

Małgorzata Kutypa
The Jagiellonian University Institute of Sociology
malgorzata.kutypa@student.uj.edu.pl

Karol Piotrowski
The Jagiellonian University Institute of Sociology
karolp154@onet.pl

Daria Wójcik
The Jagiellonian University Institute of Sociology
daria.wojcik@student.uj.edu.pl

COHOUSING AS A FORM OF COLLABORATIVE HOUSING

Semester assignment, ending the course “Housing: Polish and global perspective” 2017/2018 within the project BUILD Solid Ground. This educational project is funded by the European Union and is part of Solid Ground, Habitat for Humanity’s global advocacy campaign for access to land for decent shelter.

Introduction

There are three basic models of housing (Twardoch 2017c: 62): (a) public housing aimed at satisfying residential needs via institutional means, which generates significant public costs; (b) developer-driven housing, which constitutes a market product and is constructed for profit, and (c) social housing, a non-individual residence model. **Grassroots housing, also known as participatory or collaborative housing**, is a special kind of the latter. The core aspect of collaborative housing is the cooperation of a group of people who act together to acquire real estate and construct a multi-family building to satisfy their own housing needs. The group members jointly plan the real estate development; they assign residential and commercial premises, demarcate shared space, and subsequently take decisions on the financing and investment process.¹ Therefore, collaborative housing is **characterised by four features** (Twardoch 2017a: 34): being of a non-for-profit, a collaborative and a collective nature, as well as stemming from the future residents’ initiative. Irrespective of its implementation method, participatory housing always requires its future residents’ involvement (to varying extents, depending on the adopted scheme), tight-knit neighbourly relations as well as eagerness and ability to reach a compromise.

From the socio-spatial perspective, collaborative housing is exceptional and socially significant. Its uniqueness lies in both its *community*-based organisational structure and collective management.

¹ <https://www.wroclaw.pl/kooperatywy-definicja>, accessed on: 30th May 2018.

In this paper, it is hardly possible to present a review of all definitions of the community as a social structure. However, the analysis performed by George Hillery (1955) shows that a community can be defined by its three constituting elements: social interactions, social ties and common area (shared space). The latter component is key and shapes the community in a counter-traditional way. Traditionally, community development starts with social interactions and common ties triggered by geographical closeness. In the case of collaborative housing, intra-community interactions and common ties are prompted by a to-be-created territory – such integration and social ties are established in relation to a common area which has yet to come into existence. Such an area, created through social processes, not only maintains social interactions and ties, but also strengthens them, which may be further fostered by the shared space (gardens, terraces, kitchens, etc.) which future residents planned at the construction stage. The level of collectivism, i.e. the intensity of interaction and intimacy between members of a given community, depends on the selected form of collaboration.

The uniqueness of participatory housing is also reflected by the method of managing the common dwelling. Here, though also significant, shaping the community's residential space is not the only goal of common management. First and foremost, joint administration is about having a say in the decision-making processes related to the emerging residence – at the construction stage and the subsequent phase of managing an inhabited house. The opportunity to participate in an important decision-making process for a given community empowers its members and provides them with a real sense of agency (Giddens 1984), which has a great impact on both their sense of responsibility for the common area, attachment to their community and identification with it at every stage of its existence (in case of bottom-up housing, such a process starts at the construction stage).

The purpose of the present paper is to review the forms of participatory housing and the methods of their implementation both in Poland and abroad, as well as to identify possible barriers to their development in Poland and suggest possible ways of promoting collaborative housing in Poland.

Collaborative housing

Bottom-up housing **may be developed in three forms** (Twardoch 2017a: 34): a construction group, a housing cooperative or cohousing. The lowest level of collectivism is characteristic of **construction groups** due to the aim of its members, the future residents, i.e. acquiring a flat (or a house). In Poland, such groups operate under a cooperation agreement or in the form of a civil-law partnership at the construction stage. Once this stage is completed and premises are allocated, a construction group transforms into a condominium. The popularity of construction groups has its origins in German grassroots housing initiatives taken in the previous century. One example of such bottom-up initiatives is that of Berlin's Kreuzberg, where at the end of the 1970s approx. 80 tenement houses were to be demolished under an urban regeneration programme. In response to this decision, young adults first transformed those houses into squats.

