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Beyond Cost-Rental: Can Co-Housing (Baugruppen) Work for Ireland's Middle Class?



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Contents

Introduction	3
Baugruppen in Vienna: An Overview	4
What Exactly Are Baugruppen?	4
Inclusion, Critiques and Mitigation Strategies	5
Typologies and Variations in Co-Housing Models	6
Rental Costs	8
Planning, Land Competition, and Financial Frameworks	10
The Four Pillar Model for Vienna's Competitive Land Allocation	10
Group formation, Key Roles and Project Timelines	12
Financing, Cost Structures and Affordability	13
Ecology, Timber Construction and Sustainability Instruments	14
Governance and Resident Self-Management	15
Case Studies of Baugruppen in Vienna	16
Bikes and Rails	16
Grüner Markt	18
Kolokation	19
Frauenwohnprojekt / [ro*sa]	20
The housing co-operative movement in Ireland	21
The history of housing co-operatives	22
Austria vs Ireland	23
Potential barriers to housing co-operatives	25
Planning and land	25
Funding and finance	26
Management and maintenance	26
Culture	26
Reform and the potential for housing co-operatives in Ireland	27
Bibliography	28

Introduction

Among Ireland's most urgent social challenges, housing stands out for its persistence and inequity. Middle-income households - particularly younger people - are increasingly caught in a structural bind: they earn above the threshold for social housing, but face house prices pushed out of reach by chronic undersupply and intense competition. Unable to buy, they remain dependent on a private rental market marked by rapidly rising rents and limited security of tenure. To address this gap, Ireland looked to Vienna's internationally renowned housing system, supported in part by the 2019 Vienna Model exhibition in Dublin and its policy-focused seminars and workshops. But what in Vienna operates as a deeply embedded system of affordable housing has in Ireland been translated into a limited, small-scale scheme.

Vienna's success rests on its large, permanently non-market housing sector, which encompasses a range of providers and supporters — from municipal authorities to limited-profit housing associations (LPHA) — as well as an ecosystem of actors and institutions that collectively enable the production and maintenance of diverse forms of permanently affordable housing. This system consistently delivers homes that meet the needs of multiple income groups and accommodate the differing housing requirements of a diverse urban population. Together, these inter-linked elements create a robust “third sector” of housing, embedding affordability and stability into the city's long-term housing fabric.

Ireland's cost-rental scheme, although modelled on elements of Vienna's approach and originally intended to support middle-income households, remains limited in

scale and often inaccessible to those it was designed to help. In many cases, applicants are deemed to earn too little to qualify - even though they may already be paying higher rents in the private market. The contradiction is stark: the scheme is too expensive for the very group it aims to support.

The government's latest housing plan - its fourth in twelve years - was launched in November 2025 but offers little reassurance on this front. Cost rental receives only minimal attention, and of the two measures referenced, one proposes abolishing corporation tax in the sector in the hope of attracting greater private-sector involvement. This is notable given that, to date, there has been almost no private-sector participation in cost-rental delivery beyond the standard roles of developers or contractors. The expectation that tax incentives will draw in private actors raises concerns about affordability, as greater private involvement could put additional upward pressure on rents.

This context underlines the need to explore alternative models that could more effectively respond to the housing needs of Ireland's squeezed middle. For cities with tight housing markets like Dublin, the priority must be to move beyond isolated schemes and toward building a diverse, resilient ecosystem of permanently affordable housing. Within such a system, emerging Viennese models such as co-housing initiatives (*Baugruppen*) offer promising insights. By combining affordability, sustainability, and active resident participation, they demonstrate how new forms of housing can contribute to a more balanced, inclusive, and durable housing landscape in Ireland.

Baugruppen in Vienna: An Overview

Unlike systems that rely heavily on a single provider or a single legal form, Vienna's success has been built on a mixture of municipal rental housing, limited-profit associations, cooperatives, and smaller social landlords, all operating within a legal and financial framework that favours long-term affordability. Within this broader ecosystem, Baugruppen — resident-led, co-housing collectives that design and often finance buildings together — have emerged as an important, if numerically modest, typology. They did not simply appear in isolation; their emergence reflects demographic change, shifting household expectations and a municipal willingness to use land policy strategically.

Early Baugruppe pilots appeared in Vienna in the 2000s, but the model took firmer institutional root in the early 2010s as the city confronted rapid population growth and evolving housing preferences. Between 2008 and 2023 Vienna experienced population growth that required new supply but also new typologies. The city responded by using its land bank ([↗ wohnfonds.wien.at/](https://www.wohnfonds.wien.at/)) to create a developer-competition instrument to expand housing forms that could meet more varied social needs. The Developer Competition was decisive: it allowed not-for-profit developers, and crucially resident-led groups, to bid for public land not on the single metric of price but on a composite scoring system that rewarded architectural quality, social innovation, ecological performance and cost-efficiency (more in The Four Pillar Model for Vienna's Competition Land Allocation section below). This mechanism created an opening for Baugruppen to compete alongside traditional developers by placing value on the social and environmental contributions that resident-led projects typically offered.

Baugruppen projects vary in scale and composition, but they share a few consistent features. They begin with a group of people — prospective residents — who commit to developing a building together. They collectively hire an architect, make decisions about flat layouts and shared spaces, and negotiate financing. Most Vienna Baugruppen emphasise private flats combined with substantial communal spaces: common kitchens, laundry rooms, roof terraces, gardens, and workshops are common. They are typically developed “at cost” or with constrained developer margins; rents and charges therefore aim to cover debt, operations, and maintenance rather than market profit.

Baugruppen have contributed to Vienna's capacity to innovate in design and social organisation. Several projects have won sustainability awards and showcased timber construction, passive-house principles, and car-reducing mobility infrastructure. Others have been designed with a social mission — for older adults who want supported but inde-

pendent living, for women-led households, or for LGBTQ+ residents seeking inclusive environments. Regardless of type, their presence has stimulated debate about housing governance, tenant participation, and the role of resident agency in the construction and maintenance of urban life.

Nonetheless, the impact of Baugruppen should be understood in context. They occupy a small share of Vienna's housing stock — well under 5% — and they operate within a much larger framework of municipal and limited-profit housing that absorbs most of the city's social functions. The consequence is that Baugruppen can experiment and innovate without bearing the burden of delivering the broader city's entire affordability agenda. This embeddedness is a critical reason why Baugruppen in Vienna can pursue progressive social and ecological goals while maintaining affordable outcomes relative to the private market — because the city's ecosystem provides land access, regulatory clarity and financial support that level the playing field in ways that would be unavailable to isolated groups operating on a fully private basis.

What Exactly Are Baugruppen?

A Baugruppe, literally a “building group”, is best understood as an intentional mode of housing production in which the people who will live in a development take primary responsibility for shaping it from conception through occupation and ongoing management. The group — a social, legal, and economic entity — forms early, chooses architects and consultants, negotiates with lenders and contractors, and embeds governance arrangements that will endure after construction. There is no standard form of governance nor a mandatory legal entity that must be chosen, but rather there are a few types as described below in the typologies and variations section. This active, pre-occupancy formation distinguishes Baugruppen from conventional developments in which residents inherit a finished product. In contrast, in a Baugruppe residents bring their preferences, commitments and social practices to bear on the design of private flats, the configuration of communal spaces and the rules that will guide daily life. This orientation toward resident agency is not merely symbolic; it affects material outcomes. A Baugruppe that prioritises shared kitchens, for instance, may choose smaller private flats, thereby decrease per-household capital costs while increasing communal capacity; a Baugruppe that emphasises car-free mobility will trade off parking provision for bike workshop space and improved cycle storage.

Baugruppen pursues several intertwined aims. In

terms of housing provision, they can deliver units at or near cost by eliminating developer profit, ensuring that monthly charges reflect only debt amortisation and the upkeep of the building. This affordability often depends on supportive conditions — for example, access to municipal land and loans — that are not inherent to the Baugruppe concept but are central to the Vienna context. Socially, Baugruppen place deliberate emphasis on the quality of community life. Shared facilities, participatory governance, and routines of collective maintenance foster a level of neighbourliness that many residents say they never experienced in the private market. Crucially, the participatory planning process itself generates cohesion well before move-in: months or years of meetings, workshops, and joint decisions create interpersonal bonds that carry into everyday life and support the long-term stewardship of the commons.

Experimentation is another central ambition. Baugruppen have become platforms for testing ecological construction methods (notably timber and hybrid timber-concrete), for piloting alternative energy systems and for rethinking mobility in dense urban neighbourhoods. Since many Baugruppen take part in the City of Vienna's Land Bank Developer Competitions (further described below in the Planning, Land Competition and Financial Frameworks section), which prioritise ecological design, cost performance, architectural quality, and social sustainability, their proposals often stand out for their high level of innovation. They also allow for social experimentation: women-led co-operatives and senior co-housing demonstrate examples of the model's capacity to be tailored to distinct social needs. These specialised Baugruppen demonstrate a key strength of the model: it is adaptable and can be configured to prioritise sustainability or social values.

The City of Vienna has increasingly supported Baugruppen for many reasons, a major one being they enliven the ground floors of new residential communities, introduce shared community amenities, and attract residents who are highly engaged in neighbourhood life. Their presence helps anchor social activity in new master-planned mixed income neighbourhoods that typically lack organic ground floor-activity in the first few years after completion. These groups strengthen the urban fabric of large, mixed-income, transit-oriented areas that the city continues to build at scale.

Inclusion, Critiques and Mitigation Strategies

While Baugruppen deliver notable benefits — resident agency, strong community life, and environmental innovation — they also raise important concerns about social inclusion. Participation is time-intensive, which can disadvantage people with long working hours, caring responsibilities, or limited availability for frequent meetings. Language and cultural barriers further hinder involvement for immigrants and non-German speakers, and economic barriers are substantial: deposits or member equity may be manageable for households with family support but can be exclusionary for others.

