

# **EMPOWERING BOTTOM-UP HOUSING: AN OVERVIEW OF THE ENABLERS4HOUSING PROJECT**



**2024-2025**

In the current landscape of the European housing crisis, particularly in Central and South-Eastern Europe, the need for affordable, community-led alternatives has never been more urgent. The **ENABLERS4HOUSING** Erasmus+ project was born from this necessity, identifying a surge in demand for housing solutions in Hungary and Serbia, where markets have become increasingly exclusionary due to shrinking social housing sectors and under-regulated private rentals. While the momentum for bottom-up initiatives is strong, a significant barrier remains: the technical expertise required to establish and operate such models is often inaccessible to those who need them most.

The project was designed as a strategic partnership between two organizations: **Alliance for Collaborative Real Estate Development (ACRED) in Hungary** and **Ko Gradi Grad (KGG) in Serbia**. Before this initiative, comprehensive mentoring and training programs for community-led housing did not exist in either country. The primary aim was to co-design learning materials for adult populations and implement a "train the trainers" program within the partner organizations to ensure they could effectively facilitate future projects.

The vision of ENABLERS4HOUSING is to provide prospective residents with a structured learning pathway to acquire the skills necessary for developing and maintaining sustainable, democratic housing models. By building organizational capacity in pedagogy, legal planning, and financial negotiation, the project aims to shift housing systems toward greater inclusivity and reduced social polarization.

Running from **January 2024 to December 2025**, the project implementation was carried out through "mirrored" activities in both countries. In the first year, partners systematized previous experiences and assessed the specific learning needs of their target groups. The second year focused on recruiting participants for pilot teaching sessions to test and finalize the training materials.

The main output of the projects are two sets of learning materials in Hungarian and Serbian. The resulting curriculums are modular, allowing for flexible delivery tailored to the specific needs of different groups. It targets individuals and groups who seek affordable, community-based living and are willing to contribute their own resources and voluntary work to achieve it. The ultimate goal of these curricula are to guide groups from their initial formation to the point of living together in a community-owned affordable property.



# The Hungarian Learning Material: "Community-led Housing Step-by-Step"

The Hungarian learning material, "**Közösségi Lakhatás Lépésről Lépésre**" ("**Community-led Housing Step-by-Step**") provides a comprehensive 10-module framework for facilitators and groups. Each module is structured as a workshop plan with specific timing, exercises, and expected outputs. Every workshop typically begins with a "How are you?" circle for group tuning and ends with a "Closing circle" and the assignment of responsible parties for follow-up tasks.

## **Module 1: Recruitment and Group Rules**

This module focuses on the initial phase of group formation. The goal is to develop a recruitment strategy and a set of rules that will guide the group through the workshop process and beyond.

- **Workshop Highlights:** One key exercise is the "Opinion Line," where participants position themselves on a scale to discuss preferences, such as whether they prefer living with known friends or prioritize common decision-making over speedy management.
- **Outputs:** A communication strategy for recruitment, selection and integration protocols, and initial group rules.

## **Module 2: Organizational Operation and Decision-Making**

Efficiency and transparency are vital for long-term survival. This module helps groups define how they will work together, make decisions, and manage responsibilities.

- **Workshop Highlights:** Participants explore individual work styles using post-its to identify what motivates or frustrates them in a work environment. They discuss operative units, information flow, and decision-making platforms, especially what happens when consensus is not reached.

- **Outputs:** A draft of the organizational and operational regulations and the establishment of working groups.

### **Module 3: Non-Profit Real Estate Development – Theory and Practice**

To ground the project, participants study the model of rental housing cooperatives and non-profit development.

- **Workshop Highlights:** The module uses international examples (like the Mietshäuser Syndikat in Germany) and local Hungarian cases to illustrate successful ecosystems. Groups engage in a "Vision and Mission" exercise to find consensus on core values like anti-speculation, climate crisis response, and social openness.
- **Outputs:** A list of consensus-based statements regarding the project's social mission and vision.

### **Module 4: Property Search Methodology**

This module transitions from theory to the practical search for a physical site.

- **Workshop Highlights:** Groups fix parameters such as location, price, and optimal floor space based on pre-workshop surveys. They learn to use a "Preference Guide" and technical assessment tools to evaluate potential buildings. Exercises include a simulated property walk-through to identify visible structural issues and estimate renovation costs.
- **Outputs:** A finalised preference guide and a systematic property-tracking spreadsheet.