Afterwards – thanks to their collaboration with the city hall – the tenement houses were renovated, and the communities established at that time are active to date. Germany's reunification and transition to democracy is believed to be another stimulus to grassroots housing initiatives: in the 1990s, young adults from all over the world began to occupy abandoned buildings in East Berlin. They formed groups and renovated buildings together, oftentimes opening self-made bars, shops, cafés, etc. on the bottom storeys.

A **housing cooperative** is associated with a higher level of collectivism. Its members, apart from the will to acquire a dwelling, share another common goal, i.e. joint management of a given real estate. Cooperative management is regulated in Poland by the Housing Cooperative Act (reference to Polish Journal of Laws: Dz.U. 2001 nr 3, poz. 27, as amended). Pursuant to Article 35 thereof, a housing cooperative operates under previously adopted cooperative by-laws and is managed by four bodies: the annual general meeting, the supervisory board, the management board and meetings of membership groups. Moreover, the law specifies the type of decisions adopted by each body. In housing cooperatives, private areas are significantly greater than common ones. Although the latter is present, it is considerably smaller than in the case of cohousing and may be limited to a shared garden or playground, yet in the majority of cases there is no common house available to all residents.

Cohousing is by far the most collectivistic lifestyle, with cooperation and close or even social neighbourly relationships at its core. Cohousing is based on the principle of residents' active participation in planning and, later on, managing a residential complex. Katherine McCamant and Charles Durrett identified the following **six key characteristics of cohousing** (Idem 2007: 88): participatory process, intentional neighbourhood design, extensive common facilities, complete resident management, non-hierarchical structure and separate income source. In contrast to the two above-mentioned collaborative housing models, cohousing communities reach agreement by consensus and a non-hierarchical management system. What is more, the level of residents' engagement in the management process is higher: services are very rarely commissioned to third parties, because the residents themselves attend to such activities as maintenance of the building or its green areas. At the same time, this implies that the common area is much greater than in the two previous models, as there is a common house with shared tools and devices. Cohousing originated in Denmark, where the very first residential complex was built this way in 1972. Although it took the form of a suburban development of single-family houses, its emergence was motivated by the willingness to create a neighbourhood community that would be able to decide on its appearance and the functioning of its surroundings, as well as provide children with a safe living space. Later on, this model became very popular across Scandinavia. Nowadays, it is implemented across the globe. Poland has yet to attempt introducing such a form of collaborative housing; therefore, it is difficult to identify a legal basis under which such an initiative could be carried out or would function.

Polish and international collaborative housing models

Particular forms of collaborative housing may be implemented via different methods. The models described herein vary mostly in terms of social composition.

The first example is **LILAC**² created in 2003 in Leeds, UK. Buildings, in most cases, were to a large extent designed by residents. The surrounding green area is conducive to neighbourly integration and recreation amongst greenery. A significant emphasis is placed on neighbourly relations, which is why twice a week residents share meals to deepen their bonds. During meetings, community members talk, share their experience and organise workshops. Another extraordinary feature of LILAC is that residents pay a monthly percentage-based rent (35% of net income). Such a solution guarantees that all residents are charged fair housing costs. LILAC opts for low impact living by implementing technologies which help reduce electricity and water consumption, as well as CO₂ emissions. LILAC's has one more advantage: grassroots housing workshops.

Egebakken Community Housing³ is a unique cohousing community for seniors in Nødebo, Denmark. This community has a special ambience, as it brings together the elderly. The first dwellings were developed in 2005; there are 29 flats in total, the smallest ones with surface of 101 m². There are common areas for the residents to bond and strengthen their relationships; in fact, a separate building was designed to help users entertain themselves by talking, playing billiards or chess. This community housing is surrounded by green areas, a feature perceived by its residents as an advantage.