Transparency is another challenge. Although Vien-

na's Developer Competitions are public, internal allocation of units within Baugruppen can be opaque; vacancies often circulate informally within existing networks, reinforcing socio-economic homogeneity. Some projects have taken steps to counter this — setting aside solidarity flats, creating community funds to subsidise a small share of lower-income units, or partnering with NGOs to support more vulnerable residents — but these remain the exception rather than the rule. Inclusion in practice depends heavily on the resident group's own priorities and capacity: some Baugruppen adopt strong equity and inclusion missions (several of which are presented in the case studies at the end of this report), while others do not consider inclusion a central aim.

More broadly, Baugruppen are not designed to address poverty or severe housing instability, and most participants are middle- to upper-middle-income, often with family support and German-speaking. Broader inclusion would require policy tools not currently present in Austria's Baugruppen framework — such as transparent allocation protocols, public vacancy registers, seed funds for down-payment support, social supportive structures for people experiencing economic instability or requirements for solidarity units on public land. Multilingual facilitation could also lower language barriers. These measures would not alter the core model but could broaden participation while preserving its strengths. That said, an elevated level of resident engagement — both within the building and in the broader neighbourhood — is essential to the long-term sustainability and vitality of the Baugruppen model. This level of commitment is a non-negotiable ingredient; without it, the model cannot function successfully.

In short, while Baugruppen can offer affordability relative to private-market options, they are not inherently accessible. Participation requires time, financial stability, governance capacity, and social and linguistic capital; without deliberate policy support, most will continue to reflect relatively homogeneous middle-class profiles rather than function as broad instruments of housing inclusion. That said, Vienna supports Baugruppen not because they solve every policy need, but because they reliably advance specific aims: they can address targeted social goals and, crucially, they excel at activating newly built mixed-income neighbourhoods through shared amenities, resident engagement, and everyday community practices that help bring new districts to life.

Signposts for the Irish Context

The inclusion challenges outlined in this section point to several implications for evaluating whether Baugruppen could work in Ireland:

→ **The participation barriers described above matter for transferability.** The time demands, governance responsibilities, and reliance on social and linguistic capital suggest that — without structured facilitation — Irish Baugruppen would likely skew toward similarly resourced, middle-class groups.

- **Transparency issues are not incidental.** As noted, informal allocation practices and opaque vacancy pathways tend to reinforce homogeneity. It depends on the designed purpose of Ireland's Baugruppen, but if diversity is important, an Irish adaptation could be clearer, publicly accountable allocation frameworks if broader inclusion is a goal. Something to be thoughtful of however, is ensuring all residents, if not most, are highly active in the development and broader neighbourhood which requires residents to have time and enthusiasm.
- **Economic accessibility is not automatic.** The section highlights the importance of deposits, member equity, and family support. Ireland would need targeted tools — e.g. seed funding, accessible loans, or equity-support mechanisms — to avoid reproducing these exclusionary dynamics.
- **Inclusion depends on policy design, not goodwill.** The examples of solidarity units and NGO partnerships in Austria show what is possible, but also how rare such measures are without formal requirements. Ireland would face similar trade-offs between autonomy and mandated inclusion. These of course can be expensive.

As noted, Baugruppen excel in community-building and activating new districts, but they are not built to address severe housing needs. An Irish strategy would need to position them as complements, not substitutes, for social and affordable housing programs.

Typologies and Variations in Co-Housing Models

Vienna's Baugruppen are not a single model but a family of related typologies that differ significantly in legal structure, ownership, financing, and governance. This diversity is a key reason they have become a flexible tool within Vienna's housing ecosystem. Some emphasise collective ownership (cooperatives, HabiTAT), others prioritise long-term affordability through regulation with less tenant involvement (Limited Profit Housing Association led models), and others focus on ownership.

Within these models, governance can range from fully democratic processes to more conventional tenant councils, depending on the legal form. Land is almost always provided by the City of Vienna. Financing models vary from highly subsidised to heavily equity-dependent or a combination of different models. Finally, while all have a kind of collective mission or vision, specific Baugruppen are designed for target populations — for example women, older adults, LGBTQ+ communities — reflecting Vienna's use of co-housing as a tool for social policy. It is important to note that all tenants of a Baugruppen, just like in municipally owned or limited profit housing, do not have a date that they have to leave or renew their use rights or rental contract between a tenant and the Baugruppen ownership entity. There is also no formal process that checks income.

Baugruppen's legal structures can be established as

Genossenschaften (cooperatives), Vereine (associations), Gesellschaft mit beschränkter Haftung/GmbH (LLC's), or gemeinnützige Genossenschaften (non-profit cooperatives also frequently called limited profit housing associations in English), and in some cases they may even be co-owned by two organisations. What unites these forms is not their legal status but the principle of collective ownership or governance. Like the broader strength of Vienna's housing system — which relies on a diverse range of affordable housing options — the Baugruppen landscape itself benefits from this diversity. By enabling multiple pathways to co-ownership, participation, and long-term affordability, Baugruppen operate as a flexible, multi-form instrument to adapt to the diverse needs present within individual tenant groups.

↗ Table 1

Baugruppen are not a single model but a family of approaches that vary by legal form, tenure, governance intensity, and the degree to which affordability is legally secured. These distinctions matter because every legal and organisational choice shapes financing options, governance burdens, and future resale possibilities.

Collective Resident Ownership or Cooperative Use-Rights

One common variation is between projects with cooperative use-rights and collective resident ownership. In cooperative use-rights models, residents do not hold freehold titles to individual flats or individual shares. Instead, they create an entity (such as Genossenschaft, Verein, or GmbH) that owns the building and grants secure use rights. In collective resident ownership through shares of a Baugruppe, the building ownership is split between the residents through shares (that could be proportional to square metres of their flat or could be equal across the board). Both could be sold on the private market unless legal covenants, ownership structures, or governance rules require elements such as the collective consent of the residents or a separate entity for resale. For projects that require many people to consent, it is less probable that the building will be reintroduced to the private market, but with land and building costs increasing in value at high rates, it doesn't always secure long-term decommodification of the building. Even so, these projects can still be considered Baugruppen because the same social and participatory elements apply — shared amenities, early group formation, and active contributions to the wider neighbourhood.

Co-Ownership with an Umbrella Organisation that has Veto Rights

Another important variation concerns umbrella co-ownership models like with the HabiTAT verein (association). Here, resident groups partner with HabiTAT, an umbrella organisation, which takes a co-ownership share and holds a blocking instrument to prevent sales to private investors. The umbrella partner HabiTAT helps draft robust legal instruments, reassures banks through institutional experience, and ensures long-term affordability protections that

Type of Baugruppe	Legal Form	Ownership & Asset Rules	Governance Structure	Financing Model**	Typical Outcomes
<p>Cooperative Baugruppe Example: ➤ Gleis 21</p>	Collective Resident Ownership or Cooperative Use-Rights (Vereine, or Genossenschaften)	Collective ownership: members hold usage rights rather than private titles or collectively own the building through shares.	Sociocracy or consensus; elected circles/boards	Resident equity + bank loan + municipal loan + membership fees	High stability; strong community norms
<p>Limited-Profit Housing Association Owned and led by Resident Group Baugruppe (co-housing) Examples: ➤ Kolokation ➤ Grüner Markt</p>	Baugruppen within Limited Profit Housing Ownership Structure (Can include agreed upon rental contract by tenants and LPHA)	Association owns; residents have long-term tenancy under WGG rules or collective rental contract	Resident councils or LPHA oversight and combination of LPHA and Tenant management in common spaces. Typically, sociocracy as decision making structure.	This model reflects normal LPHA financing, which includes private bank loans, tenant contribution, city subsidy, and LPHA equity.	In some cases, LPHA and Tenants agree upon allowable rent increase or WGG/LPHA law applies. Less resident control over finances and management.
<p>Co-Ownership with an Umbrella Organisation with Veto Rights Co-owned ➤ HabiTAT Syndicate Model Examples: ➤ SchloR ➤ Bikes and Rails ➤ Living for Future</p>	GmbH and Verein split ownership: 51% residents, 49% HabiTAT (with veto)	Permanent de-commodification guaranteed by HabiTAT veto rights. Grants all residents use-rights of the building.	Sociocracy or another non-hierarchical decision-making model. Syndicate oversight and support.	Community loans + private bank loan + municipal loan + resident equity	Maximum anti-speculation protection; strongest long-term affordability; activist-driven culture.
<p>Target-Group Baugruppen (senior co-housing, queer housing, women-led) Examples: ➤ Kolokation ➤ frauenwohnprojekt ➤ Queerbau</p>	Varies — usually cooperative owned by tenants or LPHA partnership	Ownership model tailored to target group	Governance shaped around needs of target group	Mix of equity + bank loan + direct credits from individuals + LPHA equity + city subsidy	Strong social cohesion; highly tailored design; not always accessible
<p>Baugruppen with Individual Flat Ownership Example: ➤ Grätzelmixer</p>	Tenants own individual private titles of their flats	Individual ownership of flats	Collective spaces and major infrastructure changes are managed by tenants and sometimes sociocratic decision making is integrated	Affordable Private Ownership	The architects create amenities for the broader community, and the residents manage the space. An experiment that the city is no longer supporting as it provides opportunity for speculation.

Note: ** Financing options can include listed items, but different variations exist. Acronyms and English translations are: LPHA- limited profit housing associations (a major type of social housing provided in Austria). GmbH- Limited Liability Company,

extend beyond the current residents. More information on the ideology can be found on the HabiTAT website ([↗ habitat.servus.at](http://habitat.servus.at)), but in summary they co-own a series of 9 properties, and each property has representation in their governance structure. If a property were ever to be interested in selling to the private market, the rest of the eight properties would have to be in favour. Once each of the property's debt is paid off, the rents after maintenance and operating costs go into a common fund that supports the further development of other Baugruppen resident groups. It is therefore not in the interest of the Baugruppen to grant another housing project the ability to sell their building to the private market, and will always veto any offer, proving to be a secure method to ensure affordability through generations. This is a model that has recently grown in Austria and is inspired by the Mietshäuser Syndikat ([↗ syndikat.org](http://syndikat.org)) in Germany.

