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# **Potentials and limitations of implementing co-housing for young people**

Affordability and quality in 6 co-housing projects in  
Oslo

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Urban and Regional Planning

## Preface

This master thesis marks the final achievement of five years of studying. I can now call myself no less than an urban and regional planner! Moreover, a “micro expert” on the current limitations and potentials of co-housing in Oslo. Housing and where we live have always been a great interest of mine. Carrying out research on what may be considered as more alternative ways of organizing housing, has therefore been very interesting and exciting!

I want to give a huge thanks to my supervisor Roberta Cucca and her PhD student, Rebecca Cavicchia, for assisting me in this work. Even though writing a master thesis is considered lonely work, I have felt extremely well taken care of during the whole process. Moreover, the two make a great team: while Roberta always pays attention to the larger picture, Rebecca is all about the small details. Thank you so much for our interesting conversations almost every second week throughout the semester and for patiently answering all my questions!

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Agnes Kielland  
Oslo, 02.06.2020

## Abstract

Housing experiences of young people have been increasingly problematic since the Global Financial Crisis. The lack of adequate and affordable housing in both the rental and homeownership markets urgently calls for new, alternative housing solutions.

In Oslo, issues of accessing the homeownership market for young people is particularly pressing. Looking to Europe for guidance, scholars and policy makers have expressed a renewed interest in co-housing as an alternative housing provider. This study aims to identify the current limitations and potentials for developing co-housing in Oslo, as a possible way to provide more affordable homeownership for young people. In addition, the study investigates whether co-housing can secure quality, meanwhile providing affordability.

In order to identify the current limitations and potentials of co-housing in Oslo the study has applied qualitative methods in the form of a multiple case study approach. Interviews were held with seven key informants connected to six co-housing projects in Oslo. As the existing situation of co-housing in Oslo is fairly limited, the cases analyzed include existing, in process and stopped projects.

The results showed that the most affordable projects have the hardest time with being realized. One reason is that they challenge local regulation plans, which aim at securing quality. The existing projects, on the other hand, provide high qualities, but lack affordable options. As such, the current co-housing market in Oslo is way too limited to offer affordable homeownership for young people in Oslo.

The study proposes one possible solution for the implementation of more affordable co-housing projects in Oslo. Securing quality by demanding a certain amount of common spaces in projects that reduce the size of private units, but challenges local regulations plans, can prove effective. Future research might look more into the effects of such a tool. Lastly, the study has identified a reemerged interest in co-housing as a concept in Oslo, and explores the few, but innovative pilots that pushes the agenda of co-housing in Oslo forward.

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# 1. Introduction

## 1.1 Background and relevance

Adequate and affordable housing for young people is increasingly problematic. Young people and their varying housing experiences are a global concern that has caught interest not only by being reported widely in the media but by an increasing number of international housing scholars (e.g. Mackie, 2016, Filandri & Bertolini, 2016). For instance, young people may be forced to live with their parents for longer than preferred, live in rentals with sub-preference standards, or even share housing with people they do not want to live with (Bricocoli & Sabatinelli, 2016).

The 2007 Global Financial Crisis hit especially hard on young Europeans (Minguez, 2016). One out of many consequences is that homeownership, especially in the post-recession context, has become increasingly inaccessible. For instance, almost all European countries experienced an increase in the proportion of young people staying with their parents after the financial crisis (Minguez, 2016).

These problems are also pressing in Oslo. Even though most people in general are satisfied with their housing conditions in Norway, the share of people being dissatisfied with their housing condition is more widespread among young people and single households compared to all other socio-demographic groups (Revolv, Sandvik & With, 2018). These situations are usually more evident in larger cities, in particular in Oslo. What may be some of the underlying reasons for the dissatisfaction among this demographic group?

One culprit could be the Norwegian legislation of the private rental market which is not particularly favourable for tenants. The rental prices have not increased nearly as much as in the housing market, 85% compared to 199 % in the period between 2003-2018 (Oslo Kommune, 2019). Nonetheless, the private rental market in Oslo is characterized as being unstable. One example is that rental contracts usually last for three years, according to the rental act. Moreover, an absence of professional actors makes the rental market unfavourable for many (Oslo Kommune, 2019).

Another possible explanation for the housing dissatisfaction among young people can be attributed to difficulties in accessing the housing market in Oslo. National mortgage regulations require high initial down-payment (15% of the total housing price). Additionally, low housing supply, alongside low interest rates, caused housing prices to increase by 199 % between 2003-2018 (Oslo Kommune, 2019). Last year was not an exception, the prices continued to increase by 12 % (Krogsveen, 2021). Hence, if not for parental support or large personal savings, young people struggle with accessing a gradually more exclusionary homeownership market in Oslo (Oslo Kommune, 2019).

Consequently, Oslo is left with two, among other, options to cope with the acute situation in reference to young people's housing needs. One possibility is to reform the arguably unstable rental market. The other is to provide more affordable homeownership in Oslo, allowing for young people to be independent from for instance parental support in the choice of housing. This study will focus on the latter, however, looking to Europe for guidance on possible ways to address the situation.

When doing so, a broad range of options is available. One focus of research that has increased in the last decade is various forms of alternative housing provisions such as resident- led cooperative housing and collective self-organized forms of housing usually being referred to as the umbrella term of co-housing (Czischke, 2018). The resonance of co-housing in the international literature almost concurrently with the Great Financial Crisis and the increasing challenges that young people have in accessing the housing markets. As such, both scholars and policy-makers are expressing a growing interest in exploring the potentials of co-housing, especially referring to affordability, sustainability and socially inclusive housing (Bossuyt, 2021).

To answer these progressive goals, a common physical outlet of co-housing is reducing the size of the units in favour of providing more common space. The term gaining by sharing may illustrate this recurrent feature (e.g. Vesterbro, 2012). In relation, Lieataert (2010) defines co-housing as a community that creatively mixes private and common space, to foster a sense of community while preserving a high degree of individual privacy.

Although widespread across Europe, co-housing is presumably limited in Oslo. The overall aim of this thesis is therefore to disentangle the underlying limitations of developing co-housing in Oslo, as well as exploring its potentials. In addition, the study aims to see how affordability, arguably understated in the current co-housing literature, can be provided in Oslo meanwhile securing quality.

In chapter 1, I will explain in greater detail the research agenda. In chapter 2, the literature review will be presented. For chapter 3 the housing market in Oslo, alongside the current status of co-housing will be introduced. In chapter 4 the methods will be explained. In chapter 5 the findings and analysis will be described and analysed. In chapter 6 the findings will be discussed in relation to the literature review. Finally, in chapter 7 the conclusion answers the research questions.



## 1.2 Research agenda

Based on the identified challenges posed in the introduction, this research aims to investigate and evaluate the following:

### 1.2.1 Research questions

To further limit the scope of the thesis under the current challenges the thesis aims to answer the following research question:

***RQ: What are the potentials and limitations of developing co-housing projects to provide affordable homeownership for young people in Oslo?***

The original aim of the research was to investigate the potentials and limitations of co-housing as a specific housing form able to provide affordable and good quality housing options. As such the study would be able to suggest whether co-housing might be a good solution to provide affordable homeownership in reference to young people's housing needs in Oslo. To a certain extent the study has kept this focus, but more extensively the study has focused on the limitations and possibilities of *developing* co-housing in the context of Oslo. This happened naturally as the data collection started, in particular after realizing that the current situation of co-housing is presumably quite limited. Hence, understanding the underlying mechanisms of why the situation is like it is, has become a key focus.

