



Community-Led Alternatives to Housing Financialization: An Introduction to the Special Issue

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Abstract: *Over the past decades, housing financialization has deeply reshaped global housing systems, making housing increasingly less accessible, adequate and affordable while global financial markets actors, homeowners and private landlords have disproportionately benefited from surging property prices and rental income. An emerging body of scholarship examines how insurgent practices at the grassroots contest such acts of housing financialization from within civil society. However, emphasis on community-led housing alternatives, be them rooted in legislative activism or concrete land trust movements, remains somewhat under-scrutinized. Drawing on examples from Latin America, Southern and Eastern Europe, we pay attention to such movements and how they can reshape the global housing system in more equitable and inclusive ways. In doing so, we explore the potential of community-led housing alternatives and how they can evolve into mainstream housing repertoires that inform twenty-first century housing policy and market reform. Much like during the late nineteenth-century, when orchestrated housing initiatives laid the foundation of post-war social rented housing, we see the contours of a changing global landscape where community-led housing alternatives locally push for new housing institutions. Whether these alternatives can really be adapted at a global and national level depends on their overall effectiveness and the ongoing support for financialized housing coalitions.*

Keywords: financialization; housing; community housing; community land trusts; cooperative housing; housing policy.



Introduction

Access to affordable, good quality and secure housing remains a key political economic challenge within contemporary society as global housing markets are increasingly shaped by financialization dynamics and the extractive practices of corporate landlords and global asset managers (Christophers 2020; Waldron 2018; Wijburg et al. 2018). An extensive literature has documented the increasing dominance of financial markets, narratives and logics within the housing sector (Aalbers 2016), and the role of the State in enabling the transformation of spatially-fixed housing into a highly-liquid, investible commodity (Wainwright and Manville 2024). Much of this early work focused on the financialization of homeownership and mortgage markets (Rolnik 2013; Kohl 2018). Over the 2000s, a ‘*wall of credit*’ was unleashed into global housing markets, which not only served to raise housing costs to unaffordable levels, but also shaped new patterns of wealth inequality and socio-spatial polarization (Fernandez and Aalbers 2016; Arundel and Hochstenbach 2018). A second strand of work focused on financialization dynamics within the private rental sector and the role of global investors in transforming rental housing into a low-risk, high-yielding asset class (Fields 2018; Nethercote 2020, Lima 2020). As a result, a generation of young people are increasingly locked out of the wealth enhancing effects of homeownership and forced into a highly unaffordable, and often lightly regulated, rental sector (Kemp 2015; Waldron 2023). Even public housing has become a site for ‘*financialized privatization*’ as States offload public housing stock to investors, or public housing provides experiment with exotic financial instruments to fund their activities (Wijburg et al. 2024).

Much recent scholarship has focused particularly on the private rental market as a site of contention arising from the financializing tendencies of international corporate landlords. Fields and Uffer (2016) were among the first to examine the entry and impact of private equity investors in the rental markets of New York and Berlin, and the negative effects on tenants in terms of a reduced level of service provision, insecure tenancies and rental unaffordability (Fields 2015). Such deepening practices of financialization act as a systemic driver of precarious housing conditions (Bolt and Darling 2022), and reinforce the exposure of marginalised and low-income populations to greater rent burdens, increased risk of eviction, reduced maintenance, gentrification and displacement (Waldron 2022; Dewilde 2018; Crosby 2020). As such, financialization both creates and intensifies the conditions that make housing unaffordable, insecure, unsafe and inaccessible for many people.

While the impacts of such outcomes on tenants are increasingly understood, research has been less clear on how housing financialization might be contested at the ‘grassroots’ level, or how local housing organisations, community land trusts, housing cooperatives and tenant and labour unions can offer alternative, de-financialized models of housing delivery (Wijburg and Waldron 2024). While these groups are typically under-resourced, and often politically overlooked, they may be understood as counter-hegemonic and system-critical activists who can form an effective challenge to the governance arrangements that enables financialization in practice. For example, in Berlin, tenant movement organizations were central in advocating for the city’s referendum on the expropriation of housing assets from Deutsche Wohnen & Co. in 2018, and were particularly adept in politicizing their campaign (Berfelde and Heeg 2024; Kusiak 2021). Such groups are also often critical in educating tenants in direct action campaigns against landlords, while providing support for tenants-in-crisis (Card 2024). Elsewhere tenant campaigns have successfully evolved from mass protest movements into effective governing bodies at the municipal level, emphasising their impact on policymaking processes that address structural drivers of housing insecurity. For example, in Barcelona, the highly successful Barcelona en Comú party evolved out of the city’s housing eviction protest movement and led a minority government from 2015 to 2023



