of common historical and cultural and political background. This is definitely one factor that has helped us to understand each other much better. It really helped. The particular mix of individuals that came about, that's also something that wasn't structured, it just happened, you know. And it created a really good core.'* (2022\_10\_20\_Moba member, Pos. 124)

*'Already in this period when we didn't have a house, we travelled here [to Germany]. We were at the assembly of the Mietshäuser Syndikat. And then we saw all this, the great wonderful projects that are here and also in Austria. (...) But then we had to go back to our local context and (...) that was, on the one hand, motivating, but, on the other hand, also demotivating, because we knew that there are one million obstacles that, for example, projects here in Germany don't have to face.'* (2023\_04\_22\_Moba member, Pos. 100)

Secondly, MOBA is engaged in advocacy across Europe to politicise financialised housing practices in CSEE and gain the support of peer civil society organisations in order to eventually be able to convince larger funders such as the European Investment Bank and donors. From the beginning, MOBA has been establishing contacts with international

intermediaries, such as foundations, NGOs, emerging (and partly mature) housing cooperatives like Sostre Civic, LiM SCE, or ABZ, tenement syndicates, and European institutions (see Figure 3). Like-minded organisations like Housing Europe or World Habitat open doors and increase the visibility of the network, and they also partly function as funders. They establish direct contact with philanthropic organisations and provide guidance on applicants on large funding grants. As a result, MOBA is able to enhance its visibility both locally and internationally, and this makes MOBA more interesting for funders and potential strategic partners.

**Figure 3: Multi-scale networking of MOBA**



Source: Hölzl, Hellriegel (2023); graph: Max Hellriegel.

To increase its visibility, MOBA takes its peripheralised situation as its starting point. It works with the West's 'limited' perception and unites organisations in the region to pool their strengths. This is illustrated by the following quote:

*'You know, there are very small countries in Eastern Europe; not really interesting for international donors or investors or maybe even NGOs. (...) But if you put them together into an umbrella organisation and you can tell the story of how structurally similar these small countries are, then it gets interesting. And it also has this sexy factor that, you know. "Uh, we don't really know what's going on in Eastern Europe. Probably not much, but oh God, there are five different organisations who are working together." That's usually very appreciated by the Western gaze of donors or investors. So basically we try to play with this. (...) And MOBA is quite successful in mobilising resources.'* (2023\_03\_08\_Interview\_MOBA member, Pos. 81)



Yet, the findings illustrate that even at the EU level, there is little advocacy or resources for young cooperative initiatives (there is basically only Housing Europe and Cooperative Housing International – CHI). Consequently, MOBA's engagement in European vertical linking has so far proven only partly effective.

## Concluding discussion

This study demonstrated how MOBA engages with multiple mechanisms of de-financialisation and it showed what promoting alternative housing models actually entails beyond what Wijberg (2020) outlined. First, MOBA members develop legally robust and non-speculative alternatives, disseminate the cooperative model on a local scale, and implement pilot projects that are tailored to the specific socioeconomic and institutional conditions of a semi-peripheral context. These efforts always also include local campaigns and initiatives that aim to engage social groups beyond the activist environment through educational efforts and thus seek to actively challenge public financialisation (Zeković, Perić, and Hadžić 2025). Providing new housing alternatives requires a number of prefigurative practices of housing commoning and ongoing reflection on how to create open and accessible institutions (Schwittay 2025). Second, to be actually able to promote new cooperatives, MOBA tries to address temporary financing gaps in housing projects by making use of innovative financial instruments, while it also fosters limited-profit and community-oriented financing, not only in the domain of housing and not only within Eastern Europe. Seeing finance as a commons (Mazzucato 2024), these visions move beyond existing ideas to rethink the financing of development. Lastly, MOBA pursues transnational collaboration, with the objective not only of establishing isolated projects but also of contributing to a broader transformation of the housing sector and creating long-term spaces for non-profit-oriented models. It thereby contributes to the creation of a new institutional landscape.

All in all, the development of MOBA can be considered part of an effort to overcome the historical-material conditions of a periphery by means of transnational solidary networking, and to formulate concrete housing alternatives that are oriented towards non-speculative collective ownership structures. The highly demanding conditions of a periphery can be seen as a prerequisite for the establishment and maintenance of a network in the first place. Starting from that, MOBA managed to create created multidimensional activities that partly overlap and intertwine on different levels through translocal network structures centred on local or national project-related nexuses and on MOBA as a transnational nexus. We could describe MOBA as a multiscalar rhizomatic nexus of the collaborative practices and the different innovative, capabilities-led, local practices of its members.