La Borda⁴ is a cohousing community in Barcelona, Spain, whose headcount is to reach approx. 50 this year (2018). What is special about La Borda is that it focuses on sharing common areas. To this end, flats were designed to be relatively small, while the kitchen, dining room or terrace are shared spaces. La Borda's users will form a heterogeneous group composed of both single persons and families with children, young people and seniors. There is also room for immigrants, as 17% of future residential units is earmarked for foreigners, which makes La Borda a truly inclusive place. At the same time, it is focused on building strong social relationships, which translates into various positive social phenomena such as increasing security and trust, and building social capital.

The first Polish collaborative housing initiatives emerged right after World War I, due to lack of flats and houses in destroyed towns and cities. At that time, numerous societies, associations and cooperatives emerged and brought together those who wanted to satisfy their housing needs. Currently in Poland, participatory housing is only just beginning to gain popularity – cohousing initiatives have emerged so far in Gdynia, Wrocław, Warsaw and Białystok. All of them were developed in the form of construction groups, which to date is the only form of greenroots

² <http://www.lilac.coop/>; <https://www.world-habitat.org/world-habitat-awards/winners-and-finalists/lilac-low-impact-living-affordable-community/>, accessed on: 30th May 2018.

³ <http://universaldesigncasestudies.org/housing/multi-family/egebakken-community-housing>; <http://www.egebakken.dk/english.aspx>, accessed on: 30th May 2018.

⁴ <http://www.laborda.coop/en/>, accessed on: 30th May 2018.

housing in Poland. Nevertheless, it does not mean that all of them operate on the same basis. Although the cohousing initiatives described below were founded in the form of construction groups, they represent three different approaches (Twardoch 2017c: 73-76): entirely bottom-up initiative, initiative supported by a city hall and initiative supported by a non-profit organisation.

The most popular Polish construction group is an entirely grassroots initiative, **Kooperatywa Mieszkaniowa Pomorze (Pomorze Cohousing)**. From land purchase through design to construction, everything was consulted and agreed by its future residents. The first building was constructed in 2012. For the purpose of maximum cost reduction, the buildings were located in the outskirts of Gdynia, on the basis of a ready-to-use design found online. No common areas, except for a shared garden, were included in its design. Nowadays, the cohousing community is made up of three buildings managed by a rotating president appointed by the residents. There are no other (external) managing bodies. It ought to be emphasised that the cohousing community has a significant negative impact on spatial order, as there is no urban linkage between it and its surroundings. Such negative consequences could have been avoided by cooperating with the local government.

This was the case of **Kooperatywa Nowe Żerniki (Nowe Żerniki Cohousing)** in Wrocław, which was created at the initiative of the city hall. As a result, the construction group – the future residents – did not need to worry about institutional or legal matters. Not only did the city hall organise a public tender for perpetual usufruct (public ground lease), but also provided the stakeholders with two different contract templates. In terms of urban planning, Nowe Żerniki Cohousing is a housing estate designed to satisfy almost all needs of its residents: it accommodates both social (kindergarten, school, community centre) and sport (courts, pitches, playgrounds) facilities. A place of worship (a church) is to be built at a later stage of the housing estate development. The intention is to ensure that the housing estate meets the following requirements: provision of services such as shopping, catering, child care; combating exclusion; and creating places for integrating local community members. Characteristically, this initiative's design is environment-friendly. Solar panels, rainwater tanks or building insulating materials are examples of this green approach.

Poland's most recent bottom-up housing project is called **Kooperatywa Mieszkaniowa Konstancin (Konstancin Cohousing)**. Located in the outskirts of Warsaw, it is supported by a non-profit organisation, the Habitat for Humanity Poland foundation. The multi-faceted aid offered by the organisation encompasses (Habitat for Humanity Poland 2018a): legal services and assistance in negotiating loans with banks, preparing construction cost estimates and obtaining building permits, as well as securing donations of materials and increasing foundation volunteer involvement. The buildings are to be handed over for use in H1 2018.