### **Module 5: Financial Planning**

Financial sustainability is often the most daunting hurdle. This module introduces participants to budgeting and resource mapping.

- **Workshop Highlights:** Groups work with a sample financial spreadsheet, populating it with data from potential property searches. They test the "sustainability" of their business plan by adjusting variables like rent levels, interest rates, and renovation costs. They also brainstorm diverse funding sources, including personal contributions and external ethical financing.
- **Outputs:** A draft financial plan, a source map, and a fundraising strategy.

## Module 6: Community Planning

This module focuses on ensuring the architectural design of the building reflects the social needs of the residents.

- **Workshop Highlights:** Through "future dreaming" exercises, participants draw their ideal home five years from now and identify common themes in their collective vision. They learn about the architectural permitting process and create a timeline for design and renovation.
- **Outputs:** A renovation timeline, draft transformation plans, and a community design process.

## Module 7: Legal Planning

Choosing the right legal structure is critical for protecting the community's assets and mission.

- **Workshop Highlights:** Facilitators present various models, such as hybrid structures or the ACRED two-tier umbrella model. Groups weigh the pros and cons of different legal forms regarding taxation, bank financing, and eligibility for EU grants.
- **Outputs:** A selection of the most suitable legal forms and a work plan for legal registration.

## Module 8: Community Renovation

Many groups rely on "sweat equity" to lower costs. This module helps them plan this work safely and fairly.

- **Workshop Highlights:** A central exercise is the "Opinion Triangle," where groups must prioritize between "Cheap," "Fast," and "High Quality" renovation. They distinguish between tasks that require experts and those that volunteers can handle. They also discuss how to compensate or reward unequal work contributions.
- **Outputs:** A prioritised renovation task list, work-package designs, and a volunteer contact database.

## Module 9: Community-led Management

Once a group moves in, the daily operation begins.

- **Workshop Highlights:** Participants list everyday household tasks (cleaning, maintenance, shared resources) and group them into manageable roles. They discuss whether these roles should be paid or voluntary and how to track internal finances and common funds.
- **Outputs:** A management task list and organized work packages for residents.

## Module 10: Sustaining the Community

The final module focuses on long-term coexistence and conflict management.

- **Workshop Highlights:** Groups develop detailed rules for shared spaces (kitchens, laundries), guest protocols, pet policies, and noise levels. They also establish mechanisms for conflict resolution, periodic evaluation of group rules, and sanctions if necessary.
- **Outputs:** A comprehensive community rulebook and established working groups for the wellbeing of the community.

# The Serbian Learning Material – "Kuvar" (Cookbook)

The Serbian learning material, titled "**Kuvar za podršku razvoju zajednica novog stambenog zadrugarstva**" (**Cookbook for supporting the development of communities of new housing cooperatives**), is framed as a collection of "ingredients" rather than a rigid recipe. It acknowledges that Serbian groups are navigating unexplored legal and financial terrain and provides structure for pre-realization, planning, and management.

The "**Cookbook**" is organized into **10 steps**, featured in a "Navigation Map" designed to orient groups regardless of where they enter the process.

## Step 0: Opening the Topic

In regions where collective housing is in its infancy, the first step is shifting public perspective.

- **Content:** This module focuses on creating a "home" for the idea itself – a safe space for discussion and collaborative thinking. It uses the concept of "future archaeology" to discover existing local knowledge as a foundation.
- **Structure:** Workshops prioritize atmosphere – small rituals like sharing snacks – to reduce the anxiety often associated with privacy and community trust.

## Step 1: From Interested Individuals to a Group

Turning a crowd of interested people into a committed "initial group" is vital.

- **Content:** This module moves away from abstract concepts toward building trust and a shared understanding of what community-led housing actually is.
- **Structure:** Activities are playful and relational, including joint cooking sessions, house visits, and shared inspirational trips to existing cooperatives abroad.

## Step 2: Vision, Mission, and Goals

This is a key turning point where personal needs are mapped against the group's collective potential.

- **Content:** Groups explore individual "cooperative self-portraits" to identify boundaries of privacy and shared interests. It also introduces SWOT analysis and needs assessment questionnaires.
- **Structure:** The core of this module is a multi-day group retreat, which serves as a simulation of community living.

## Step 3: Drafting the Cooperative Business Model

As the vision stabilizes, the process enters a more formal economic phase.