Baugruppen within Limited Profit Housing Ownership Structure

Another variation integrates Baugruppen within Limited-Profit Housing Associations (LPHAs) under Austria's [↗ LPHA regulation](#). In this model, the Baugruppe process — resident-led design, participatory governance, and community amenities — occurs within a framework that already limits returns to the owner and regulates rents. LPHAs collaborate with Baugruppen because this strengthens their score in the social-sustainability pillar of Vienna's Developer Competition. The LPHA model suits residents who want community and shared governance in common spaces but do not want the full managerial responsibilities found in cooperative ownership-heavy models. It does, however, reduce their ability to make unilateral decisions about resale, make collective decisions on rental price fluctuations or major building renovation. In some cases, the Baugruppe make a contract between the LPHA owner and the residents to agree upon certain elements such as allowable yearly rental increases and managerial responsibilities.

Baugruppen with Individual Flat Ownership

Models that allow individual private ownership are no longer strongly supported by the City of Vienna, as the city increasingly prioritises housing entities that offer stronger protections against private equity extraction. Nevertheless, some Baugruppen continue to operate with private flat ownership while maintaining many of the characteristics that define the model: long-term collective planning, democratic decision-making structures such as Sociocracy (outlined below), high ecological performance, and amenities made available to the broader neighbourhood — such as communal rooms, shared workshops, libraries, or small shops. These projects have historically offered relatively affordable homeownership, but as many of them are surrounded by quality public amenities that are frequently present in new master-planned housing initiatives, their property values tend to appreciate significantly over time.

Target Group Baugruppen

Although less common, some Baugruppen intentionally define a specific identity or ethos early in their formation. By doing so, they attract residents who share values, lifestyles, or community goals — an approach that can strengthen the social concept of the project and improve its competitiveness in the land allocation process. In some cases, Baugruppen are created with a focus on marginalised or vulnerable groups, such as seniors, women, or LGBTQ+ residents. Others may centre around themes like bicycle-oriented mobility, sustainability-driven lifestyles, or ecological design. Sometimes, as is the case with the case study below on senior Baugruppen, the city will call out the target group in the Developer Competitions to also fulfil the identified broader societal need, in this case of providing housing for an aging population. Any of these approaches can be combined with the broader Baugruppen typologies described above, adding a distinct social quality to the development.

Other Considerations

Hybrid models abound as groups mix elements of ownership, co-ownership, and regulated tenancy to suit their preferences and funding realities. In practice, these decisions are shaped less by ideology than by financing requirements: banks differ in their appetite for member equity, municipal loans, and cooperative collateral. Resident groups must therefore design a structure that lenders will accept while still achieving their social and governance goals.

Each typology carries implications: umbrella co-ownership models often secure the strongest long-term affordability through anti-speculation rules but require institutional partners; ownership-heavy variants can be quicker to assemble but risk future commodification; LPHA-integrated schemes provide stability with less day-to-day management but also less resident control. Understanding these trade-offs is crucial for adapting the model in places without Austria's legal and financial infrastructure.

Rental Costs

When examining rental costs within Vienna's *Baugruppen*, prices vary considerably due to differences in architectural choices, the inclusion of specific shared amenities, the level of investment in sustainability features, and the size of individual flats. Because these projects are collectively planned, residents make decisions that directly influence final construction and rental costs.

For example, in the Bikes and Rails Baugruppe, the rent is approximately €8.22 per square meter, excluding operating costs, taxes, the initial financial contribution, and utilities such as heating, water, electricity, internet, and building services. These additional expenses can increase total monthly costs by up to 40 percent, depending on the flat.

A key feature of Bikes and Rails is its collective decision not to require a large upfront payment, unlike many other Baugruppen or LPHA. This approach was designed to

lower the financial threshold for entry and broaden accessibility. The group also chose to exclude certain amenities — such as a sauna, which is common in projects like Gleis 21 or other Baugruppen — to keep collective monthly costs and rents as low as possible.

These decisions illustrate the flexibility inherent in the Baugruppe model and how resident groups can make intentional choices to create more affordable and accessible housing options.

For comparison, average rent in other segments of Vienna's housing market are as follows:

→ Municipal housing (Wiener Wohnen): approximately €6.67 per m²

→ Private rental market (citywide average): approximately €11.50 per m²

Note: These figures also exclude operating costs and utilities.

The Gleis 21 Baugruppe follows a different financial structure. New residents pay an initial contribution consisting of a €9,000 entry fee (covering planning, architectural costs, and common facilities) plus approximately €600 per m². Monthly rents are typically €12.50–€13.00 per m², in addition to a €25 monthly membership fee to the Verein Wohnprojekt Gleis 21, plus utilities.

When residents move out of Gleis 21, a portion of the initial contribution is refunded. The repayment amount is time-dependent and based on the project's capital accumulation model. Departing residents receive back part of their entry fee as well as the share of monthly payments that exceeded interest charges and routine operating costs.

It is important to note that in both Gleis 21 and Bikes and Rails, monthly rents may decrease once the outstanding construction loans are fully repaid. However, in projects such as Bikes and Rails, any reduction is expected to be modest. This is because the financial model directs a portion of post-debt service funds into a broader cooperative pool intended to support future groups in acquiring or developing their own projects (see Bikes and rails case study for more information). Gleis 21, by contrast, is not part of a larger network, and therefore does not incorporate this additional layer of cross-subsidisation.

The Kolokation cooperative housing development (see case study below) reportedly offers rents of approximately €500–600 per month. This collective occupies two floors within a larger LPHA building. It is important to note that all supportive services — such as medical care needed by senior residents — are provided through Austria's broader public health system, meaning these costs are not paid for by the Baugruppe collective or the LPHA.

In summary, rental costs within Baugruppen can vary based on the group's internal decisions; however, they generally cater to the middle and upper-middle class. This is due to rents that are higher than those of social or limited-profit housing, as well as additional financial requirements such as entrance fees or down payments upon joining.

Signposts for the Irish Context: Implications of Baugruppen Typologies and Variations

The typologies and legal variations outlined in this section point to several implications for evaluating whether Baugruppen could work in Ireland:

→ **The diversity of legal and ownership forms is a transferability advantage — but also a design challenge.**

As the typology overview shows, Baugruppen can be structured as cooperatives, associations, co-ownerships, LPHA partnerships, or individual-ownership models. For Ireland, this means the model is highly adaptable. But it also means policymakers must make deliberate choices about which legal forms align with Ireland's housing goals, mortgage rules, land structures, and regulatory environment.

→ **Security of tenure without income re-checks may be particularly appealing for Ireland's middle-income renters.**

Models that grant long-term use rights without repeated income verification offer a type of stability that could fill a major gap in the Irish housing landscape, where modest-income households face growing precarity despite steady earnings.

→ **The choice between cooperative, collective ownership, LPHA-style tenancy, or syndicate co-ownership shapes affordability — and Irish feasibility.**

These distinctions are not minor. In Ireland, where mortgage finance, deposits, and credit access create barriers, non-mortgage models such as cooperative use-rights or umbrella co-ownership may offer more accessible pathways.

→ **Permanent decommodification models (like HabiTAT) illustrate tools Ireland could use to protect affordability**

Umbrella structures with veto rights prevent speculative resale and ensure affordability across generations. Ireland could benefit from such mechanisms.

→ **Target-group Baugruppen show how co-housing can support social-policy aims — relevant for Ireland's aging population and equality goals.**

Ireland could similarly use Baugruppen to meet needs of older adults, LGBTQ+ residents, women, or mobility-focused communities — if accompanied by targeted supports and inclusive design.

At a broader level, the variations across these typologies illustrate that Baugruppen are not a single model but a flexible family of approaches. This flexibility strengthens the case for Irish adaptation — provided Ireland builds the legal, financial, and institutional conditions that allow resident-led development to function at scale.

Planning, Land Competition, and Financial Frameworks

A cornerstone of Vienna's support for Baugruppen is the way the city manages and allocates public land. Unlike private-market systems where land goes to the highest bidder, Vienna's land bank uses a Developer Competition model in which both private and non-market projects — including Baugruppen — are evaluated on four weighted pillars: economic viability, architectural quality, social innovation, and ecological performance. This approach explicitly rewards proposals that generate public value, creating space for resident-led groups that excel in social and environmental criteria but cannot compete on price alone.

The Four Pillar Model for Vienna's Competitive Land Allocation

In Vienna's master-planned districts, the city assigns a specific housing type to every plot of publicly owned land before it enters the Developer Competition. This predetermined mix — combining Limited-Profit Housing Associations, private developers, and Baugruppen — ensures a balanced, market and non-market-anchored neighbourhood structure. Because awards are based on the four pillars rather than land price alone, groups with limited resources can meaningfully compete. Requirements for activated ground floors (e.g. cafés, community rooms, workshops) fit naturally with Baugruppen's community-oriented programming, often strengthening their position in tenders.

When Vienna awards a municipal plot, proposals must score competitively across the four pillars, and the City may attach additional policy goals, such as provisions for specific target groups. These conditions reinforce that public land is a policy instrument rather than a revenue source. For Baugruppen, winning such a plot provides two major advantages: reduced or policy-fixed land costs and a clear framework for shaping the project.

The Sonnwendviertel district demonstrates this system in practice: each coloured parcel in the image below reflects a city-assigned housing designation, with 50% reserved for non-market housing, including four Baugruppen sites. Resident groups, LPHAs, private developers, and hybrid teams submit proposals for each of the Baugruppen designated sites, and a jury of twelve independent experts selects the winner for each plot based on the four-pillar criteria. The same process applies for the other housing types, including the private housing development.

Developer Competition Allocated Land by Housing Type

The Baugruppen selected for this neighbourhood are:

- **Bikes and Rails**, a cooperative where residents hold collective usage rights and co-own the building with Habitat, ensuring permanent decommodification;
- **Grätzelmixer**, where households own their individual units in a structure similar to conventional private flat ownership, but manage the building collectively through co-governance;
- **Gleis 21**, a resident-owned cooperative with participatory governance; and
- **Grüner Markt**, a resident-organised rental community on LPHA-owned mixed use property, combining long-term tenancies with strong participatory governance, shared amenities, and an environmentally focused and self-defined social ethos.