Collaborative housing initiatives are a novelty in Poland and are yet to become one of the trends in the industry. When comparing developed cohousing initiatives in Poland and abroad, **several differences in their functioning can be noted**. First, **approaches to neighbourly integration differ**. Many cohousing communities abroad come with separate common buildings or rooms for

spending time together (shared meals, workshops, etc.), which lead to the emergence of intra-community, quasi-familial relationships and ease tensions between neighbours. Unfortunately, such rooms/buildings are not created within Polish cohousing communities. Even Nowe Żerniki merely mentions the idea of a public area, and fails to specify the type thereof. Secondly, the **attitude towards cohousing is significantly varied**. In Poland, especially in the case of Nowe Żerniki, the notion of cohousing is a novelty “worth taking pride in”, for instance during the bid for the European City of Culture (ECC). By contrast, Western cohousing initiatives are oriented towards conscious building of strong community ties, as well as supporting new cohousing ideas (i.e. LILAC). Finally, **collaborative housing development requires an agreement between multiple stakeholders**, which implies a certain level of both social and cultural capital. Grassroots housing requires high-level organisation and an ability to reach consensus so that each resident can feel comfortable in the new dwelling. An analysis of cohousing initiatives, both Polish and international, leads to the conclusion that this housing model is – at least for now – available to middle-class citizens who are part of a mature and active society.

Possible reasons for low collaborative housing popularity

Grassroots housing development in Poland falls prey to many difficulties. The first problem is **creating a group of stakeholders**. Such prospective residents must agree on the general location, type of development (single- or multi-family houses, household size), ownership type (privately-owned premises and/or perpetual usufruct), and identify a common area, i.e. whether it will only include a garden and a playground or maybe also a laundry and a bicycle parking. Stakeholders should also take their age into account and decide whether they prefer a multigenerational cohousing community or are rather inclined to living with people belonging to a similar age group. Their economic capacity and creditworthiness are also important. The above-mentioned factors may influence group size (Habitat for Humanity Poland 2018b).

Money is a significant barrier to cohousing projects. Only the wealthiest could afford participation in constructing a cohousing project (Szurmańska 2018), yet merely 60% of Polish families are creditworthy. What is more, it is difficult for an interested party to take out a loan since relevant products – i.e. loans for groups of households – are not widely available. This is why local governments’ or non-governmental organisations’ support is highly beneficial: a common effort could result in the development of a funding process which could be used in future. However, currently such products and aid remain unavailable (Szurmańska 2018). Implementing a new product suitable for collaborative housing projects would entail high costs and the timeframe could cover even 2-3 years. Banks might eventually catch wind of this opportunity, as developers rarely carry out construction projects in small cities – making cohousing a chance for creating new flats in those regions (Budyńska 2015). Nevertheless, this shift is dependent on the number of interested parties, and the current level of collaborative housing projects indicates that developing a new loan is not profitable. The investment stage is particularly difficult, because if one of future users resigns, the bank will be left with their share in a plot and an

unfinished building (Kołodzyńska 2015). Hence, currently future residents use their own funds to finance their cohousing projects or they negotiate special terms with cooperative banks (Matejuk 2016). To compare, Germany's five major banks boast a special cohousing offer.

In conclusion, **such initiatives are an option for the wealthier** who have savings or are credit-worthy (Oszczepalski 2015). Therefore, it would be reasonable to develop a widely available financing process. In such cases, the loan should be secured during the investment process – once the households are built, they become the loan collateral. Either land or a third-party surety can form the loan security. Interestingly, Habitat for Humanity Poland offers a suretyship-based financing process. However, it is probably the only foundation capable of and willing to act as guarantor. Should the Foundation's suretyship-based procedure prove effective, it would be worth popularising through non-governmental organisations and institutions (Szurmańska 2018). Habitat for Humanity Poland hopes that some institution will establish a surety fund so that cohousing projects can be an option also for non-creditworthy families (Polskie Radio 24 2016).