on a radical policy agenda around promoting housing rights, greater social policy supports and enhanced democratic participation of citizens (Gessen 2018). Similarly, Martinez (2019) considers the Spanish housing movement a long-distance race where emphasis has gradually shifted from protecting homeowners to protecting tenants. Guzmán (2025) reconstructs how a similar Stay Put campaign has led to the institutionalization of several new housing repertoires.

Of course, there is a long history of tenant organizations in advocating for better housing conditions. Class-based movements have featured prominently in the development of housing systems and policies, and the early twentieth century was marked by a wave of rent strikes in cities across the global North and South. These movements were often in direct response to the proliferation of slum housing conditions in rapidly industrialising cities, landlord profiteering, public health crises and overcrowding, and teach us that even in cases where the State and the housing industry oppose meaningful housing reforms, tenant organizations are often successful in gaining concessions (Guzmán and Ill-Raga 2022). For example, during the Glasgow Rent Strike of 1915, tenants amplified their collective bargaining power by resisting evictions and withholding increased rents from landlords, thereby forcing the British Government into establishing tighter rent controls and laying a foundation for the country's mass public housing programme from the mid-twentieth century (Gray 2018). The successes, and limitations, of these historical campaigns continue to inform contemporary modes of housing activism in response to a shifting set of shifting political-economic circumstances (Tubridy 2024).

More recently, housing scholarship has begun examining the ways that tenants respond to precarious dwelling conditions and their grassroots modes of collective organizing across cities (Waldron 2024). Lancione (2019), for example, has drawn attention to the organised occupation of abandoned buildings as a practice of resistance by low income and migrant homeless persons, and how squatting movements can act as a community of care for vulnerable people. Others have focused on the organizing of tenants' unions and mass public mobilizations against precarious housing conditions (De Weerd and Garcia 2016), while others focus on grassroots organisations' ability to offer alternative modes of housing delivery. A rich literature is emerging around the potential of community land trusts and housing cooperatives to deliver affordable, good quality, secure and accessible housing, despite the obvious challenges they face in terms of accessing finance, resources and building at scale, while ensuring a community-led ethos in terms of their governance (Moore and McKee 2012; DeFilippis et al. 2018). The latter also resonates with many late nineteenth-century housing initiatives which eventually evolved into key institutions of post-war social rented housing (Harloe 2008).

To further explore these issues, this special issue on "*Community-Led Housing Alternatives*" examines how alternative forms of social organization can emerge and contribute to a de-commodified, global housing landscape where housing is no longer treated as a financial asset class. The contributions examine various case studies where community organisations successfully confront and politicize financialized housing practices and explore the means and mechanisms by which such groups organize to develop alternative housing models which are non-profit and redistributive in nature. As such, the special issue not only concludes with perspectives on how housing financialization can be challenged from within and outside. It also presents best practices for 21st century housing policy, advocacy and civil organization.



Contribution of the Special Issue

While a critical scholarship is emerging regarding community-led responses to commodified forms of housing provision, this literature remains somewhat fragmented across different research foci, and we lack comparative research across different housing systems and contexts. Broadly, the literature on resistance to the financialization of housing is evident across three distinct approaches. The first of these explores the '*insurgent practices*' and repertoires of tenants in resisting corporate landlords and their tactics in exposing code violations, fraud, harassment and evictions (Fields 2017a; Reynolds 2024; Soaita 2024; García-Lamarca 2017). Indeed, in the years following the global financial crisis (2008 – 2013) significant research has emerged on tenant activism in response to the growth of the private rental sector internationally (Gil and Palomera 2024; Tubridy 2024). Many countries, including Ireland, Australia, Spain and the United Kingdom, have witnessed the rapid expansion of their rental sector and declining homeownership rates, particularly among younger groups (Byrne 2020; Troy et al. 2024; Flynn 2020). The result has been an escalation in problems regarding unaffordable rent increases, evictions and displacement, overcrowding and unsanitary conditions, and illegal lettings. Such inequalities have fuelled a surge in tenant activism internationally and emphasises how housing, and the rental sector in particular, has become a major political issue. Indeed, tenant organisations are often highly successful in conducting their own research to develop critical narratives of landlord practices, build grassroots alliances and agitate through municipal complaints (Fields 2017b; Lima 2021).