***RQ1: What is the current situation of co-housing in Oslo?***

Co-housing has received a reemerging interest in Europe, however presumably limited in Norway as outlined above. Moreover, it is not entirely sure to what exact extent co-housing has been implemented in Oslo. Co-housing is widespread in many European countries, also in neighbouring countries such as Sweden and especially Denmark (Lietaert, 2010). Even so, Norway has arguably fallen behind and one goal of the investigation has been to figure out the existing situation in Oslo and identify the factors limiting the development of this housing solution in this context.

***RQ2: How can one secure quality while maintaining affordability in co-housing with reference to young people housing needs in Oslo?***

Co-housing has progressive goals in terms of fostering lively communities, providing and planning for extensive common spaces and having a large focus on sustainable lifestyles. Even though a common conception in co-housing is that one might save costs from having smaller units, it is hardly managed in practise as a lot of costs go into providing the qualities listed above. Moreover, even though residents are often diverse

in interest they are not in terms of socio-demographic background (Garciano, 2011). This made me stop and wonder, if and how providing affordability, which is crucial for young people, can be combined while securing quality in co-housing. Is it possible to create affordable and high quality co-housing in Oslo? Or must one be compromised for the other to succeed?

### ***RQ3: How can we overcome the current limitations of developing co-housing in Oslo?***

In respect to the limitations identified in developing co-housing in Oslo, the research aims to suggest a set of tools to overcome the limitations. While doing so, the focus area will lie on planning aspects, more specifically on local regulatory processes. Hence, the research main contribution to practise, will be to inform a new perspective in the development of future co-housing in Oslo.

## 1.2.2 Definitions

### 1.2.2.1 Co-housing

Co-housing may vary considerably in tenure and legal form, but a common feature is that it involves a mix of common and private spaces. In relation, Lietaert (2010) defines co-housing as *“neighborhood developments that creatively mix private and common dwellings to recreate a sense of community, while preserving a high degree of individual privacy”* (Lietaert, 2010, p. 576). This implies that even though co-housing allows for privacy, an integral part of co-housing revolves around the creation of a community. As such, it may be added that in addition to co-housing providing physical space in private and common forms, co-housing requires a certain level of interaction between the residents. For instance by: *“sharing common areas, making decisions in non-hierarchical processes, living and interacting socially, and doing things together”*. (McCamant & Durrent, 1998 cited in Czischke, Carriou & Lang, 2020 p. 3).

### 1.2.2.2 Affordability

The concept of housing affordability is a large, contested and still ongoing debate. Hence, it is not the intention of this research to define nor apply a single definition as scholars debate its use and prevalence. Nonetheless, it is possible to say something about the tendencies in regards to contemporary housing affordability perspectives. For instance Haffner & Hulse (2019) argue in their paper that affordability has changed from having a traditional focus on poverty and disadvantages in social policies, to a contemporary understanding focusing more on growing inequalities in reference to accessing housing.

In Norway, housing affordability is most commonly measured through “The Nurse Index” (Eiendomsverdi, 2020). The Nurse Index is a quarterly report that estimates how accessible the housing market is in different parts of Norway.

#### 1.2.2.3 Quality

Quality in housing is likewise affordability, a concept which is very hard to define. Especially as it involves the places we live in and accordingly may vary considerably from person to person. In co-housing, compact dwellings in favour of more common spaces are quite common. Therefore, one may argue that securing quality is even more important than in larger dwellings.

Nevertheless, common spaces are by many considered as the heart of every co-housing community (e.g. Lietaert, 2010). Questions in regards to location and access are central in this regard. On a more general level, securing qualities inside the private spaces in compact dwellings has received attention in research, also on a policy level in Oslo (e.g. Oslo Kommune, 2015). Other qualities worth mentioning are aspects related to social inclusion. In other words, this study will see quality in co-housing through an open investigation, and is especially interested in uncovering what the informants see as the project's potential qualities.

#### 1.2.2.4 Young people

When I refer to young people in this research I refer to young people who want to start their housing career by accessing the homeownership market in Oslo. In the large cities in Norway, this usually happens between the ages of 26-29. In Oslo the average age has been steady the last three years and appears to be 28,8 in 2020 (NEF, 2020). Different studies apply different age groups when defining young people or first time buyers, for instance 20-34 (e.g. Filandri & Bertolini, 2016). As some of these studies apply quantitative methods they are dependent on limiting the group to a specific age. This study will apply qualitative methods, hence the definition of “young people ” may be interpreted more openly. However, first time buyers are usually young people in their twenties or early thirties, but by applying an open interpretation the findings may possibly have transferable values to other demographic groups wanting to access the homeownership market in Oslo.

## 2. Literature review

This chapter will present the literature review and the theoretical framework of the thesis. The literature review is divided into two parts. The first part (2.1) will focus on *young people and housing* while the second part will focus on *co-housing* (2.2). In the first part of the literature review I explore the challenges of young people entering the housing market, with a specific focus on homeownership. In doing this, I comprehensively frame the real-world problem at the centre of this investigation. In the second part I review the literature on co-housing which is increasingly explored at the international level, and may be one possible answer to young people's housing needs.

### 2.1 Young people and housing

This part of the literature review synthesises the findings from the special issue on young people and housing from *The International Journal of Housing Policies* (Mackie, 2016) along with their key sources. However, it is limited to the European context even though the issue included case studies from e.g. Asia. This was done in order to limit the scope of the thesis to a manageable level.

The urgency of young people's housing needs is related to the increasingly unequal opportunities they have in entering the homeownership market. These unequal opportunities are problematic in many ways and are closely linked to structural income inequalities and intergenerational justice issues. Specifically, parental support, which is the most common way to access the market among young people, is unequally distributed. Moreover, the housing market has in general changed in the last 30-40 years, with a drastic increase in housing prices being a general concern. Therefore, the new generation of young home buyers have a very different starting point compared to previous generations. The need to respond and improve national housing policies for young people is therefore very urgent.

I have, drawing on Mackie (2016), identified that the literature mainly explores three factors - i.e. economy, culture and welfare - as the main drivers of the challenging relationship between young people and access to the homeownership market in Europe. *Economy* is, among other factors, linked to the level of employment among young people; for instance, part time workers have a harder time obtaining a mortgage. *Culture* can for example be linked to family values or national traditions; e.g. Southern European countries such as Spain are typically characterised with late emancipation because of protective family cultures (Minguez, 2016). *Welfare* might be seen in relation to the fact that the generosity of the welfare state can affect the level of homeownership among young people.

The table below describes these factors in greater detail. Some of the constraints will naturally lie at the intersection between more categories, which, therefore, should not be seen as "closed" conceptual dimensions.

<i><b>Economy</b></i>	<i><b>Culture</b></i>	<i><b>Welfare</b></i>
Housing financialization and peak in housing prices	Residential choice - Lifestyle - Autonomy culture	Welfare housing regimes
The great financial crisis		Social policies
Job insecurity and low paid jobs	Family ties/traditions vs. culture on accessing housing in Southern vs. Northern European countries	
Level of parental support - socioeconomic background		

*Table 1: Economic, cultural and welfare related factors that might affect the level of homeownership among young people in Europe*

### 2.1.1 Economic factors

The housing situation for young people has in general become worse after the great financial crisis (hereby referred to as the GFC). Hence, scholars have delved deeper into the effects it has had on young people's housing transitions across Europe.