Scarcity of appropriate plots of land forms another barrier to collaborative housing initiatives. The offers are either too expensive – targeted at developers – or unsuitable (too small or do not allow for multi-family housing development). Normally, cohousing members decide to buy lots on the real estate market, just like in the Gdynia and Konstancin near Warsaw projects (Szurmańska 2018). Nevertheless, it implies competing against developers in tenders, which usually puts cohousing projects at a disadvantage – not only due to financial reasons, but also because of high bid bonds and short payment deadlines for the lots (Polkowska 2018). The Wrocław City Hall was the only one to organise tenders for perpetual usufruct of lots, which is why the cohousing community had to pay a mere 20% of the declared amount in advance. Moreover, all Polish cohousing initiatives are developed in city outskirts – again, with the exception of Wrocław, where the estate is to be well linked to the city centre and equipped with facilities necessary for daily activities (Szurmańska 2018). This is yet another worry of those who choose cohousing: lack of basic facilities i.a. poor linkage to the city centre, lack of shops, schools, as well as possible delays in the handover of flats (Kołodzyńska 2015).

In order to facilitate acquiring lots by cohousing members, local governments should enable lot purchase without full advance payment, i.e. via a hire-purchase scheme. Supporting cohousing initiatives is tantamount to supporting residents in satisfying their housing needs and, at the same time, counteracting suburbanisation and helping create diversified local communities (Szurmańska 2018). This solution is already available abroad: city halls buy lots for collaborative housing projects (Oszczepalski 2015) which are far more popular outside of Poland (Matejuk 2016).

Nevertheless, to participate in a tender procedure for perpetual usufruct of a lot, as was the case of Wrocław, community members must submit an architectural concept of the building. The city hall may pay attention to the quality of the development, how particular buildings fit in with the housing estate space and the level of detail of the concept as it shows whether or not it is a well-thought project. The tender in Wrocław proved it is a problem for many, as several

concepts did not even specify area size or demarcate rooms, which is a standard for developers (Kołodzyńska 2015). This is why collaborative housing projects may contract an architect who will discuss members' expectations towards division of the lot into common, semi-private and private areas as well as design an architectural concept for them. Sample projects, a model contract and a collaborative housing agreement are available at www.wroclaw.pl in the *Wrocławskie Kooperatywy Mieszkaniowe* tab.⁵ A FAQ section will be soon be added to the website (Kołodzyńska 2015).

In Poland, **the legal concept of collaborative housing is non-existent**, which may also be a reason for its low popularity. Nevertheless, interested parties may act upon a civil-law partnership agreement or an agreement on a joint construction project (Wrocławskie Kooperatywy Mieszkaniowe 2014a). In the event of a dispute or difficulties in enforcing the provisions of such an agreement, members need to take legal action (Twardoch 2017b: 6). For instance, an agreement on cooperation between collaborative housing members proposed by the Wrocław Municipality emphasises that the dwellings are not built for profit but “with the intention of satisfying one’s housing need” (Wrocławskie Kooperatywy Mieszkaniowe 2014b: 1). Furthermore, the community members are obliged not to dispose of their shares within a five-year period, i.e. they must refrain from selling the flats for profit for five years. At the same time, however, the agreement stipulates that other members will have limited powers to enforce compliance with this prohibition. Introduction of a contractual penalty in such a case is merely an attempt to comply with the agreed rules (Wrocławskie Kooperatywy Mieszkaniowe 2014b: 3).

What is more, collaborative housing requires **a greater level of engagement of its members**. The model of a civil partnership agreement stipulates that each member is obligated to cooperate in terms of dates and places of the meetings, as well as to participate in such. Moreover, all partners share joint and several unlimited liability for the partnership’s debts (Wrocławskie Kooperatywy Mieszkaniowe 2014b: 4). The above-mentioned necessity to design an architectural concept implies not only the possibility to design a future household, but also more effort. Furthermore, a partner may withdraw from the partnership only due to serious reasons such as a permanent change of his/her financial situation, loss of creditworthiness or change of place of residence (Wrocławskie Kooperatywy Mieszkaniowe 2014b: 5-6).