Secondly, research examines the ability of '*urban social movements*' to impact policymaking processes and address the socio-economic structures that reproduce uneven development and housing insecurity (O'Callaghan et al. 2018). Research documents how protest movements seek to influence urban policy through forming coalitions, promoting referendums and engaging with government officials. In his comparative study of successful tenants movements in Berlin and Los Angeles, Card (2024) emphasises their ability to (i) formulate collective demands and leverage local politicians into supporting their grievances, (ii) bring together diverse coalitions of people, practices and places together; (iii) promote '*bottom up*' policy initiatives and problem definition; (iv) cultivate meaningful working relationships with local politicians, and (v) promote tenant activists into elected or appointed governance positions. In particular, Card (2024) notes the success of tenant organisations operating at the city governance scale and their impact on local politics, and how their influence was more moderate at regional or national levels of government owing to institutional barriers.

Thirdly, recent work focuses on practices of '*de-financialization*' (Christophers 2015) and efforts to instigate market reforms that dismantle finance-led modes of housing accumulation and support public models of provision (Wijburg 2021). This agenda entails developing a more democratic form of finance with greater emphasis on corporate responsibility and locally oriented forms of finance to support sustainable and affordable forms of housing investment. Researchers are increasingly focused on the role that community-led housing alternatives such as community land trusts (CLTs), co-operatives (co-ops), and eco-villages offer new ways of capturing land value beyond the private market, as well as being rooted in concepts like social justice and equity advocacy (Bates 2022). Such agencies are capable of developing and or managing thousands of new housing units, and typically reinvest their revenues within their stock. By removing profit margins, reducing financing costs and seeking lower-priced land, such agencies can deliver lower cost housing, while supporting mixed-income communities and empowering tenants to manage their own housing. For example, in Vienna, 60% of the population reside in non-market housing units provided by housing associations or municipal housing providers, and the economic benefits of this



model (*e.g. stable employment, wage restraint, family welfare*) have long been recognised by political parties (Lawson 2010), despite a recent increase in potentially rent-seeking institutional investment (Kadi et al. 2025). In Denmark, finance for non-market housing is largely generated from tenant equity and state-backed mortgages, and operates on a revolving funds model, where revenues are kept within the system and are only spent on activities related to non-market housing provision (Noring et al. 2022). In England, community land trusts are increasingly partnering with housing associations to access their development and organisational expertise, as well as to overcome financing hurdles (Moore 2018).

While each of these literatures offer important insights into community-led responses to addressing precarious housing conditions, they do share a number of common pitfalls. Firstly, much of this research has been generated from case studies in Europe and North America, and these literatures often do not engage sufficiently with non-Western contexts. Further scholarly attention should be placed on the local organising capacities of alternative housing providers in southern contexts, and the capabilities of indigenous, racialized and marginalized communities in providing communities of care in housing (Power and Mee 2020; King et al. 2017; Grubbauer 2020). Secondly, existing research lack a comparative, nuanced understanding of de-financialized housing practices across geographically dispersed locations. Significant potential exists to inform and refine alternative housing models through the comparative analysis of different forms of housing provision and project member experiences in different national and regional contexts. Thirdly, research is also less clear cut about how scholars can best engage with community-led housing alternatives, and how activist-researcher networks can best support knowledge exchange and new participatory paradigms within the study of alternative housing movements.