Together, these projects demonstrate how Vienna integrates multiple forms of resident-led Baugruppen within a single master-planned development.

Signposts for the Irish Context: Planning, Land Competitions & Financial Frameworks

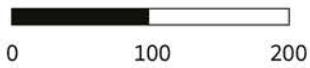
The planning and land-allocation mechanisms described in this section point to several implications for evaluating whether Baugruppen could work in Ireland:

- **Land policy is not neutral — and Ireland's current system limits resident-led development.**

Vienna's ability to allocate land based on public-value criteria, rather than highest price, is foundational to making Baugruppen feasible. In Ireland, where land is typically allocated through market bidding and public benefits negotiated during planning approval, equivalent outcomes would require deliberate reforms to empower local authorities or a land agency to allocate sites based on social, economic, ecological, and community criteria.

- **Developer Competitions for all public land development**

The four-pillar model shows how structured competitions



housing

- Subsidized housing with SMART apartments
- Subsidized housing
- Housing initiative
- Privately financed housing

Other housing types

- Neighborhood houses
- Building groups/cooperative building groups

Other/miscellaneous

- Residential use/housing
- Commercial use

Social infrastructure

- Multi-story parking garages
- Student apartments/hotels/short-term housing
- Green areas and surroundings
- Green courtyards
- Green spaces
- Development/building structures
- == Rail tracks

Source: Gebietsbetreuung Stadterneuerung

can level the playing field between capital-rich developers and resident groups. If Ireland wishes to enable Baugruppen or co-housing more broadly, a transparent, criteria-based allocation system would be necessary to counteract the dominance of speculative land acquisition and ensure a healthy housing typology (beyond Baugruppen) also exists within new master-planned developments on public land.

→ **Predetermining a mix of housing types is key to neighbourhood stability**

Vienna's practice of assigning specific tenures (LPHA, cooperative, Baugruppe, private) to each parcel ensures balanced mixed-income districts on public land. Ireland, where tenure segregation is more common, could use similar pre-zoning or land-use designations to ensure co-housing is integrated into new master-planned areas rather than relegated to isolated pilot sites.

→ **Public land as a policy instrument — not a revenue source — is central to affordability.**

Vienna treats municipal land as a long-term investment in social infrastructure. Ireland would need a similar policy orientation to make Baugruppen viable for middle-income households, especially given elevated land prices under speculative conditions.

→ **Ireland will need clear institutional structures to manage competitions and support community-led groups.**

Vienna's land bank, expert juries, reliable financing systems (described below), and transparent tendering process provide procedural clarity and predictable criteria. Ireland would need an equivalent institutional home — whether through the LDA, local authorities, or a new third-sector body — to guide groups through bidding, planning, and early-stage development.

Overall, this section highlights that land policy and allocation frameworks are not peripheral — they are foundational. If Ireland seeks to explore Baugruppen as a middle-income housing option, it will need to adopt planning and land-management tools that prioritise public value, reduce speculative pressure, and give resident groups a realistic pathway to securing land.

Group formation, Key Roles and Project Timelines

If Vienna's legal and financial architecture makes Baugruppen technically possible, the human and organisational architecture is what makes them work. Group formation is a demanding prospective: residents must find one another, articulate a shared vision, commit time and financial resources, and learn governance skills. This process is slow — typical timelines from first meetings to move-in run three to six years, with 12–24 months devoted to forming the

group, preparing a competition bid, and completing early design, followed by permitting and construction. Groups that underestimate this workload often falter or produce weaker outcomes.

Baugruppen rely on a growing ecosystem of actors that draws on Vienna's wider social-housing infrastructure and the developer-competition process to keep projects feasible, socially oriented, and below market rate. Key roles include:

- Consultancies offering support on sustainability, socio-civic governance, group processes, and documenting innovative practices. The costs for these supportive entities are embedded in the cost to produce the housing.
- Architects experienced in balancing private units with shared spaces and meeting high ecological standards. These groups do not have to be pre-approved by the City of Vienna, but rather it is through the application that they are screened and approved. Many architectural groups have begun to specialise in this topic ([↗ example linked here](#)).
- Banks familiar with cooperative financing and municipal support instruments
- Housing developers who build alongside resident groups and facilitators
- The City of Vienna, which provides land, low-interest loans, and manages the four-pillar competition evaluation

Facilitators are particularly important. They offer guidance during group formation, draft governance and legal documents, coordinate actors, and function as project managers through design and procurement ([↗ linked here is an example](#)). Their professional oversight increases success rates by reducing the administrative burden on volunteers and ensuring that financial and organisational structures are legible to banks and aligned with municipal competition criteria.

The typical process for a group interested in forming a Baugruppe begins with signing up on one of the platforms designed to gather information and connect potential members for plots designated for Baugruppen in a developer competition. These platforms are self-organised by interested residents and active Baugruppe architectural groups and consulting firms involved in the process ([↗ linked here is an example](#)). Early on, the group holds meetings to shape a shared vision for the project and to establish structures for collective decision-making. Once the group has defined its basic goals and a committed core has formed, a facilitator (as described above) steps in to guide the meetings, provide training on the Baugruppe model and its procedures, and support the group through what can be a year-long process. Eventually, the facilitator helps connect the group with a suitable architect and housing developer.

Signposts for the Irish Context: Group Formation, Roles & Timelines

→ **The long timelines and intensive group-formation demands highlight a major feasibility question for Ireland.**

As the section shows, forming a Baugruppe typically requires 3–6 years of sustained commitment, with the first 12–24 months focused solely on building the group, governance competencies, and a competitive proposal. For Ireland — where many middle-income households already face time constraints, childcare pressures, and long commutes — this raises the issue of whether equivalent participation levels are realistic without dedicated facilitation and administrative support structures.

→ **The reliance on a professional ecosystem underscores institutional gaps Ireland would need to fill.**

Vienna's Baugruppen benefit from an established network of facilitators, architects, banks, consultancies, and city agencies who understand the broader social housing model and can guide groups through complex legal, financial, and governance processes that support this comparatively new innovative Baugruppen model. If Ireland hopes to make Baugruppen accessible beyond highly resourced groups, it will need to cultivate similar roles — particularly facilitation capacity — to prevent the model from becoming feasible only for those with exceptional time, education, and social capital.

Financing, Cost Structures and Affordability

The affordability of a Baugruppe is ultimately a question of what the legal and regulatory structures are for ensuring permanent affordability and the financing: how much capital is required to deliver the building, how much of that capital is provided at favourable terms, who bears equity costs and how much the monthly servicing of debt and operating costs requires from residents. In Vienna, the financing story commonly involves a mix of municipal land, municipal low-interest loans, bank debt, tenant/member equity and sometimes LPHA equity or community-sourced loans.

The availability of land at an affordable price and municipal loans at below-market interest rates over long amortisation periods materially lowers annual debt service and thereby reduces rents. In addition, resident groups can reduce their reliance on private bank debt by raising small community-sourced loans from supporters. Limited-Profit Housing Associations can draw on inter-project financing mechanisms within their broader portfolios, and networks such as HabiTAT are developing similar internal financing models — though these are still in initial stages and have not yet accumulated significant capital. Together, these layered options provide resident groups with additional flexibility and resilience in assembling their capital stack.

The private banks involved are the same large com-

mercial lenders used for conventional construction, but they can finance Baugruppen because Vienna's system layers multiple forms of security — tenant equity contributions, municipally owned land awarded through the Developer Competition, LPHA backing or equity (where applicable), and the municipal low-interest loan. This combination reduces financial risk and makes lending to a resident group feasible.

Signposts for the Irish Context: Financing, Cost Structures & Affordability

→ **Ireland currently lacks the public-financing instruments that make Vienna's Baugruppen affordable.**

As this section shows, Vienna's model depends on municipally owned land, and long-term low-interest public loans. Ireland does not yet have comparable lending mechanisms or non-market land pipelines. It also lacks the broader social housing development sector that has already created a comfortability for private lenders to lend to housing projects that have a social component.

→ **The capital stack used in Vienna highlights the scale of institutional support Ireland would need to replicate the model.**

Baugruppen in Vienna combine municipal loans, controlled-equity contributions, bank debt secured by public guarantees, and in some cases LPHA equity participation. Ireland could achieve similar affordability only through deliberate policy design — such as state-backed credit facilities, land cost reductions, or cooperative loan guarantees — to reduce reliance on expensive private bank financing (at least in the beginning until the model becomes more normalised).

→ **Resident equity requirements pose a barrier for Irish middle-income households without additional supports.**

While Baugruppen in Vienna rely on member equity contributions, Irish renters already face high rent burdens and limited savings capacity. Without seed funding, equity-support schemes, or shared-equity instruments, Irish Baugruppen risk becoming accessible only to financially privileged groups rather than a broader middle-income cohort.

Ecology, Timber Construction and Sustainability Instruments

Ecological ambition is a consistent thread in many Baugruppen projects. From an ideological perspective, many resident groups are drawn to shared living precisely because it enables lower per-capita resource use and offers the social conditions for collective action on sustainability (shared laundry, communal kitchens, shared bike fleets). Timber construction features in many Viennese Baugruppen for several reasons. It reduces embodied carbon relative to some conventional building materials, and in many contexts timber construction allows for faster on-site assembly, reducing construction time and sometimes lowering financing costs associated with protracted construction schedules. Austria supports targeted incentives (CO₂ bonuses and timber initiatives). In planning competitions ecology scores directly: projects that show serious reductions in operational energy use, reduced embodied carbon and intelligent mobility proposals (reduction of parking ratios, integration with public transport and provision of shared cargo bikes) gain competitive advantage for public land.

Yet ecological choices are not free. There is often a premium in raw construction costs for innovation, and technical capacity for timber or hybrid designs must be available to deliver quality. Here again the municipal and intermediary ecosystems play enabling roles: architects experienced in timber construction, facilitators who help cost such innovations into project cashflows, and grants that soften upfront costs. When those enabling conditions are present, Baugruppen have been demonstrably more likely to incorporate progressive ecological features. As a result, ecological policy levers — capital grants, competition scoring, and mobility infrastructure — matter for the feasibility of Baugruppen that are both socially and environmentally ambitious.