Looking at longitudinal data from 22 countries in Europe, Lerch & De Wilde (2015) found that young people had a delayed entry into the homeownership market across Europe after GFC. Increased employment insecurity, typically characterized by temporary work and short time contracts, lead to lower purchasing power among young people. In combination with the overprotective measures of tightening of the mortgage regulations after GFC, homeownership became more difficult for young people

A consequence of the worsened situation is that parental support may be the only way to access the housing market. An increasing number of young adults rely on their parents when accessing homeownership. According to Sandlie & Gulbrandsen (2017) a variation in parental help does not necessarily produce inequality, but it affects the timing and level of homeownership. The authors see this in relation with the tightened mortgage requirements following the GFC in Norway. While the overall trend in Europe is that fewer young adults own a home (Ravdal, 2020) and the average age of entering homeownership has increased gradually since the 70s (Lersch & Dewilde, 2015), the share of young homeowners in Norway actually increased between 2000-2012. According to Sandlie & Gulbrandsen (2017) the explanation is linked to the fact that  $\frac{1}{3}$  of the homebuyers get support from their parents.

Parents with a high economic profile have better means of helping their children, but the relationship is not linear. For instance, according to Filandri & Bertolini (2016) young people from the middle class are more likely to own a home compared to upper and lower social classes. The reason for the upper class being less likely to access homeownership compared to parents in the middle class, is linked to the fact that children of higher social class want to uphold their socio-economic position and prestige for instance by being more flexible in work location implying that postponing homeownership may be the right housing solution for this group. For the lower classes, however, it is more assumed that a lack in economic resources prevents young adults from acquiring homeownership.

### 2.1.2 Cultural factors

Lifestyle choices affect young people's residential choices. As an unstable work situation has negative implications on homeownership according to Lersch & Dewilde,(2015), one would naturally believe that a stable work situation would lead to pursuing homeownership. However, Clapham, Mackie, Thomas & Buckley (2014) argue that some young professionals actually aspire intentionally not to acquire homeownership by rather staying in the PRM because it serves as a more flexible and mobile option. For instance Clapham et al. (2014) refer to a group called dual *income-no kids-owners* (DINKOS), one out of 9 identified housing pathways in their UK study on young adults housing pathways. This group would intentionally favour staying in PRM. This finding might imply that having a stable income, arguably without having to struggle from job insecurity, does not mean that homeownership is the right pathway. Instead, cultural preferences are important in shaping young people's housing choices.

Minguez (2016) also stresses the need to study the cultural impact on young people's housing transitions, and does so by looking closer at the model of late emancipation in Spain, referring to the fact that Spain has the highest share of young people living together with their parents across Europe. According to Minguez (2016) many scholars have argued that this model is connected with having a strong and protective family culture in Southern European countries, possibly leading young people to stay longer in the family home before transitioning into homeownership. In Nordic countries on the other hand, such as Sweden, leaving the family home at an early stage is seen as a symbol of autonomy and independence (Minguez, 2016).

Minguez (2016) finds a small increase in the number of young people leaving the family home after the GFC. According to Minguez (2016) economic constraints after the GFC, nor protective family culture can explain this tendency. On the other hand, the findings indicate a change in the culture of accessing housing among young people in Spain and shows that young people are more open towards new living arrangements. For instance by sharing housing in the PRM, thereby adopting the Nordic culture of rental tenure as a pit stop before entering homeownership (Minguez, 2016).

Nevertheless, according to Bricocoli & Sabatinelli (2016), sharing is not always nice in the PRM and it is highly dependent on motivations for choosing to share. In their case study of young graduates in Milan, they found a great discrepancy between young people who wanted to share out of aspiration and lifestyle choices and those who shared mainly out of economic constraints. The latter group was, according to the authors, experiencing “colder types of sharing” typically characterised with a landlord renting out and situations where tenants do not know each other in advance. The imperative of wanting to reduce costs for this group may result in poorer qualities inside the apartments, in particular for the common spaces. For the former group, experiencing “warmer types of sharing” people usually lived with people they knew in advance. Hence, they were in general way more positive towards sharing and would witness a higher form of trust. For instance, forms of group-based solidarity would appear for this group; if one of the residents were struggling with the payments, the tenants would help each other out based on a system of trust. These findings may indicate that a premise of house sharing to work is that the choice is based primarily on aspirations and lifestyle choices, not only because of economic constraints.

### 2.1.3 Welfare factors

Welfare states, but also the government, has an important role in determining the level of homeownership among young people (Filandri & Bertolini, 2016). This depends on how housing is managed at the different governance levels.

Filandri & Bertolini (2016) show how the level of social policies in welfare states plays a substantial role in affecting the level of homeownership among young people. In their large comparative study in all European countries, except Norway and Ireland, they investigated how the macro-conditions of the labour market, the housing market and the welfare state affected young people's level of homeownership, in addition to socio-economic background on a micro level. According to the authors, the conditions of the welfare state were more likely to affect the level of homeownership compared to changes in the labour market and/or housing market. More specifically, the conditions of the welfare state were seen in relation to the state's level of generosity, defined as social protection expenditure. This meant that in states where welfare provision usually is weak, young people are more likely to acquire homeownership. The authors saw this finding in relation to: *“the idea of the house as a safe haven and emphasising the importance of the social class of origin, especially in those countries where family is traditionally seen as the social safety net”*.

## 2.2 Co-housing

This part of the literature review aims to synthesise certain parts of the existing co-housing literature applying the same structure as the section above. Hence, the conceptual pillars relating to economy, culture and welfare will be revisited and used to structure the chapter. The main focus in this chapter is to see how co-housing might be one solution to solve the housing needs of young people, especially focusing on the

affordability aspect. But, the review will also address possible drawbacks with co-housing when applicable.

<b>Economy</b>	<b>Culture</b>	<b>Welfare</b>
<p>-Provide affordability under certain premises</p> <p>-Might lead to increased socio-spatial segregation</p>	<p>-Providing community feeling, fostering social inclusion</p> <p>-Sustainable lifestyles</p>	<p>-Paradigm shift in terms of participation: from “receiver” to “practitioner” - social housing provision since 1945</p>

Table 2: Economic, cultural and welfare related potentials in co-housing

### 2.2.1 Economic factors

Alongside other drivers, providing housing affordability is apparent in the existing co-housing literature. For instance Czischke (2018) sees affordability as a “newer” driving force in co-housing, compared to for instance quality of life narratives (e.g. sustainable lifestyles, social design aspects etc.), especially referring to the response of the post-recession context in Europe. However, Czischke (2018) is linking the problem of affordability also to extend beyond the financial crisis:

*“We posit that affordability as a driver can be seen as a response to the structural ‘crisis’ of social and affordable housing provision (even pre-dating the GFEC), as well as to a perceived failure by established housing providers (be they commercial, state-owned or third sector) to deliver housing for wider sections of the population”* (Czischke, 2018, p. 58 ).

Thörn, Larsen, Hagbert & Wasshede (2020) on the other hand sees that affordability has been a recurring goal in co-housing literature since its beginning. However there has been a change in the normative approach during the 2010s where these drivers, such as affordability, alongside (intentional) “community” and “autonomy” is rather being addressed through the umbrella term of “sustainability” and its three dimensions- social, ecological and economical hereby referring to the discourse of sustainable urban development.

Although affordability to a certain extent is apparent as a driver in the literature, providing housing affordability in co-housing should not be idealized. There is nothing inherently affordable about high-quality co-housing. In fact, many studies show that co-housing projects attract middle class families and might further lead to increased socio-spatial segregation (Cucca & Friesenecker, 2021). Thörn et al. (2020) share the



same concern: “If co-housing becomes middle-class enclaves, this form of housing loses much of its transformative potential” (Thorn et al. 2020, p. 4).