Yet, although MOBA appears to pursue expedient ways of establishing an innovative organisation from a spatial network perspective, implementing the envisaged financing instruments, maintaining network structures transnationally, and creating local publics for housing alternatives form a rocky road. This is hardly surprising since this is simply a huge task – even for European countries with landscapes more amenable to third-way solutions. However, the analysis revealed a few specific challenges in terms of social capital, social positionality, funding, and time horizons. Despite MOBA's intensive efforts and certain progress, local and national vertical linking clearly remains decisive for determining whether projects can be implemented or not. Croatia could prove to be the first exception here, should the announced projects for Križevci and the city of Pula be confirmed. With some exceptions, mobilisable horizontal capital is also it is still not sufficient to mobilise horizontal capital, because the collaborating partners do not possess the necessary influence. Support from large and mature European housing cooperatives like ABZ in Zurich could be



helpful, however external solidarity, particularly among mature cooperatives tends to vary significantly. Thus, obtaining funding for MOBA's work (including its fundraising goals remains a big challenge. It is apparent that the cultural capital partially compensates for this lack of resources, in that members regularly acquire support for prestigious research projects that also produce valuable knowledge. Finally, the implementation of the MOBA Accelerator and the EEB is taking place over the long term, which can leave funding members feeling impatient. However, the only way for MOBA to move towards de-financialisation via non-speculative models is to continue to grow together and prove that its prefigurative models and mechanisms work, and thereby to build relations of trust even beyond the arena required for transnational financial solidarity.

## Acknowledgement

This article is a result of the project 'Housing as Global Urban Commons' funded by the German Research Foundation (2017–2023). I owe great thanks for their time and insights to the housing activists I interviewed from MOBA and to many more activists and professionals who support grassroots housing internationally. I would also like to thank to Max Hellriegel for his cooperation in realising this study and the reviewers and editors for their useful comments. The usual disclaimers apply.





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## Annex

**Table 2: Interview sample (conducted 4/2018–4/2024)**

No.	Institution	Details	Date
1	ZEF – Cooperative for Ethical Financing	MOBA member, Zagreb	20/10/2022
2	ZOA – Open Architecture Cooperative	MOBA member, Zagreb	08/03/2023
3	Sdílené domy	MOBA member, Prague	30/04/2018
4	Sdílené domy	MOBA member	22/04/2023
5	ACRED; Pametnija Zgrada (group interview)	MOBA members, Budapest, Belgrade	23/09/2022
6	ACRED	MOBA member, Budapest	08/03/2023
8	Zadrugator, Ljubljana	MOBA member, Ljubljana	11/11/2022
9	ZEF, LiM, CSN, Pametnija Zgrada (group interview)	MOBA members, cooperatives, NGOs	12/04/2024
10	Pravo na Grad	NGO, Zagreb	19/03/2023
11	GLS Bank	Ethical bank, Germany	16/03/2023
12	Foundation Trias	Land foundation, Germany	22/01/2019
13	Living in Metropolis	European housing cooperative, mostly CEE	17/03/2023
14	Housing Europe	European federation	03/09/2023
15	World Habitat	British housing charity	07/03/2023
16	Mietshäuser Syndikat	German community-led housing association	30/04/2018
17	Laudes Foundation	Philanthropy organisation	31/08/2023
18	CHI, Cooperative Housing International	International association	03/11/2022
19	CHI, & Large German Housing Cooperative	International association, housing cooperative	15/03/2023
20	UrbaMonde	NGO	11/10/2022
21	Cohabitat Network	International NGO	03/03/2024
22	Formerly Urbamonde	NGO	11/11/2022

*Source: Author.*

**Table 3: Participant Observations and joint events (2022–2023)**

No.	Event	Details	Date
1	Mietshäuser Syndikat: Sdílené domy workshop, Berlin	Network meeting	12/12/2017
2	Housing cooperatives conference, Zurich	Conference	22/09/2022
3	Internal meetings of MOBA, Prague	Member meeting	01/10/2022
4	Internal meetings of MOBA, Budapest	Member meeting	11/11/2022
5	Internal meetings of MOBA, Ljubljana	Member meeting	31/03/2023
6	Internal meetings of MOBA, Zagreb	Member meeting	23/05/2023
7	International Social Housing Festival, Barcelona	Conference	08/06/2023
8	Online presentation	Catalytic Communities	29/03/2023
9	‘Financing young housing cooperatives in CEEC’ workshop	Collaboratively organised workshop, Berlin	7+8/12/2023

*Source: Author*