Signposts for the Irish Context: Ecology, Timber Construction & Sustainability Instruments

→ **High ecological ambition aligns well with Ireland's climate goals, but the enabling infrastructure is not yet comparable to Austria's.**

As the section illustrates, Baugruppen often achieve low embodied carbon and reduced operational energy through timber construction and shared-living models.

→ **Timber construction incentives and regulatory clarity would be essential for Irish feasibility.**

Austria's CO₂ bonuses, timber initiatives, and supportive building codes enable resident groups to adopt timber at scale. In Ireland, where mass timber uptake has not been as prevalent as in Austria, co-housing groups would struggle to adopt these methods without explicit national guidance, incentives, or risk-sharing mechanisms.

→ **Sustainability scoring in Vienna's land competitions provides a clear pathway for ecological innovation — something Ireland could replicate.**

Vienna rewards ecological performance through its four-pillar model, making sustainable designs more competitive for public land. Ireland could create similar incentives within Land Development Agency tenders or local authority land disposals to encourage Baugruppen that deliver both community value and climate goals.

→ **Collective ecology (shared spaces, reduced parking, mobility amenities) is culturally and infrastructurally feasible — but would require supportive planning policy in Ireland.**

Many Austrian Baugruppen succeed ecologically because planning rules allow reduced parking, bicycle fleets, and integration with public transport. In Ireland, although many planning standards allow for integration with public transport, there are still many instances where minimum parking standards are still common in many jurisdictions, and so a degree of planning change would be necessary to enable the same savings and sustainability gains.

Overall, this section suggests that Baugruppen could advance Ireland's climate commitments, but doing so would require parallel reforms in building regulations, timber incentives, mobility policy, and public land allocation to create conditions similar to Vienna's enabling environment.

Governance and Resident Self-Management

Governance models used in Baugruppen vary, but many employ sociocracy or consent-based decision-making systems that combine differing levels of hierarchical structure with operational efficiency. Sociocracy is one of the main ways Baugruppen choose to make collective decisions. In summary, they organise governance into smaller circles (working groups) with specific categories, which makes it easier to balance the need for collective control with the need for timely decision-making. These governance practices embody the social commitments of Baugruppen, but they also require training and ongoing support; they can be burdensome if residents lack time. Some projects respond by hiring professional managers to manage routine administration while preserving resident decision-making for strategic issues.

At its core, sociocracy is a system of governance where decisions are made by consent rather than majority rule. The primary aim is to ensure that all participants have a say in decisions that affect them, creating a sense of shared responsibility and mutual respect. This model focuses on:

- **Distributed Power:** Leadership is spread across various levels, preventing the concentration of power in the hands of one individual or a small group.
- **Transparency:** Open communication and access to information are vital to ensure that everyone is aligned and working toward a common goal.
- **Collaboration:** Decisions are made through consensus-building, ensuring that all members of the organisation or community are on board with the outcomes.

Signposts for the Irish Context: Governance & Resident Self-Management

- **The governance demands described here raise important questions about capacity and participation in an Irish context.**

Sociocracy and other consent-based models require sustained time, training, and engagement — resources that many Irish middle-income households may struggle to provide given long commutes, childcare demands, and high work pressures. Without facilitation supports or hybrid governance models, Irish Baugruppen risk becoming accessible only to highly resourced or time-rich groups.

- **Ireland would need institutional supports to make sociocratic or resident-led governance workable at scale.**

Vienna's experience shows that professional managers, facilitators, and trained governance consultants play essential roles in sustaining participatory structures. This naturally arises if there is an incentive such as the one the Developer Competitions provide for Baugruppen in Vienna. For Ireland, developing similar supports — through local authorities, cooperatives, or a new third-sector hub — could help to avoid burnout, ensure decision-making competence, and maintain cohesion during the beginning of the development of a Baugruppen landscape in Ireland.

Case Studies of Baugruppen in Vienna

The lived experience of Baugruppen is best understood through detailed case studies. Four illustrative projects — Bikes & Rails, Grüner Markt, Frauenwohnprojekt and Kolokation — exemplify how Baugruppen function materially and socially.

Bikes and Rails

“For us, housing is a human right, not a commodity.”

— Bikes and Rails Collective

Bikes and Rails (bikesandrails.org) is an emblematic example of how a resident-led co-housing project can combine an explicit social mission, technical sustainability, durable affordability, and an alternative mobility vision. The project grew from a small group of cyclists and sustainable mobility advocates whose core idea is to create a building where daily life prioritises cycling and shared mobility, where individual flats are complemented by substantial communal facilities enabling craft, music and food production, and where the legal and financial structure prevents future speculative sale.

The physical building is a five-story, timber-frame passive house with photovoltaic arrays on the roof. Timber construction reduced on-site construction time, passive-house measures lowered operational costs, and PV reduced the building's grid dependency. These choices were also competitive assets in the municipal Developer Competition, where ecology and architecture are evaluated alongside cost and social innovation.

Governance is sociocracy-like (with even less hierarchies than conventional sociocratic methods) and intensely participatory. From the moment the core group formed, residents organised into circles with delegated responsibilities: a mobility circle to manage bike infrastructure and advocacy; a community events circle to run monthly cultural programming and cleaning parties (“Putzenfeier”); a maintenance and finance circle to monitor the project's budget and the solidarity fund. Sociocratic structures ensured that everyday decisions did not congest general meetings and that members could take on roles consistent with their time availability and skills. Resident obligations are codified in the project's founding statutes, and regular financial reviews are scheduled so the group can adjust rents or contributions if operating conditions change. These governance arrangements evolved over years of preparatory meetings and a facilitated formation process that many members later identified as foundational to building trust before move-in.

“The availability of space to talk, plan and come together is a basic requirement for democracy.”

— Bikes and Rails Community

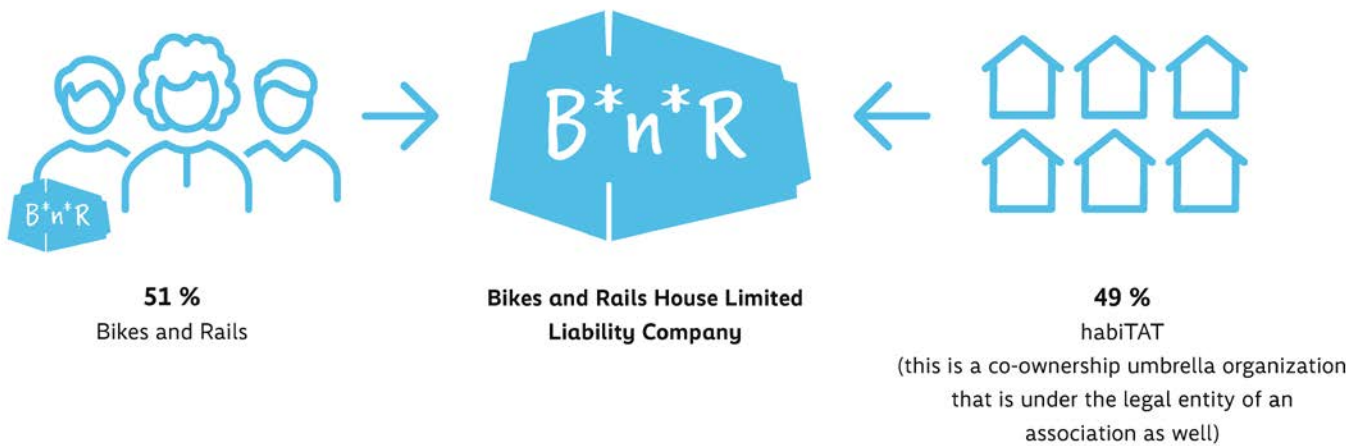
Legally and financially, Bikes and Rails is embedded in an anti-speculation mechanism: the group partnered with an umbrella organisation, HabiTAT, which holds a blocking interest and veto rights. This co-ownership structure is crucial. It functions as a legal lock against sale — if residents ever wanted to sell the building, the umbrella organisation's veto would prevent sale into private speculation. That legal backstop both permits lower-cost financing (banks are more comfortable lending against well-defined non-market structures) and ensures that the building's social mission endures beyond the initial cohort. HabiTAT's also provided templates for co-ownership agreements, expert legal review and a networked knowledge base that reduced the transaction costs for a nascent resident group. The building is part of a broader network of roughly nine HabiTAT properties across Austria. Each property elects a representative who participates in regular network meetings to coordinate shared governance issues, offer mutual support, and discuss long-term strategies. Within this structure, no single building can be sold on the private market unless all member projects across the network consent unanimously — a scenario considered extremely unlikely, as the network exists specifically to keep housing permanently decommodified.

A core principle of HabiTAT is that once a building's construction debt is fully repaid, monthly rents cover ongoing maintenance and contribute to a collective solidarity fund. Over time, this fund will help finance the acquisition or construction of additional buildings, enabling new groups to join the network. In this way, each project also contributes to expanding the portfolio of permanently decommodified housing.