Moreover, Williams (2005, cited in Garciano, 2011) claims that although residents are somehow diverse in terms of interests, age, religion and household types, they are not in terms of socio-economic class. A major reason for people not living in co-housing is therefore due to lack of affordability (Garciano, 2011).

Providing affordability in cohousing, especially in urban retrofittings (Thörn et al. (2020), is therefore a challenge, but it is not impossible. According to Czischke et al. (2020) certain models of tenures have worked more with affordability than others. These are for example English Cooperatives and Community Land Trusts (hereby referred to as CLTs). Even though it is debatable whether cooperatives in its traditional form, e.g. Danish housing cooperatives called (*andelstanken*), can fall under the wider umbrella term of co-housing, English cooperatives have had, according to Czischke et. al (2020), a stronger social movement character compared to other forms of cooperatives. In fact, they have traditionally been part of a social housing program focusing on providing affordable homes to lower income groups.

Besides English cooperatives, CLTs have received great attention in terms of providing affordability in the long run through collective ownership of land and assets (Czischke et. al, 2020). CLTs are non-profit community led organisations that are run by volunteers (Jarvis, 2015). Relatively new to countries such as England and Scotland, CLTs are inspired by the garden city movement and therefore have strong roots in the US. However, it was not until after the 2000s it grew significantly and also spread internationally (Jarvis, 2015). In order to provide affordability CLT needs initial funding in one form or another (e.g. governments, volunteers, developers). To keep the homes affordable in the long run a certain part of the funding is being retained in order to suppress the resale price and keep the costs down for the next buyer. In property law this is referred to as an “asset lock” (Jarvis, 2015). This asset lock further limits property speculation and has the possibility to target the right local clientele arguably in order to avoid co-housing becoming “*middle class enclaves*”. In what other ways might co-housing provide affordability?

Securing affordability in co-housing projects can be provided through both internal and external strategies. For instance affordability could be reached internally by reducing private space for the benefit of common spaces. More specifically, reducing the outfitting inside the private spaces, such in the kitchen or in the bathrooms, may lower the building cost and allow for the residents to choose materials based on their income and preferences. In that sense, it may acquire some form of self-construction. More extensive level of affordability may be provided by private or public sources according to Garciano (2011), which may be seen in relation to Jarvis (2015) claim that CLTs require initial funding. Multi-stakeholder cooperation with non-profit organizations might prove valuable at this stage, as applying external funding normally adds a layer of complexity in real estate processes (Garciano, 2011).

It seems evident to say that even though scholars recognise affordability as one of the main drivers in the co-housing literature and can see the role of affordability accordingly vary in different contexts/narratives (e.g. GFC and the “new” sustainability agenda), it

is more scarce on exactly how to provide it, even though Jarvis (2015) and Garciano (2011) suggest applying external and internal tools.

### 2.2.2 Cultural factors

Co-housing has the potential of providing social inclusion. According to Cucca & Friesenecker (2021) a certain stream in the existing co-housing literature emphasises the social benefits of co-housing, for instance fostering social relationships. Lietaert (2010) sees the potential of co-housing as a reaction to how neoliberalized globalisation in cities has triggered loneliness and lowered individual happiness at the expense of economic growth :

*“ The city had shifted from being a place for protection, social life and happiness to a place for production, competition, stress and tele- rather than face-to-face communication”* (Lietaert, 2010, p. 577 ).

Hence, the community-led nature of co-housing with extensive common facilities alongside other social characteristics such as high level of participation, have great potential in providing social inclusion. This is an urgent need in contemporary urban cities according to Lietaert (2010).

Additionally, co-housing may provide sustainable everyday life practises under the degrowth agenda. This part of the existing literature is according to Cucca & Friesenecker (2021) its own separate branch and is oriented towards environmentally focused everyday practises with the goal of for instance lowering carbon emissions. At a micro level, Lietaert (2010) argues that the habits of sharing goods and services inside the communities can be seen as a way of reducing the environmental footprints, in addition to fostering social relations. Co-housing therefore has two major potentials: fostering social relations and reducing the environmental footprints by good sharing practices. Examples of goods that could be shared are smaller things such as gardening tools, tools for maintenance etc, but also larger items such as washing machines or vehicles, e.g. bicycles and cars Lietaert (2010).

Social inclusion may also be fostered on a neighborhood level in addition to the building level in co-housing. For instance by making certain amounts of the common spaces available for the larger neighbourhood. The so- called *Baugruppen project* called the “The Green Market ” in Vienna showed promising results in terms of providing semi-public common spaces that were open to the wider neighbourhood. Sharing goods and services in this space not only allowed for neighbourhood interaction between the residents, but contributed to the degrowth agenda by for instance reducing commuting (Cucca & Friesenecker, 2021). Although promising in terms of offering semi-public common spaces, the authors argued that the project itself was rather exclusionary. Especially in terms of what may seem to be a heterogenous group with high socio-economic status hereby illustrating the hardship of providing high quality (for instance with extensive common spaces) in addition to affordable co-housing. A project that might challenge this hardship may be Chatterton (2013) who

showed how affordability and low carbon focus could be provided at the same time in UKs first eco-friendly and affordable co-housing project.

### 2.2.3 Welfare factors

Co-housing has the potential to be an alternative housing provider in welfare states. Czischke (2018) sees this in relation to how the social housing provisions have changed in welfare states all the way from the post-war area up until today. In the immediate post-war years citizens were usually seen as “receivers” of the large-scale social housing production that took place in welfare states (Whitehead, 2015 cited in Czischke, 2018). However, when the welfare states gradually started to withdraw the housing services during the 80s, citizens became more like “customers” housing provision; while still being able to choose from more socially directed housing provisions, private options had emerged.

From the late 90s up until today where state withdrawal has happened almost across the whole European Union, citizens are seen as more responsible in having to take control over individual housing choice. Co-production and participation in co-housing is a good example of how individuals may organize themselves in ensuring housing needs. Hence, in relation to housing, Czischke (2018) has argued that co-housing can fall under the wider paradigm shift in public participation.

## 2.3 Summary

### 2.3.1 Economy

The literature complements each other in terms of co-housing, under certain premises, may provide affordability. For young people, economic constraints represent a considerably large drawback in terms of accessing the homeownership market. The GFC made it harder for young people to acquire homeownership, for instance because of job insecurity that in turn led to young people suffering from increased mortgage requirements. Likewise, co-housing has regained interest among housing scholars and policy-makers because of the structural housing crisis, especially after, but also before the GFC in Europe (Czischke, 2018).

However, an increased interest in sustainable lifestyles and eco-friendly living might force certain co-housing communities to end up as “middle class enclaves”. If they do not succeed in providing affordability, co-housing risks failing in providing homeownership for a large number of young Europeans. The literature emphasizes that certain co-housing models, under the wider umbrella term of co-housing, have had affordability as its main driver. For instance cooperatives, for instance English ones, have traditionally had affordability as its core value and may therefore be a potential tenure form to provide affordable homeownership for young people. Moreover, internal and external strategies may provide steps towards more affordable co-housing

(Garciano, 2011).