Contributions

If our previous contribution on this topic emphasised the politicization of tenant struggles in response to housing financialization (Wijburg and Waldron 2024), this special issue more closely focuses on the groups that seek to institutionalize non-commodified forms of housing through new methods of housing acquisition, production and management. Our four contributions are positioned around two central themes. The first of these is the '*Legislative Activism*' of alternative housing movements and their strategic use of legislative and regulatory provisions to contest displacement pressures on tenants, improve the standards and terms of rental housing, and to build political coalitions around campaigns for tenant rights. The second theme focuses on '*Collectivised Forms of Finance*' and the roles of international and national financing networks in supporting the supply of community-led housing, and how non-market providers utilise financing innovations and instruments to deliver collectivised housing provision. Our contributors offer political-economic insights into the financialization of housing, and community-led responses, in a variety of cases drawn from Western and Eastern Europe, South America and the Caribbean. The authors provide rich empirical detail drawn from policy analysis, secondary data and their own primary engagements with local housing movements. In the sections below, we summarise these contributions around our two principal themes.

Legislative Activism of Alternative Housing Movements

The first contribution to this special issue revolves around the emergence of tenant organizations in various Argentinian cities. Due to cultural and socio-political tradition, Joseph Palumbo (2025) skilfully reconstructs how Argentina imagines itself to be a



predominant homeowner society. However, several economic and political crises, reduced access to mortgage credit and general housing scarcity have undermined access to homeownership in recent years, thereby leading to the rise of ‘*generation rent*’ and what various scholars refer to as the ‘*inquilinización*’ or ‘*tenantization*’ of the Argentinian housing market. Rather than succumbing to this fate, several tenant organizations – often run by younger generational cohorts in cities like Buenos Aires – have emerged and call for desperately needed tenant rights and housing repertoires. With relative success, such organizations use legislative activism to counteract the dominant homeownership narrative. Moreover, Palumbo (2025) discusses how several housing bills have been passed and how private renting suddenly arose as a key topic during the 2024 national election. Social media campaigns and active community engagement were an important part of this ongoing activism. Even so, a powerful real estate lobby contests the legislative housing initiatives of generation rent. Therefore, it remains to be seen whether the political imagination of Argentina as a homeowner society can really change in the foreseeable future.

Our second paper, by Luisa Rossini and Gabriele D’Adda, analyses the practices and tactics of the Plataforma de Afectados por la Hipoteca (*Platform for People Affected by Mortgages*), or PAH, in resisting housing evictions in Barcelona, and in particular their efforts for securing alternative housing arrangements for evicted families. While significant scholarship has examined the PAH as a protest movement against evictions in Spain, and their mobilization of citizen anger against financial landlords, few have analysed their more practical, ‘*everyday*’ tactics of negotiating on behalf of vulnerable households or supporting their transition into social housing. Through a series of case examples, the authors show how the PAH have strategically utilised a Catalan Law ‘*tanteo y retracto*,’ or the ‘*right of first refusal*,’ to force the compulsory purchase of tenant properties subject to eviction and to expand the supply of social and affordable housing assets in Barcelona. At the same time, they outline how the PAH have become successful in organizing evicted tenants into community-led co-operatives to acquire and manage housing assets from financial landlords, but also how the PAH advocate for tenants’ rights through court challenges and mediations with social service providers. The authors identify a step change in the organisational practice of such grassroots movements and an increasing emphasis on translating their advocacy for tenants into more long term and durable forms of housing governance. Much like Palumbo in the Argentinian case study, Rossini and D’Adda thus show how legislative action can result in meaningful housing reform for tenants across the country.

Collectivised Forms of Alternative Housing Finance

Drawing on more concrete housing alternatives, the third paper of the special issue discusses the emergence of community land trusts (CLTs) in Puerto Rico and Brazil. Indeed, if legislative activism is one strategic response to housing financialization, Line Algoed and Tarcyla Ribeiro (2025) vividly describe that the formation of land trust movements is another. After all, market-driven housing and urban redevelopment projects often lead to land grabbing and the displacement of vulnerable communities. Therefore, universal access to adequate and affordable housing is often compromised when governments and markets come together, and initiate neighbourhood change from a top-down perspective. However, by introducing collective ownership arrangements, several CLTs have successfully stopped the commodification or re-commodification of land and housing. In Puerto Rico, for example, where real estate speculation especially plagues the touristified coastal areas, the *Caño Martín Peña CLT* has emerged as a promising housing alternative. By taking 280-acres of land out of the private land market, an 11-member board has assumed full control over the management of land. Accordingly, the residents of the Martín Peña neighbourhoods have developed an effective, non-market system where their land tenure is permanently