The project cost roughly €5.4 million including land (about €3.5 million for construction) and was financed through a mix of municipal loans, private bank debt, and a substantial share of community loans. These community loans — typically small contributions between €500 and €50,000 — significantly reduced reliance on private debt and lowered the equity burden on residents, while the municipal loan and land discount were crucial to achieving cost-level rents. As a result, monthly charges are purely cost recovery, covering debt service, operations, and reserves rather than any developer profit. Bikes & Rails ultimately financed its capital stack through approximately 30% community loans, 20% municipal loan, and 50% pri-

Ownership Structure of Bikes and Rails

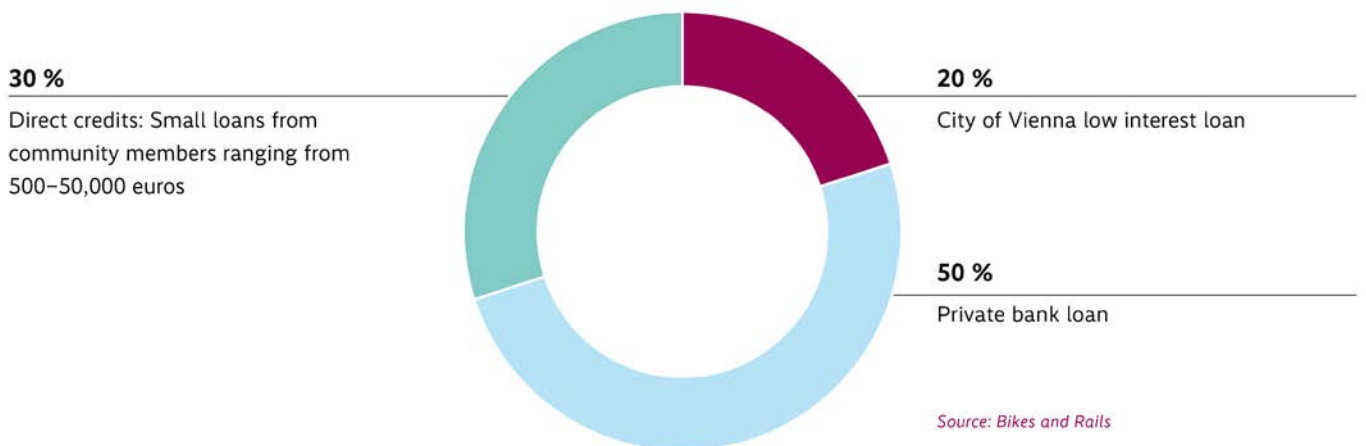
Fig. 2



Source: Bikes and Rails

Bikes and Rails Financing Overview

Fig. 3



Source: Bikes and Rails

vate bank loan; in recent years, as interest rates have risen, the cooperative has increasingly sought additional small community loans and now avoids large individual contributions to maintain financial stability. The construction developer (<https://familienwohnbau.at/de/>) chosen to build the building itself is one that specialises in limited profit housing development, one of Vienna’s main social housing typologies that currently consists of over 19% of the total housing stock.

Social life at Bikes and Rails is central. The bike repair workshop and ground-floor café serve both residents and neighbours, hosting public repair days, events, and community activities that activate the building’s frontage — exactly the kind of placemaking valued in Vienna’s De-

veloper Competitions. Inside, routines such as the *Putzenfeier* and regular shared events support the everyday cohesion that sustains mutual support. The path to getting there, however, was long: group formation, financing, architect selection, and navigating application process took years, and conflict resolution often required structured processes and occasional external facilitation. The extended planning period saw multiple setbacks and member turnover, and even the first years after move-in (2019/2020) involved noticeable churn as residents adjusted to collective living. By 2024, the community had stabilised, but its trajectory underscores why facilitation support and establishing a group of engaged residents are crucial components of Vienna’s Baugruppen ecosystem.

Grüner Markt

Grüner Markt ([↗ https://wohnen.gruenermarkt.at/](https://wohnen.gruenermarkt.at/)) sought to create “village-like” social fabrics inside a new dense urban quarter. Grüner Markt is [↗ owned and co-managed by a LPHA](#), and the resident group negotiated with the LPHA to develop a contract that limits rent growth. The physical building integrates a range of functionally oriented communal rooms — a community kitchen designed for large gatherings, a ceramics studio, a sauna, yoga room — together with three rooftop terraces and urban gardening plots. A community kitchen is not just a venue for events but a designed extension of daily life, calculated to support regular large dinners (the building hosts weekly cheap community lunches and other ritualised gatherings). These spaces are bookable through digital systems for external users and are embedded in the building’s governance: a resident-run committee manages bookings, budgeting for shared supplies, and scheduling maintenance. This operational detail is critical because it demonstrates how architectural form must be matched with administrative practice to sustain communal usage.

“The shared spaces feel like an extension of our own flats.”

— Reflections of Residents

Similarly to LPHA units, the project opted for unlimited rental contracts, which is a deliberate choice to provide tenure security akin to social housing. The structure is like LPHA’s and includes a deposit system where new residents pay an initial contribution (reported ranges from €30,000 to €40,000 depending on unit size). These deposits are returnable, with a reduction of 1% per year of having lived in the unit. The deposit model encourages long-term residency and creates barriers to casual turnover; however, it also raises inclusion concerns, as all the residents must have this initial capital to move in.

Social dynamics at Grüner Markt are intense and generative. Daily life includes shared childcare rituals (the Kindertisch potluck), weekly sewing and repair sessions, and frequent cultural events ranging from concerts to quiet meditation groups. Residents use a digital platform to coordinate everything — from the lending of a guitar to emergency mutual aid when a family faces hardship. These practices are not merely anecdotal; they shape outcomes in predictable ways. Children circulate freely between flats under communal supervision; old and young residents report mutual support in daily chores. Anecdotes from resident accounts demonstrate the social richness of the community: fundraising efforts after distant disasters, and rotating communal cleaning duties that reinforce pride of place.

“Our children can run freely; everyone knows them and looks out for them.”

— Parent in the building

Grüner Markt’s governance relies on sociocracy for governance which keeps residents involved and responsible without making the project unworkable for those who cannot attend every meeting. Yet the model has tensions. De-

posit requirements, language barriers, and the self-selecting channels through which tenants learn about vacancies have contributed to a degree of socio-economic and linguistic homogeneity.

From a planning perspective, Grüner Markt benefits from being part of a coordinated masterplan development where 50% of housing is designated for permanently affordable or social housing. That macro-level mix reduces the pressure on any single building to deliver broad-scale affordability, allowing Grüner Markt to prioritise social experimentation and deep community-building. The building’s ground-floor commercial uses — a preschool, day centre, architecture offices, and a food cooperative — contribute to a lively streetscape and ensures that communal spaces are both internally used and externally engaged, which is important for social mixing in the quarter.

Kolokation

Kolokation ([↗ https://kolokation-svv.net/](https://kolokation-svv.net/)) began as an experiment in reimagining how older adults could age in community rather than in isolation or institutional care. A small group of prospective residents formed a collective, developed a shared vision, and, with support from facilitators and architects, secured a site through Vienna’s developer-competition process. They designed a building that integrates individual flats with shared spaces and mutual-support structures. Over the past decade, Kolokation has evolved from a pilot into a recognised model of senior co-housing in Vienna.

“We want to support each other — not replace professional care but avoid isolation.”

— Resident Reflection

Architecturally, Kolokation holds two stories in a larger multi-family LPHA building. The community space balances private autonomy with shared facilities to meet the needs of older adults. Private flats are designed with accessibility in mind — level floors, generous circulation, and adaptable bathrooms — but the building intentionally allocates significant communal space: a movement/fitness room adapted for gentle exercise, and a well-appointed kitchen intended for communal dinners and social gatherings. The idea is practical as much as symbolic: shared spaces reduce the cost of individual household services (for example shared laundry and communal maintenance equipment) while simultaneously creating venues for mutual assistance and companionship. Residents’ needs will be met by a mixture of neighbourly help, organised shared services and, where appropriate, links to formal ageing supports.

“I have never met anyone who said they wished to grow old in a nursing home.”

— Arnold, resident

Governance at Kolokation is participative. The initial years featured intense resident involvement in decision-making: circle-based governance, rotating responsibilities, and frequent plenary meetings. Some of the maintenance is managed by the LPHA who the owner of the overall building is, but the governance model preserves resident

voice on strategic issues (allocation of shared budgets, programming of communal activities, selection of guests for longer stays) while outsourcing physically demanding or specialist tasks. The association that underpinned the project provides a durable legal framework — the house association (Verein) remains the core civic entity tied to the building and serves as the mechanism for consulting with the owner of the building, municipal bodies, and external service providers.

Kolokation rents are around €500-600 per month (anecdotal data), and medical services are provided in house by Vienna's medical social safety net for seniors. Residents sometimes contribute modest equity or deposits, but the project's financing deliberately avoids creating high up-front cost barriers, precisely because the group prioritises inclusion for older adults on modest pensions.

The social life of Kolokation is central to its value. Residents report that the mutual knowledge that someone can check in, borrow a tool, accompany a walk or share a meal dramatically reduces loneliness and yields practical benefits: errands are shared, social isolation is reduced, and minor health issues often receive early attention through neighbourly observation. The Kolokation collective has also deliberately pursued intergenerational connection where feasible: they organise outreach events with schools and neighbourhood groups to maintain vitality and reduce age segregation. These activities have multiple benefits: they provide residents with a sense of belonging; they create informal networks of mutual support; and they position the building as a visible contributor to the social fabric of the neighbourhood.

One resident of Kolokation, interviewed in November 2025, described the practical experience of these cost conditions: *"None of us could have afforded this building if we had been expected to pay a normal Vienna land price. The subsidy and the long-term loan were what made the project possible."* (Kolokation interview, 2025).

Kolokation's challenges include recruitment, and retention requires continuous attention: life-cycle changes (health decline, changing family circumstances) force residents to leave or to request increased support, which the association must manage financially and administratively. Demand for these projects far exceeds available supply, and managing communication has been said to be burdensome since relatively few buildings follow this model. Nevertheless, they have set a precedent, and the City of Vienna has begun supporting similar initiatives in other master-planned districts. Finally, as with many Baugruppen, inclusion is an active concern: older people with limited incomes or from diverse backgrounds have a challenging time participating. In sum, Kolokation shows how co-housing can be shaped to provide high-quality ageing-in-place options in the city, but it also highlights the necessity of municipal support and flexible management models to sustain inclusion and wellbeing over time.

Frauenwohnprojekt / [ro*sa]

The Frauenwohnprojekt ([↗ https://www.frauenwohnprojekt.info/](https://www.frauenwohnprojekt.info/)) movement — often referred to in Vienna under the banner [ro*sa] — is a distinct strand of cooperative housing that emerged from feminist organising and a conviction that women needed spaces designed and governed by women for a range of social and economic reasons. The movement's central premise is both simple and radical: create housing where contracts and governance structures are intentionally "in women's hands" so that women (including single women, single mothers, older women, and women in non-traditional household forms) can secure living arrangements responsive to their specific life situations and safety needs. The approach intentionally opens access to men as partners in households, but the tenancy and governance rights are structured to ensure that decision-making power and legal control remain with women's collectives.