### 2.3.2 Culture

The literature also coincides in terms of co-housing fostering social relations with a high emphasis on shared practises. Young people are used to sharing, especially with co-students. However, many have faced bad experiences in the private rental market, especially the ones that mostly share out of economic constraints. Experiences include being confined to live with people they do not know or handling an unstable landlord which might create tension and less trust among the residents (Bricocoli & Sabatinelli, 2016). For this group, affordable co-housing could possibly offer a trajectory out of an unstable renting market, however under the premise that sharing, however large or small, is something they do want to continue with even after facing sub-preference experiences. One may therefore argue that according to the literature, a precondition for co-housing to work is that you want to share out of desire and lifestyle choices not only because of economic constraints.

We do find that young Europeans have lifestyles where they want to share. Bricocoli & Sabatinelli (2016) refer to this group as experiencing “warmer types of sharing”. For this group, which is arguably highly comfortable with sharing experiences and enjoys this lifestyle, co-housing could be a good place to continue fostering social engagements as co-housing has shown a presumably large focus on shared practises and community building.

However, the research also points towards that young Europeans apply a lifestyle where flexibility is more important than settling down, thereby challenging the notion of homeownership as the right way to access housing. Especially for a certain amount of time: Minguez (2016) discovered that Spanish young people have had a change in their culture towards accessing housing which means being more open towards the rental market. This implies that for this group co-housing is not necessarily unfavourable as a choice of housing, but because of tenure.

### 2.3.3 Welfare

The two parts in the literature do not directly complement each other in the same way as the above. Even so, Filandri & Bertolini (2016) stressed that other explanations than economic constraints can affect the level of homeownership among young people. In their large comparative study the authors showed that the level of social policies in welfare states had a substantial role in affecting homeownership among young people in addition to socio- economic background. More specifically, if social protection is low, a larger number of young people acquire homeownership as a way of securing the future, especially in countries where family is usually seen as a safety net (Filandri &

Bertolini, 2016). For young people affected by changes in social protection in different national contexts and who aim to be independent of social origin acquiring homeownership, co-housing might have potential even though the study by Filandri & Bertolini (2016) already implies that homeownership is high in these welfare states. Czischke (2018) placed co-housing into the larger paradigm shift in public participation, thereby implying that responsible individuals may come together and shape their own housing provisions through the transformative potential of co-housing, especially in the context of neoliberal housing regimes.

## 3. Oslo: housing market conditions and current status of co-housing

This chapter will present a descriptive introduction of the housing market in Oslo and current status of co-housing. The first section aims at providing an understanding of why alternative housing solutions, such as co-housing, is needed in Oslo. The second part of the chapter will present an overview of the current situation of co-housing, illustrating data from a new report on house sharing published by the Municipality of Oslo this year (Oslo Kommune, 2021).

### 3.1 The housing market in Oslo

#### 3.1.1 The homeownership market

The housing market in Oslo is becoming increasingly unaffordable. The housing prices in Oslo are ranging 71 % above than the national average (Oslo Kommune, 2019). The critical condition of housing affordability in Oslo is confirmed by the Nurse Index (directly translated from “Sykepleierindeksen”), which estimates how accessible the housing market is in different parts of Norway. Last year, the index showed that a nurse, defined as a single, full time health care worker with an income of approximately 600 000 NOK, could afford 2,5% of the existing housing stock in Oslo. This was a downfall from 3,6% in 2018 and 20,8% in 2010 (Eiendomsverdi, 2020). In comparison, a nurse could afford over 30% of the housing stock in cities like Trondheim, Stavanger, Bergen & Kristiansand.

Data supports that it is particularly hard for young people. A new report has analyzed over 205 000 property sales in Oslo in order to develop a housing accessibility index for first time buyers (NBBL, 2020). The index shows that single first time buyers, defined as 25-34 year olds, could afford 36 % of the housing stock in Oslo in the period between 2003-2007. In the period up until 2011, 25 % of the housing stock was still available for young first time buyers, but in 2019 the numbers had decreased to 5,9 %.

The decrease of housing accessibility among young first time buyers in Oslo can be seen in relation to the changes that were made in Boliglånsforskriften in 2017 (Børsum & Lund, 2020). In addition to tighter requirements on income, requirements on equity were changed to 15 %, meaning that you need to have 15 % of the property value in personal savings in order to obtain a mortgage (Boliglånsforskriften, 2015). While “Boliglånsforskriften” had the intention of balancing out housing prices, thereby making it easier to access the housing market, it may have had the opposite effect on first time buyers in Oslo, mainly because of the price levels (Børsum & Lund, 2020). Consequently, without considerable personal savings or help, such as parent support, which in fact 1/3 of first time buyers get when accessing the homeownership market (Sandlie & Gulbrandsen, 2017), young people may be pushed out the homeownership market, possibly into the private rental market.

Housing may be, in proportion, relatively more expensive for first time buyers in single person households. Indeed, it is worth noticing that the average price/m<sup>2</sup> on small apartments have increased more compared to medium sized and large apartments, in addition to houses in Oslo (see figure 1 below). This implies that housing is relatively more expensive for people buying in this segment, which typically are first time buyers.

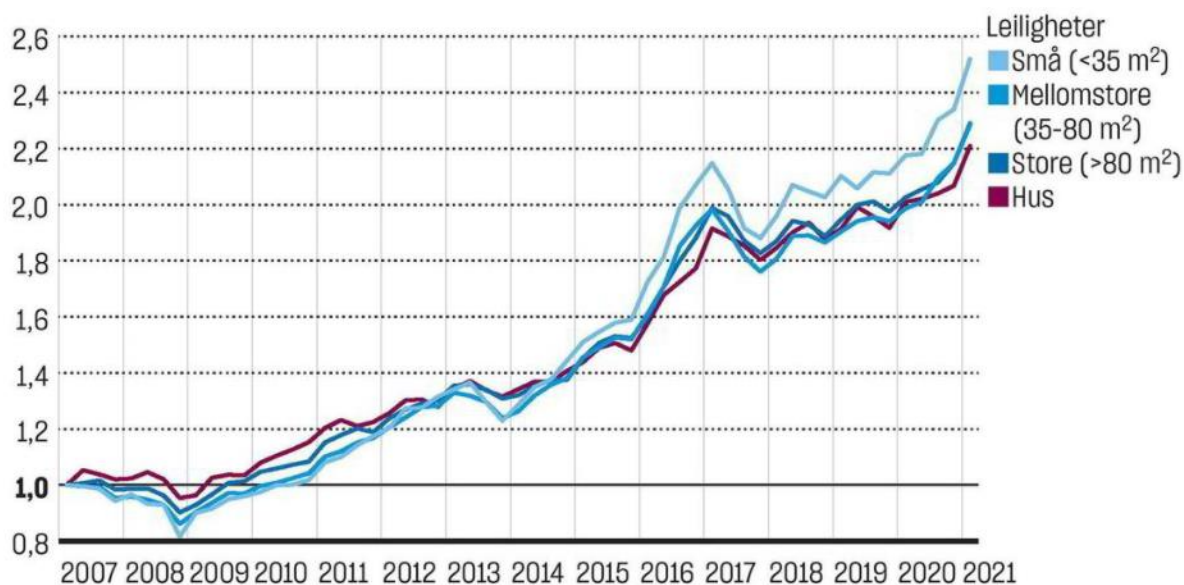


Figure 1: housing prices in Oslo from 2007-2021 distinguished between size; small, medium, large and houses. Source: Eiendomsverdi (2020).