As previously mentioned, such engagement implies that collaborative housing may be a solution for people with a greater social capital. This type of household emerges as a grassroots initiative of future residents’ groups, which is why they are the ones responsible for forming a partnership and its functioning. Usually partners are relatives, acquaintances and friends, yet in some cases prospective partners are searched for online, in community centres (Habitat for Humanity Poland 2018b) or with the support of the local self-government. They need to develop i.a. an architectural concept, construction cost estimate and schedule (Wrocławskie Kooperatywy Mieszkaniowe 2014a) and each of this action requires a special set of competencies. They may also contract an architect (Habitat for Humanity Poland 2018b), though this entails extra costs.

⁵ <https://www.wroclaw.pl/kooperatywy>, accessed on: 29th May 2018.

Understanding legal issues is another important aspect. To provide an example: Konstancin Cohousing availed itself of legal and technical advisory provided by Habitat for Humanity Poland; in one case a collaborative housing project was also granted building materials. As previously mentioned, the foundation also served as guarantor. What is more, it can also help bring together families planning to move in a housing community, nevertheless, they need to be proactive instead of having a claiming attitude (Polskie Radio 24 2016).

Research conducted in 2012–2013 in France showed that in fact cohousing is chosen by **action-oriented people** who share similar views on environmental issues, participation and access to housing. They want to live in the city centre, where they spend most of their time, and have easy access to services. However, their income prevents them from acquiring social housing or buying their own flat. Such people are mostly freelancers, white-collar workers and – more often than not – they have technical skills and are socially and environmentally sensitive. What is more, collaborative housing implies joint decision-making and creating a neighbourly community which requires certain interpersonal skills and a special lifestyle. In view of the social costs described in this paper, i.e. cultural resources, engagement and time, collaborative housing is not available to those most affected by the crisis (Skurczyński 2018).

Low cohousing popularity in Poland may be also caused by its **practical absence from housing debates** (Polskie Radio 24 2016). This may also be the reason why banks and local governments seem rather reluctant towards this housing model. It is caused by lack of a commonly accepted definition of cohousing (Szurmańska 2018) as well as no previous experience of cooperation with such communities (Twardoch 2017b). There were high hopes that mentioning cohousing as one of the housing innovations in the National Housing Fund may lead to the coining of a definition at the level of national law, which could change the attitude of other entities (Szurmańska 2018). However, the National Property Resource Act, the successor of the National Housing Fund Act, does not provide housing communities with the possibility of using property offered by the state. It was intended that developers construct new apartments (Domińczak 2017), yet since the Act was adopted on 20th July 2017, it's a difficult task to pinpoint its specific impact.

Although collaborative housing still remains a certain niche, it may be an opportunity for certain social groups and foster i.a. revitalisation of cities. Mayors of smaller cities are especially interested in this housing model, as it may attract the most active citizens (Polskie Radio 24 2016).

Summary alternative: how and why should we popularise collaborative housing?

Bottom-up housing is highly beneficial both for residents and the urban tissue. **Benefits for collaborative housing community members** may include (Twardoch 2017c: 68): lower costs of housing development and service charges (economic benefits), greater safety – community and social ties begin to develop before residents move in, i.e. at the construction stage (social benefits), adopting area to individual needs and individual profile of residential space not only in

terms of form and layout of one's premises, but also common area (spatial benefits), as well as sharing and popularising ideas such as eco-friendly lifestyle (environmental benefits).

As far as urban tissue is concerned, supporting collaborative housing as an alternative housing model benefits the city in the following ways (Twardoch 2017c: 69): forming and activating local communities, higher safety levels, opportunity for negotiating new facilities such as kindergartens, community gardens, etc. (social benefits), compact housing, higher level of environmental consciousness, higher effectiveness of developed facilities (environmental benefits), as well as attracting and retaining residents with a higher social capital (economic benefits).