The [ro*sa] association has incubated multiple projects across Vienna, and each project is locally organised by a project association (Verein) that manages resident selection, community rules, and local governance. The association model has been central because it synchronises legal capacity (holding leases, entering contracts) with a feminist governance ethos that emphasises solidarity, mutual care, and collective decision-making. Prospective residents typically engage in participatory processes during formation so that design, rules, and community commitments are shaped by women's priorities.

Architectural and programmatic choices in Frauenwohnprojekt developments reflect explicit social objectives. Architects have been commissioned to design spaces that support intergenerational living, affordable family-sized units, communal facilities for childcare or shared domestic tasks, and safe public interfaces. For example, designs have emerged from participatory design processes where women articulated needs — such as easily supervised children's spaces, flexible multi-use rooms, and spatial features that support both privacy and communal care. In some buildings, communal rooms are intentionally adjacent to kitchens to facilitate collective cooking; in others, playrooms and supervised outdoor spaces are co-located to allow parents to monitor children while participating in other communal activities. The architecture thus embodies social priorities.

"The women-specific planning was not the main reason we moved in, but we expected everything here to be designed 'with more thought' — more practical and suitable for everyday life than other buildings."

— Source: Eva Kail, et al. *Frauenwohnprojekte in Wien: Die Perspektive der Nutzerinnen und Nutzer – Evaluationsstudie.*

Governance practices in [ro*sa] projects emphasise inclusion, member control and long-term stability. Tenancy agreements are structured to ensure that the Baugruppe retains a meaningful gatekeeping and support role; many flats are formally leased in the name of the project Baugruppe or with contractual clauses that prioritise women as

principal tenants. This arrangement secures a level of autonomy for women and helps prevent market pressures from dislodging the project's social purpose. The Baugruppe incorporates solidarity mechanisms — internal funds for emergency support, shared childcare arrangements, and cooperative provisioning of domestic equipment — that reduce living costs and create mutual safety nets.

The social impact of Frauenwohnprojekt initiatives is both practical and symbolic. Practically, they offer housing tailored to women's needs — more secure, community-oriented, and programme-rich than many private-market options, with workshops, language courses, and health outreach that extend their social role. Symbolically, they mark a feminist reclaiming of urban space: they challenge mainstream housing practices that overlook gendered patterns of labour and residence and show that tenure design and building programming can function as feminist policy

tools. By accommodating diverse household forms — single parents, older single women, and women in non-traditional relationships — they also broaden the social possibilities within the city.

Challenges persist. These projects often depend on substantial voluntary work during formation, and balancing paid professional management with member control remains a recurring governance tension. Reaching women with low incomes, recent migrants, or those facing multiple vulnerabilities requires active outreach and financial support. And, like other Baugruppen, Frauenwohnprojekt groups must navigate complex interfaces with municipal authorities and banks when securing land or loans. Even so, the [ro*sa] network and related initiatives stand as strong examples of how housing design and governance can be deliberately oriented toward gender justice within an urban housing strategy.

The housing co-operative movement in Ireland

The most recent figures show some 14,000 people living in co-operative housing in Ireland, which is comprised of just over 2,000 units for rent, and 3,500 equity share units. This is 0.26 per cent of the Irish housing stock. There are 43 registered housing co-operatives in Ireland out of a total of 960 registered co-operatives meaning housing co-operatives comprise 4.46% of all co-operatives in Ireland. The following table shows the organisation of co-operatives in Ireland. Group Water Schemes (communal water supply, mostly rural) are the largest category. A lot of the co-operatives are connected with the agri-food sector of the economy.

It is evident that in the early 21st century, the principle and practice of housing co-operatives is far more established and embedded in the Austrian housing system than in its Irish counterpart. Indeed, given the lack of attention paid to co-operatives as a housing option, for many people the idea and model of a 'co-op' has come to be associated with groups of enterprising farmers coming together and taking control of the same and marketing of their produce. Agriculture is where co-operatives are physically and ideologically most prevalent. That is not to say that Ireland has never had a history in co-operative housing.

Fig. 4

Extent of Co-operative Movement in Ireland

	2020	2021	2022	2023	2024
Agricultural Supply Societies	31	32	34	34	34
Arts and Culture Societies	0	0	1	1	1
Community Group Societies	7	11	11	12	12
Dairy Societies	45	44	43	43	43
Egg and Poultry Societies	6	6	6	6	6
Farm Relief Societies	8	8	8	8	8
Fishing Societies	34	34	33	34	36
Forestry Societies	9	10	10	10	10
Group Water Scheme (Public Utility B)	331	332	333	330	328
Horticultural Societies	4	4	4	4	4
Housing (Public Utility A)	42	43	43	43	43
Investment Societies	78	81	81	83	82
Livestock Marketing Societies	43	43	43	43	43
Meat Processing Societies	4	4	4	4	4
Miscellaneous Societies	127	123	120	120	120
Other Distributive Societies	4	4	4	4	4
Other Productive Societies	9	10	9	10	10
Pig and Lamb Fattening (Livestock Breeding B)	11	11	10	10	10
Promotional (Livestock Breeding A)	37	38	38	38	37
Promotional Development and Advisory Service Societies	120	117	115	115	114
Property Development and Management	1	2	2	2	2
Renewable Energy Societies	2	2	2	2	3
Sports Clubs	1	1	2	2	2
Tourism	2	2	2	2	2
Turf Societies	6	5	5	6	6
Worker Co-Operatives	0	0	0	0	0
Total	960	967	963	966	964

Source: Registrar of Friendly Societies Annual Report, 2024

The history of housing co-operatives

Co-operative housing in Ireland can be traced back to 1831 and the Ralahine Commune, built on the estate of John Scott Vandeleur in County Limerick. The commune consisted of twenty-two single adult men, seven married men and their wives, five single women, four orphan boys, three orphan girls and five infants under the age of nine. It was governed by a committee of nine people, elected twice a year. Under an agreement between Vandeleur and the commune, the estate and property were to remain his at a rent of £700 per annum to the commune, until they could afford to buy it. This 'right to buy' is a key component of housing co-operatives in Ireland. The commune collapsed after two years.

Later in the century, Ireland saw the co-operative movement reinvent itself for the delivery of social (or public) housing with the creation of voluntary and philanthropic trusts, which themselves emerged from similar endeavours in the United Kingdom in the late 19th century. These were most active from the 1890s until the 1920s and the foundation of the state, but they continued in various guises thereafter. Public Utility Societies were cooperative organisations formed to build houses for the working classes and others, often with government grants and support (a recurring feature of most co-operatives).

These societies played a role in addressing housing shortages, particularly in the early to mid-20th century, by building housing for the private market with assistance from entities like Dublin Corporation. Public Utility Societies – which continued in operation until the 1970s – built housing for middle-class households (and some specialised

groups such as Irish speakers or civil servants), and unlike many Austrian models, the houses were available for purchase. In the early 1970s, the National Association of Building Co-operatives (now Co-operative Housing Ireland) was established to be the representative body for housing co-operatives in Ireland. At that time a housing co-operative typically built housing for sale, and involved 8-20 homes, so the scale was small.

Co-operative homes made up roughly five per cent of social housing delivery in the 1960s and 1970s. The majority of housing co-operative schemes mainly comprised families on incomes lower than £7,000 per annum, with the schemes designed to bridge the supply gap between the social and private market, as there was long waiting lists for public housing with some families having to wait until they had three or more children before being considered eligible for public housing support. For various reasons to do with funding and the rise of a preference for home-ownership, the co-operative housing movement was relegated further to the provision of social, of public, housing for those most in need. The self-help element of the co-operative movement was diluted to prioritise those on the public housing waiting list, which remains the system that is in place to the present day. So, whereas the emphasis in the Austrian models of co-operative housing is on a broad spectrum of income and social groups, with an additional emphasis on long-term or lifetime renting, the Irish variant has been about supporting those in most housing need (with some exceptions) and with an emphasis on home-ownership. The co-operative component in Ireland has been focussed on the delivery of housing and not the ownership or management thereafter.

Austria vs Ireland

Comparing housing systems and their features across countries is always challenging, due to different factors including culture, financial systems, history, population and so on, but also because of definitional differences. Although the term ‘public housing’ exists in many countries, it is not part of the Irish housing system where Ireland uses ‘social housing’ (housing delivered by the state for lower income households) and ‘private housing’ (housing acquired on the market by middle- and higher-income households). Although social housing is broadly similar in concept to public housing, this again varies from country to country with a typical difference being that public housing is generally open to a wider range of income categories than social housing is in Ireland which is available to those on an annual income of under €44,000 (this varies by local authority). Co-operative housing is also something whose understanding and practice varies from jurisdiction to jurisdiction. For example, the Irish understanding of ‘co-operative housing’ has traditionally been about the construction of housing co-operatively, but not necessarily the ongoing communal living and co-operative renting and management component that is found in other countries. On that understanding, looking broadly at housing co-operatives as they currently exist in Ireland and Austria, some differences can still be identified, as follows:

- **Scale:** the percentage of the Irish housing stock delivered by housing co-operatives is miniscule (less than 0.4%) in comparison to that of the Austrian system (c.9.0%).
- **Target:** whereas housing co-operatives had for several decades in the mid-century a broad income spectrum of households to which their housing was available and directed, that has now changed to now target those who cannot avail of a social house, or to assist the state in housing those households.
- **Culture:** the idea of living in co-operation with other households (and arguably in close proximity) is not natural to the Irish housing ecosphere. The prevailing thinking amongst home-owners and potential home-owners could be captured in the following quotes from a discussion on co-operative house ownership: “The last thing I would want, in all honesty, is ‘democratic decision making’ about my household and the way I live my life” and “high fences make good neighbours”. Catholic and conservative ideology has long promoted the idea of self-reliance, self-build, *home-ownership* (author’s emphasis)

and individualism more broadly, which has led to the Irish system of asset-based welfare, in which ownership of the asset that is the house is central. Communal housing has a history of being the least preferable housing typology, with the Catholic church in particular, having historically had significant influence over Irish housing and planning policy, set against the model of ‘flats’ regarding them as an easy breeding ground for social unrest due to the proximity of living arrangements. “Beware the moral dangers of the common staircase”, warned the Irish Builders and Engineers magazine in 1932.