### 3.1.2 The private rental market

While it is long understood that prices have increased in the private rental market in Oslo, they are not even comparable to the increase we have seen in the housing market in general. Between 2003 and 2018 prices increased by 85 % in the PRM, while increasing 199 % in the homeownership market (Oslo Kommune, 2019). It may therefore be argued that the price itself is not the main challenge with the private rental market, even though it might represent a barrier for certain groups, such as students. For instance the average price for a rental apartment was 13 900 NOK in the second quarter of 2018 (Oslo Kommune, 2019). For a student, with an average monthly income from Lånekassen of approximately 8900 NOK, this would prove far from enough without additional income.

The main challenge, on the other hand, is that the sector is unstable and lacks regulation, especially regulation that supports the right of the renter (Fafo, 2013). For instance, rental contracts usually last for three years, according to the rental act (Husleieloven, 1999). In addition, a high proportion of small scale landlords and a lack

of professional actors makes the sector highly unfavourable for many, especially those who wish for a stable housing situation. This could for instance apply to young people wanting to have children.

### 3.1.3 Homeownership as a political goal; from socio-democratic subsidies to neoliberal traits

Supporting homeownership in Norway has long and widespread political roots. As such, homeownership as the “right” way to access housing in Norway has been a political goal for a long time, commonly and publicly referred to as “eierlinja”. At a national governance level, this goal has been dealt with through very different political means. According to Stamsø (2008) it went from large subsidies characterized by socio-democratic traits, with heavy regulations on rent and housing prices during the postwar years, to more liberal traits, characterized by gradual deregulations in the credit and housing markets during the 1980s. These changes arguably contributed to the steep surge of housing prices and therefore affected young people the hardest according to Stamsø (2008). Hence, helping specifically young people entering the housing was also apparent during the 80s and 90s. In that period of time, the topic was among other discourses addressed in terms of young people's ability to uphold large amounts of debt (NOU, 2011).

### 3.1.4 The municipality's approach to a more active role in shaping alternative housing policies

Most policy tools relating to housing are dealt with at the national level, such as the above. However, the Municipality of Oslo is presumably taking on a more active role in shaping alternative housing policies in Oslo.

A good example is the growing interest in alternative housing solutions. *Kunnskapsgrunnlaget for en kommunal boligpolitikk* (Oslo Kommune, 2019), is in this regard the most comprehensive example of such. With this 159-pages policy report, the municipality wishes to extend beyond its more well understood task as a “housing provider” for the most vulnerable. More specifically, the municipality sees a growing need to develop more affordable, alternative solutions targeted towards groups that can not enter the housing market in Oslo (Oslo Kommune 2019, p. 4.). Alongside proposing a handful of economic, strategic and legal tools, 18 possible pilot projects are suggested all over Oslo. The pilots are both initiated by the municipality itself and by externals. The pilots are not limited to any specific housing form or type, but do have in common that they are proposing and testing out something new in the context of Oslo. In sum, one may say that *Kunnskapsgrunnlaget* (Oslo Kommune, 2019) is a good example on how the municipality is taking an active role in proposing tools and projects in order to provide for a larger amount of alternative housing solutions.

More recently, in January this year, the municipality published a report called *Socially*



*-oriented- housing forms* (directly translated from “*sosiale boformer*”) (Oslo Kommune, 2021). The report may be seen as an example of the growing interest the municipality has in investigating alternative housing solutions. As the title indicates, the main focus on the report is *sosiale boformer*, defined in the report as “*housing with a larger focus on shared practises and neighbourhood relations compared to normal housing*” (Oslo Kommune, 2021 p. 9). Under this arguably wide definition, the report distinguishes between six kinds of specific housing forms, the most common ones being *collectives*, *service-related housing forms* and *co-housing* according to the report (Oslo Kommune, 2021). The report showcases examples of both international and national projects and gives a good overview of the existing situation in Norway in general.

### 3.2 Existing situation of co-housing in Oslo

With reference to the findings in the report referred to in the section above, this section aims to give an overview of the current situation of co-housing in Oslo. The report could identify that even though a growing number of *sosiale boformer* has been built in Norway in recent years, there is a lack of co-housing projects and more specifically, of those involving a high degree of social interaction between the residents. It is, however, unknown whether this applies specifically to Oslo. Moreover, the report did not provide a spatial representation of the projects. Therefore this section will locate the projects using a spatial mapping method. It is worth mentioning that the mapping is limited to projects over 15 units and does not include student housing.

### 3.2.1 Existing situation of co-housing vs. sosiale boformer in Oslo

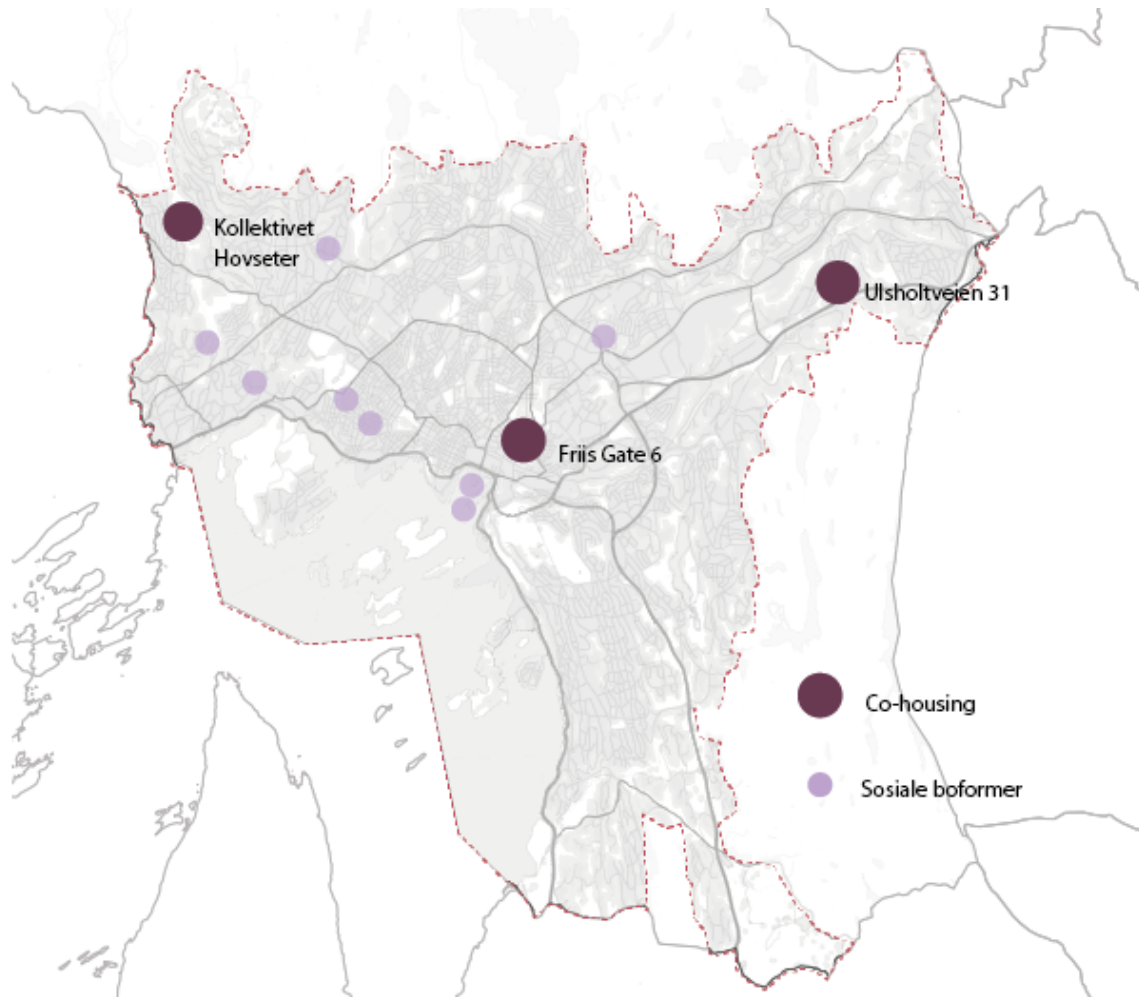


Figure 2: Name and location of existing co-housing projects in Oslo. Seen in comparison to other sosiale boformer in Oslo