secured against speculative investors. In Brazil, the *Favela CLT* in the Trapicheiros favela of Rio de Janeiro is aiming for similar results. Moreover, Ribeiro and Algoed conclude that community land trusts in Latin America and the Caribbean not only help de-commodify and de-financialize the urban built environment. They can also inspire a global wave of community engagement where residents take active control over neighbourhoods and the social reproduction of urban space.

Our final paper, from Corinna Hölzl (2025), presents a case study of the MOBA network of housing cooperatives in eastern Europe as an example of a grassroots-led alternative financing model for affordable housing, and analyses the governance implications of the model. MOBA pools and coordinates the collective pool of expertise, capacities and financing arrangements for nine different housing cooperatives across Serbia, Czechia, Hungary and Croatia, and are further supported by international housing organisations like UrbaMonde and World Habitat. Hölzl deftly explains the financing model of MOBA, how they have created a legally robust model for financing transnational affordable housing production, and for developing enduring organisational structures for knowledge exchange and capacity building. However, she also points to the considerable challenges faced by such a novel financing regime, including the challenge of mobilizing adequate levels of fundraising and the lengthy timelines involved for accessing institutional capital. At the European level, funding support for new housing cooperatives remains limited, and while MOBA is successful in attracting grant donations, such funding is often project based on not necessarily conducive to organisational growth. That said, MOBA has been highly successful in delivering a series of pilot projects across their partner countries, and present a scalable model for de-financialized, non-speculative housing delivery.

Conclusions

Community-led alternatives to housing financialization are often fragmented as they emerge from the grassroots and start very locally with little socio-political support. Nevertheless, in their capacity to be scaled up, the long history of residential capitalism teaches us that they are also instrumental in laying the foundation for future housing reforms and institutions (Harloe 2008). After all, without the radical experiments and advocacy of the late-nineteenth century, no social rented housing system could have emerged under the post-war settlements (Wijburg and Waldron 2020: 8). Likewise, we contend that current resistance against housing financialization, however precarious it may be, will eventually steer the global housing system towards more equitable and de-financialized housing solutions. While we have elsewhere examined how social movements can actively contribute to this cause by *contesting* the status quo of housing financialization (Wijburg and Waldron, 2024), we reconstruct in this special issue that they are not limited to such insurgent practices. After all, through strategic legislative actions and tenant organization, social movements can also *remake* the status quo by calling for progressive housing market reforms and rental regulations. Furthermore, through direct experimentation with alternative and de-commodified housing models, they can alter the institutions of financialized housing at their very core. Indeed, by taking land out of the private market, vulnerable communities can take back control over their neighbourhoods and safeguard their homes against ongoing housing financialization (Manzano Moran 2022, Sanjinés Encinales et al. 2024).

Each of the contributions to this special issue reveals this almost paradoxical quality of community-led housing alternatives: though contested locally, they have the capacity to spread regionally and become institutionalized nationally and globally. And yet, before such changes can be made at a macro scale, it is crucial that social movements first engage with meaningful housing repertoires at the most local levels. In that respect, it is worthwhile



noting that our four case studies are not from Western Europe or North America. We do not believe this to be incidental. Although organized social resistance in these localities is certainly not absent, there is still a strong belief that social welfarism will eventually take care of the financialized housing problem (Wijburg 2021). However, in our case studies in Latin America, Southern and Eastern Europe, such a naïve belief is perhaps less strongly articulated. In conclusion, we therefore call for a variegated understanding of housing repertoires and resistance. The financialized housing question is not a local question. It is a global question and the keys to its solutions can be found in unexpected places (cf. Robinson 2016). We therefore hope that our case studies inspire comparative research across the entire world economy, thereby addressing the commonalities of global housing systems, and not so much their national and local differences.



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