- **Socio-economic model:** Ireland’s asset-based welfare model does not naturally lend itself to housing co-operative models. Two-thirds of Ireland’s household wealth is held in housing (each household is worth an average of €228,000 in 2025; c.€150,000 of this is housing wealth). Any borrowing for housing is expected to be repaid by the time of retirement so households can afford to live on a modest personal or state pension. Many people rely on the wealth in their housing (the value of their houses) to pass on to their children and others upon their death. The co-operative housing model – especially when rented – does not naturally align with this system. The question of how to pay for any rent on retirement is often brought up in discussions on long-term renting housing models.
- **Legal:** The right to buy a house from a lease is enshrined in Irish law, which makes long-term housing co-operatives a challenge as the housing can rapidly move from communal ownership to individual ownership thus undermining the principles of the co-operative. Apartments and multi-owner dwellings do not have the right to purchase their freeholds, and so the most feasible option for housing co-operatives is an apartment model. But these have their own challenges in an Irish context in terms of culture (a historical preference for houses) and law (the legislation under which they are governed is complex and arguably not working well). Efforts to establish a system whereby the housing could exist on land that is permanently rented could be created but may run into difficulties when trying to put a restriction on to whom the property could then be sold to. Private property rights are enshrined in the Irish constitution and restrictions are very likely to be challenged. Article 43 in particular recognises the natural right to private property and guarantees the State will not pass

any law that abolishes the right to ownership or the general right to transfer, bequeath, or inherit property.

Alongside the co-operative housing model is that of the Community Land Trust (CLT), which is probably the initiative that most closely resembles the Austrian models mentioned above, but again a legal and constitutional vulnerability can be seen in this model. A typical community land trust for affordable housing operates as follows:

- A family or individual purchases a house that sits on land owned by the community land trust.
- The purchase price is more affordable because the homeowner is only buying the house, not the land.
- The homeowners lease the land from the community land trust in a long-term (often 99-year), renewable lease.
- The homeowners agree to sell the home at a restricted price to keep it affordable in perpetuity, but they may be able to realise appreciation from improvements they make while they live in the house.

Potential barriers to housing co-operatives

Some additional barriers are identified in Table 2 below.

Barriers to co-operative housing in Ireland under three headings

Table 2

Area	Issue
Policy	Section 6(2)(b) of the Affordable Housing Act 2021 does recognise co-operatives and CLTs, but current systems do not reflect this legislation.
	Little understanding or mention of co-operative housing and CLTs in general housing discourse or policies.
	No mention of housing co-operatives / CLTs in the government's latest housing plan: 'Delivering Homes, Building Communities 2025-2030'.
Land	Current leasehold and freehold legislation is not suitable for CLTs in Ireland, or housing co-operatives, depending on their nature.
	High land costs, particularly in Dublin and Irish cities.
	Due to lack of political support and understanding of housing co-ops and CLTs, there are no current mechanisms for applications for these projects to apply for discounted land.
Finance & funding	Not an easy process to apply for land for co-ops/ CLTs.
	State lending is only available either for private owners/mortgages, or Approved Housing Bodies for public housing provision.
	No alternative lending financial institutions for co-operatives/ CLTs.
	Due to a lack of recognition of housing co-operatives/ CLTs in Ireland there are no favourable lending conditions, and the current system is not set up for their needs.

Source: adapted from Curran, 2024.

As the housing co-operative model, especially for the delivery of housing for a wide income category, is of low-priority in Irish housing discourse, there is little opposition to it, but equally nor is there much mainstream understanding or support. Legally, there is nothing to prevent a group of individuals coming together to design and build their own housing as a collective, and it has been done many times.

Planning and land

In planning terms, any application for development of housing by such a group follows the same procedures as

any other application and be subject to the same policies and regulations. No planning reforms would be required. The idea of land being set aside for co-operative housing as a specific category of land use for forward planning purposes does not yet exist in Ireland.

Most housing co-operatives in Ireland have, over the decades, benefitted from considerable state assistance, mostly in the form of the state making land available to the co-operative for free or at reduced prices. The availability of such land is not what it once was, and as such the likelihood of a housing co-operative acquiring such land has diminished considerably. Ireland has a considerable

need for much social (public) housing and the concept of state land being used to deliver non-public housing would be challenging. This challenge would be amplified considerably if the housing co-operative in question was not from a lower income bracket. Providing low-cost or free land to a co-operative of socio-economically well-off households would be politically unacceptable as well, given the nearly 60,000 households currently on the waiting list for a public house.

Funding and finance

As the housing co-operative movement has not been a feature of the Irish housebuilding landscape for many decades, funders of housebuilding are therefore unfamiliar with it as a concept, which makes sourcing finance difficult and even when sourced, expensive. In addition to this, the legal structure of a housing co-operative in Ireland may make lenders cautious as any uncertainties about payment (i.e. mortgage) default and responsibilities, and especially the repossession of property on which there was debt only for a restriction on its sales price to obstruct the bank recovering its debt, would be looked on unfavourably.

Management and maintenance

Whereas the delivery (construction) of the housing may be feasible, the ongoing management and maintenance of the properties are also worth examining. The legislation that governs the management and maintenance of multi-unit developments (mostly apartment blocks) is the Multi-Unit Development Act 2011, and it has components that would be challenging for a housing co-operative particularly around the collective of annual management and sinking fund charges. The minimum sinking fund charge set by the 2011 Act is €200, a sum that can also be reduced by the Owners' Management Company (the group of collective ownership of the housing). This is strategically not conducive to the co-operative housing model.

Culture

Culturally, a preference for home-ownership is likely to add confusion to Irish households' attempts to understand the concept of co-operative housing, as well as raising questions over the financial status that co-operative ownership brings, especially if sale is restricted in any manner. Also, co-operative housing and other such schemes have probably been associated with the delivery of housing for poorer households rather than for any and every socio-economic group and so may be stigmatised in Irish cultural terms.

Reform and the potential for housing co-operatives in Ireland

Given all that, does the co-operative housing model, as implemented and exemplified for decades by Austria, have a potential future in Ireland? What steps would need to be taken to ensure that it was feasible across different policy areas?

Legal reform is needed on four fronts:

1. to ensure that leases can be created that will allow for a housing co-operative to own the land on which any building is built and if necessary to collect a rent for the use of that land;
2. to ensure that households are not eligible to apply to purchase the freehold (total ownership) of their property – this is particularly important in the case of housing that is not apartments or part of a multi-unit development (a multi-unit development is a development of at least 5 residential units that share facilities, amenities and services);
3. to ensure that the right of any member of the co-operative to sell their property can be restricted; and
4. the legislation governing housing co-operatives in Ireland (Industrial and Provident Societies Act 1893 – 1978) needs updating to bring clarity to the concept of housing co-operatives which are not specifically mentioned in the legislation. In reality, a new stand-alone piece of legislation to deal with both the incorporation, rules and management of housing co-operatives is necessary.

Land policy reform would be beneficial at the master- or forward-planning levels. This would allow for specific areas to be designated as being for co-operative housing. Reform in this area is not essential but has the potential to assist in making co-operative housing part of the recognised mainstream of housing delivery in Ireland. It would build into the planning system the concept of co-operative housing. The allocation of land at scale as a policy instrument

(to facilitate the delivery of new housing) to a housing co-operative would be a new initiative and would require consultation and political co-operation.

Funding from the state for co-operative housing is only likely to be forthcoming for co-operative housing that is designed to alleviate the public housing waiting list. For mainstream cooperative housing that is not dedicated to public – or social – housing funding streams are likely to be difficult to source or non-existent due to perceived risk. On the financing of housing co-operatives from mainstream banking sources, banks will need to be reassured that in the event of any default on repayments that they will be able to recoup their loans. The co-operative nature of the ownership structure of any such development may well be regarded as an impediment to lending for co-operative housing as any bank may well end up dealing with a group of owners (the co-operative) rather than an individual owner. It is not beyond the realms of possibility that a mechanism could be found to resolve the risk appetite and concerns of any bank lender.

Several of the Austrian models mentioned in this paper have potential in the Irish housing system (e.g. Kolokation and Bikes and Rail) and given the right circumstances (access to land and finance) and participants (willing to live co-operatively), could work. However, given the cultural, political and legal obstacles that currently exist, any housing co-operatives along the Austrian models presented are going to be niche for the foreseeable future. Even if Ireland's planning, land, finance and legal challenges to co-operative housing were overcome there are higher-level issues that are perhaps more difficult – but not impossible – to achieve. At this level the challenges for housing co-operatives in an Irish context are moving: a) beyond the construction of housing to their management, maintenance and rules of occupation; b) towards a culture of collective engagement; and most importantly, c) to the understanding and agreement that the co-operative dwelling is a home and not just an asset.

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Beyond Cost-Rental: Can Co-Housing (Baugruppen) Work for Ireland's Middle Class?

Ireland's housing crisis has increasingly exposed a growing gap for middle-income households — particularly younger people — who earn too much to qualify for social housing but remain locked out of home ownership and burdened by an insecure private rental market. While recent policy responses have looked to Vienna's internationally referenced housing system for inspiration, their translation into the Irish context has been partial and limited to small-scale initiatives such as cost rental, which at present is often too expensive for the very group it aims to support.

This paper asks whether emerging Viennese models such as resident-led co-housing initiatives (Baugruppen) could offer a viable alternative for Ireland, contributing to a more balanced, inclusive, and durable housing landscape. It explores what makes different types of co-housing work, their limits, and what their lessons might mean for Ireland's squeezed middle.

Further information on this topic can be found here:

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