According to the report, there are three existing projects that are considered to be co-housing. These are respectively: *Kollektivet Hovseter*, *Friis Gate 6* and *Ulsholtveien 31*. *Kollektivet Hovseter* and *Friis Gate 6* were both built during the 1980s by Ungdommens Boligbyggelag (USBL). Today, they operate as cooperatives and are sold at market price. The residents share, in both projects, extensive access to shared facilities. Arranging dinners and social gatherings are part of everyday life, alongside having fully operational private units. *Ulsholtveien 31*, on the other hand, is

considerably newer. It was completed in 2017, and aimed to provide “first time housing” for youth who still wanted to live in Alna, where it is located. The residents have access to a common space which provides a shared kitchen and living room facilities. The project applies a rental model based on “gjengs leie”, which typically is a bit less than market price.

The respective 8 additional projects are all what the report refers to as “service-related housing” (see figure below). Service-related housing has become increasingly popular in recent years, especially targeted towards elderly. Usually, they are equipped with a handful of services related to the community, such as staffed reception (Oslo Kommune, 2021).

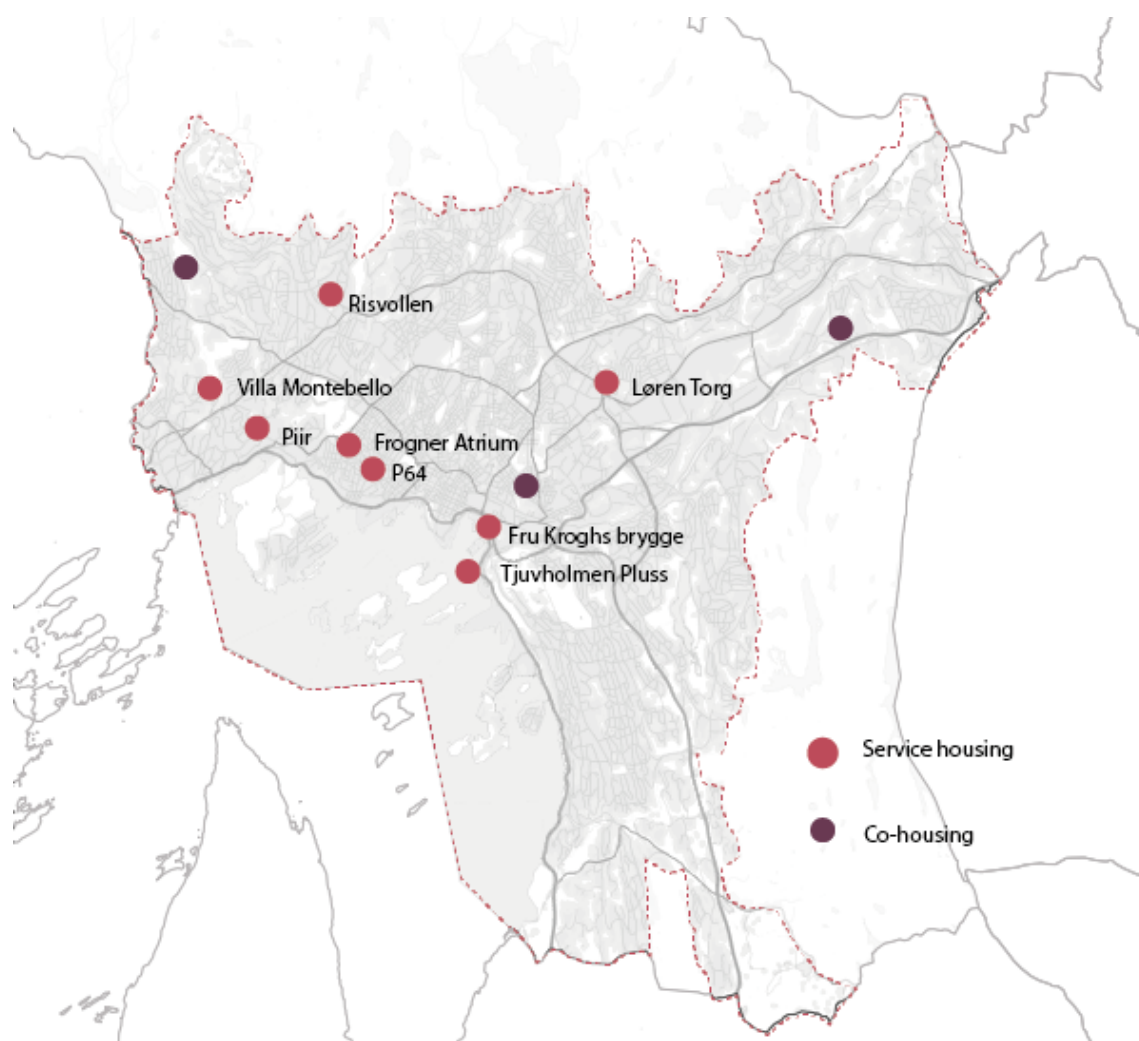


Figure 3: Service-housing in Oslo vs. co-housing

### 3.2.2 Summary of existing situation in Oslo

There are 11 existing *sosiale boformer in Oslo*. They are represented by two specific housing forms; namely co-housing and service housing. Co-housing accounts for three of the projects, while service housing accounts for the majority, more precisely 8 . Two of the three co-housing projects were built during the 80s, while only one project has been built during the last 40 years. Ulsholtveien 31 was completed in 2017. The mapping has shown that the overall trend acclaimed by the report also accounts for Oslo, co-housing has been relatively little implemented, especially in comparison to other *sosiale boformer*. However , it is not possible to say anything in regards to the social interaction without investigating the projects more in depth.

## 4. Methods

This chapter will present the methodological approach applied in the research and aims to show how I will answer my research questions. I will first present the overall qualitative approach and then go in depth in the multiple case study design (Bryman, 2012), illustrating 6 co-housing projects. Thereafter, I will present the data collection, how I analyzed my data and lastly what kind of ethical considerations I have made in regards to the methods.

### 4.1 Qualitative methods

This research has applied qualitative methods. The aim of the research is threefold. Firstly, I aim to understand the current limitations and potentials of developing co-housing in Oslo. Moreover, the research seeks to uncover whether it is possible to secure affordability while maintaining quality for young people's housing needs in Oslo. Furthermore, the research aims to suggest tools to overcome the identified limitations in implementing co-housing.

The spatial mapping identified the existing prevalence of co-housing projects in Oslo. However, the mapping lacked additional information related to mechanisms behind developing this housing form in Oslo. Furthermore, it can by no means provide an understanding of what kind of contexts have influenced the current situation. Hence, qualitative methods are necessary to answer the research questions and aim to understand social phenomena in regards to developing co-housing in Oslo (Bryman, 2012). As such, to support the initial mapping, the study has applied qualitative methods in the form of a multiple case study approach (Bryman, 2012).