The development of bottom-up housing in the form of construction groups in the current Polish legal system may be supported on different levels by local governments – municipalities in particular, as they are the closest to the citizens (Twardoch 2017c: 71-72). The basic and most cost-effective way **is raising awareness by promoting** collaborative housing, its principles, modalities of participation and benefits. **Preparing models of contracts** and, at a later stage, **legal advisory** in forming and registering construction groups is another method of support. It is also possible to **designate a part of urban lots for grassroots construction groups in public tenders**, which will not be available to for-profit companies or **designating land for perpetual usufruct** and not for sale. The latter increases availability of land to non-for-profit entities and allows the city (municipality) authorities to remain in charge of such lands and influence the quality and type of investments made therein. Finally, there is also the option of **supporting collaborative housing projects in bank negotiations**: the presence of decision-makers strengthens the image of the construction group. **Thematic knowledge and best practice databases, advisory as well as bringing together prospective members of construction groups, supporting participatory processes and subsequent construction stages** play a major role in alternative housing models development. Such entities already operate in Poland, for instance Habitat for Humanity Poland, which not only **raises awareness on alternative housing models** (website, reports), but also runs a **best practice database** on both national and international level, and, what is most important, is engaged directly in the construction of bottom-up housing.

Grassroots housing can gain a larger-scale presence also in Poland thanks to a well-planned **housing policy**. Agata Twardoch (2015: 23-26) sets out **three parallel courses of action** oriented at: **quantity** (supporting new housing, financial mechanisms, designating lots for residential development, mortgage relief), **quality** (qualitative guidelines, standards, land integration, education) and **affordability** (*ad valorem* tax, combating vacant buildings, housing benefits, social housing). In her paper, Twardoch proposes solutions for each of the above-mentioned actions. Quantity: new households, often on unutilised land, placing land classed as unattractive on the housing market; quality: high quality linked to direct engagement of residents; affordability: expanding the product offer available on the housing market and ensuring the possibility of acquiring a dwelling at a price lower than the market price. The author stresses the importance of keeping all these actions in balance: favouring any of them would give rise to housing market pathology, as Polish housing market problems are directly linked to negligence in ensuring availability.