- **Content:** Participants study the seven international principles of cooperatives and determine which legal form (housing coop, social enterprise, foundation) suits them. It introduces the "business case" and investment needs.
- **Structure:** Tools like the "Decision Tree" help groups structure key choices regarding financing, construction, and membership.

## Step 4: Location Selection

Every "meal" needs its "table"—the physical site of the community.

- **Content:** Groups define selection parameters, including price ranges, urban vs. rural locations, and proximity to infrastructure.
- **Structure:** The module emphasizes joint site visits to trigger immediate emotional and practical feedback (enthusiasm vs. doubt) that data alone cannot capture.

## Step 5: Programmatic and Spatial Plan

This module translates social needs into architectural reality.

- **Content:** Participants learn to read floor plans and discuss the gradient between private and shared spaces. There is a strong focus on sustainability—compactness, energy efficiency, and "low impact living".
- **Structure:** Exercises include mapping daily activities onto concentric circles to see what members are truly ready to share (e.g., kitchens, workshops).

## Step 6: Financial Basis of the Project

Understanding the project's economic "pocket" over a 30-year lifecycle is critical.

- **Content:** This module demystifies complex investment needs, cash flow analysis, and long-term sustainability.
- **Structure:** Groups use advanced digital tools like the **DBFMO tool** (Design, Build, Finance, Maintain, Operate) and the **MOBA calculator** to test different financial scenarios.

## Step 7: Preparing Legal Documents

Navigating the Serbian legal framework is a complex "map" in itself.

- **Content:** Participants analyze existing laws for housing cooperatives in Serbia and their limitations. Focus is placed on drafting "Cooperative Rules" that protect the mission from speculation.
- **Structure:** The module provides a visual "Development Pathway Map" that ties specific legal mechanisms to every stage of realization.

## Step 8: Fundraising and Financing

This module explores how to fill structural gaps in conventional banking.

- **Content:** Strategies include ethical banks, personal stakes, crowdlending, and "patient capital". It presents the **MOBA Accelerator** as a regional revolving fund.

- **Structure:** Presentation of real-world "percentage pies" of funding mixes from successful international projects.

## **Step 9: Construction, Repurposing, and Adaptation**

Realization requires moving from total control to collaboration with experts.

- **Content:** Focuses on the demands of the building phase, adaptation of existing structures, and the persistence required to survive construction delays.
- **Structure:** Group learning is facilitated through films—such as the story of the De Warren cooperative in Amsterdam—and "field guides" to ecological building.

## **Step 10: Living Together and Management**

The physical building is a milestone, but not the end; it is the beginning of post-occupancy life.

- **Content:** Internal "house rules," governance models for conflict resolution, and strategies for maintaining the social network that carries the community.
- **Structure:** Designing rituals and activities that extend beyond housing to ensure the community remains healthy and resilient over the long term

## Conclusion: A Vision for Scalable Change

The ENABLERS4HOUSING project has demonstrated that when the right technical and pedagogical tools are provided, communities can effectively mobilize to solve their own housing needs. The project has already yielded tangible successes: several participating groups in both Hungary and Serbia have begun implementing real-world projects, including a grassroots student housing initiative in Budapest and a tenant housing cooperative in Belgrade. Notably, an earlier concept of the Hungarian project won the **New European Bauhaus Award in 2024**, validating the high quality and innovation of these models.

Looking forward, the impact of ENABLERS4HOUSING extends beyond its immediate borders. The project has inspired similar training programs for Croatia and contributed to the public consultation for the **new EU Affordable Housing Strategy**. As both partner organizations are members of the pioneering network of **MOBA Housing SCE**, the project ensures that local initiatives are connected to international and regional funding and advocacy.

Ultimately, this project proves that community-led housing is not just a niche alternative but a viable, democratic path toward systemic reform in the housing sector. By shifting from exclusionary markets to solidarity-based ecosystems, we can create a future where housing is treated as a fundamental right rather than a speculative commodity.

### Details on the Hungarian project partner:

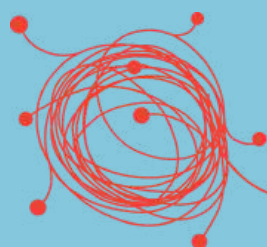
<https://szakiszovetseg.hu/en/news>

### Details on the Serbian project partner:

<https://www.kogradigrad.org/2026/02/25/enablers4housing/>

### Details on MOBA Housing SCE:

<https://moba.coop/>



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