References

- Bochyńska Nikola (2018). Krajowy Zasób Nieruchomości to mieszkaniowy bubel. Minister Adamczyk się nie popisał, <https://www.money.pl/gospodarka/wiadomosci/arttykul/krajowy-zasob-nieruchomosci-to-mieszkaniowy,191,0,2400959.html>, accessed on: 28th July 2018.
- Budyńska Anna (2015). Trzy tysiące złotych za metr kwadratowy? Przystęp do kooperatywy, a kupisz taniej warzywa i... mieszkanie, <http://weekend.gazeta.pl/weekend/1,152121,19280485,trzy-tysiace-zlotych-za-metr-kwadratowy-przystap-do-kooperatywy.html>, accessed on: 29th May 2018.
- Domińczak Michał (2017). Krajowy Zasób Nieruchomości, czyli kolejna niewykorzystana szansa na naprawę ładu przestrzennego, <http://cakj.pl/2017/07/26/krajowy-zasob-nieruchomosci-czyli-kolejna-niewykorzystana-szansa-na-naprawe-ladu-przestrzennego/>, accessed on: 28th July 2018.
- Giddens Anthony (1984). The Constitution of Society. Cambridge, England: Polity Press.
- Habitat for Humanity Poland (2018a). Kooperatywy mieszkaniowe w Polsce, <http://habitat.pl/kooperatywy-mieszkaniowe/kooperatywy-w-polsce/>, accessed on: 29th May 2018.
- Habitat for Humanity Poland (2018b). Etapy powstawania kooperatywy mieszkaniowej, <http://habitat.pl/kooperatywy-mieszkaniowe/etapy-powstawania-kooperatywy-mieszkaniowej/>, accessed on: 29th May 2018.
- Hillery George A. (1955). Definitions of Community: Areas of Agreement. Rural Sociology 2(20), 779–791.
- Idem Robert (2007). Cohousing, dziesięć argumentów “za”. Czasopismo techniczne, Z3-A, 87-92.
- Kołodziejka Agnieszka (2015). Nowe Żerniki: Przecieramy ślady dla innych, <https://www.wroclaw.pl/kooperatywy-mieszkaniowe/przecieramy-szlaki-na-nowych-zernikach>, accessed on: 29th May 2018.
- Matejuk Tomasz (2016). Zbigniew Maćków: banki będą musiały zareagować w sprawie kooperatyw, <https://investmap.pl/arttykul/arttykuly,wroclaw-zbigniew-mackow-banki-beda-musialy-zareagowac-w-sprawie-kooperatyw,123025>, accessed on: 29th May 2018.
- Oszczepalski Bartosz (2015). Zbudujemy sobie blok, <http://wiadomosci.ngo.pl/wiadomosc/1630020.html>, accessed on: 29th May 2018.
- Polkowska Marta (2018). Kooperatywa mieszkaniowa: alternatywa dla własnego m3, <https://alebank.pl/kooperatywa-mieszkaniowa-alternatywa-dla-wlasnego-m3/>, accessed on: 1st June 2018.
- Polskie Radio 24 (2016). Kooperatywa mieszkaniowa sposobem na własne lokum, <https://www.polskieradio.pl/130/2788/Artykul/1708764,Kooperatywa-mieszkaniowa-sposobem-na-wlasne-lokum>, accessed on: 2nd June 2018.
- Skurczyński Łukasz (2018). Skurczyński: kooperatywa mieszkaniowa po francusku, <http://fundacjablisko.pl/index.php/skurczynski-kooperatywa-mieszkaniowa-po-francusku/>, accessed on: 1st June 2018.

- Szurmańska Krystyna (2018). Rozwój kooperatyw w Polsce - aktualna sytuacja i perspektywy na przyszłość, <http://2030.um.warszawa.pl/mieszkania2030-szurmanska-rozwoj-kooperatyw-w-polsce-aktualna-sytuacja-i-perspektywy-na-przyszlosc/>, accessed on: 28th May 2018.
- Twardoch Agata (2017b). Mieszkać wspólnie, <http://2030.um.warszawa.pl/wp-content/uploads/2017/02/Agata-Twardoch-Oddolne-budownictwo-mieszkaniaowe.pdf>, accessed on: 29th May 2018.
- Twardoch Agata (2017a). Collaborative Housing Perspectives. Definition, Historical Overview And Examples. *Architekture-Civile-Engineering-Environment*, 4, 33-44.
- Twardoch Agata (2017c). Oddolne budownictwo mieszkaniowe: potencjał i perspektywy. W: B. Audycka, Magdalena Ruszkowska-Cieślak. *Mieszkalnictwo w Polsce. Dobre praktyki*. Warsaw: Habitat for Humanity Poland, 61-82.
- Twardoch Agata (2015). Centralna, regionalna i lokalna polityka mieszkaniowa w kontekście prognozowanych zmian demograficznych. Wybrane skutki przestrzenne, społeczne i gospodarcze. *Studia Ekonomiczne. Zeszyty Naukowe Uniwersytetu Ekonomicznego w Katowicach*, 222, 21-31.
- Wrocławskie Kooperatywy Mieszkaniowe (2014a). Kooperatywa – jak działać, by wybudować, <https://www.wroclaw.pl/koopertywa-jak-dzialac-by-wybudowac>, accessed on: 28th May 2018.
- Wrocławskie Kooperatywy Mieszkaniowe (2014b). Wzorcowa umowa i porozumienie dla kooperatyw, <https://www.wroclaw.pl/wzorcowa-umowa-i-porozumienie-dla-kooperatyw>, accessed on: 28th May 2018.