#### 4.1.2 The 6 projects: a multiple case study approach

The scene of co-housing is conceivably limited in Oslo. When I started the data collection, I therefore naturally became aware that many of the co-housing projects had been stopped or were in the process of being built. Rather than limiting the study to the existing situation, I decided that including these projects would prove a much more nuanced and real expression of the current co-housing reality. In addition, when including interrupted or stopped projects, it was possible to shed light on not only the potentials, but also the limitations of implementing co-housing in Oslo. Therefore, the 6 cases are distinguished between three categories, namely: existing, in process and stopped co-housing projects. The figure below illustrates the name, location and the category each project belongs to.

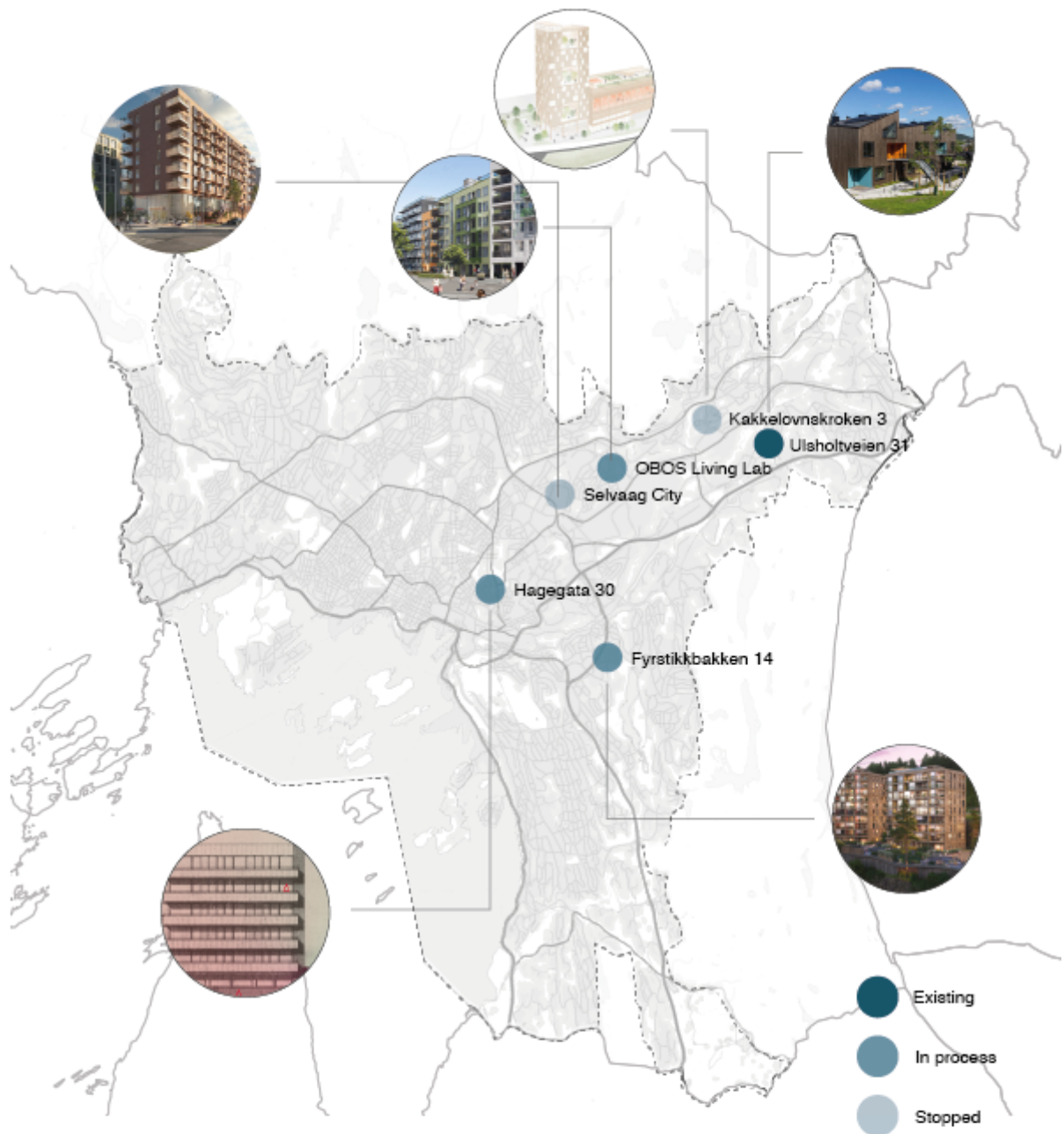


Figure 4: The map illustrates the selection and location of the 6 case studies: existing, in process and stopped co-housing projects in Oslo

#### 4.1.2.1 Existing

Ulsholtveien 31 is the only existing project. Completed in 2017, it was the first co-housing project that was built in over 40 years in Oslo. Located in Alna, the project

aimed to provide affordable housing for youth who wanted to continue living in the neighbourhood. The same year it was completed it was awarded the architecture prize of Oslo. The project has 36 apartments shared between approximately 60 residents. The project is included in this study because the residents have access to common spaces inside, in addition to a larger outdoor garden.

#### 4.1.2.2 In process

Fyrstikkbakken 14 is a large residential project in the process of being built, consisting of 160+ cooperative apartments. It is located in Hellerud close to the metro station. The project has received a large public interest in terms of proposing alternative housing forms new to the housing market. The project is included in this study as approximately 9 of the 160 apartments in total are designed as co-housing units. In that sense, the apartments provide common spaces inside the apartments. In addition, the project offers 250 m<sup>2</sup> of common spaces for all the residents.

Like OBOS Living Lab, Fyrstikkbakken 14 is a project in the process of being built. Located in Vollebakk, Løren, the first residents will probably move in within a couple of months. It is a rental tenure consisting of 36 apartments. Moreover, it has received great interest from the media in terms of providing something new to the market. As the name might predict, the building will function as a live testing lab where residents test out new solutions in regards to sharing. The project is included because it provides a common space for all residents in different parts of the building.

Hagegata 30 is quite different from the other projects that are in the process of being built. Located in central Tøyen, the developer, a limited profit organization called Tøyen Boligbyggelag, proposes an alternative use of the old municipal rental building. The building has been empty for over 6 years, after the residents were evicted in 2014. The political process has been complicated, but Tøyen Boligbyggelag wants to offer a mix of co-housing and collective units, in addition to common spaces for all the residents. That is the reason for the project being involved in the study.

#### 4.1.2.3 Stopped

Kakkelovnskroken 3 was a large residential and co-working project proposed to be built in direct proximity to Rødtvedt metro station. The aim of the project was to make housing affordable for young people and others struggling to enter the housing market in Oslo. The proposed plan was 6 larger co-housing units placed on top of each other in a high rise building, with each unit having access to a common space. In addition, common spaces for the larger public were planned on top of a sports facility.

Selvaag City was a residential project planned in Løren. Around 250 apartments were planned for young people and others struggling to enter the housing market. The strategy was to build quite compactly to reduce the costs. Extensive access to the

common spaces would be provided for the residents in different parts of the building and was why the project was included in this study.

#### 4.1.2.4 Multiple case study approach

Since the study does not investigate one single case, but aims to investigate and compare answers from key informants related to 6 projects, it may be referred to as a multiple case study (Bryman, 2012). Even though the term case study is applied here, it is not to be confused with the more commonly understood definition of a case study as a research design; researching one case in depth using ethnographic methods. The point is rather to investigate 6 different co-housing projects investigating: 1) common and differentiating factors that might lead to uncovering the potentials and limitations of developing co-housing in Oslo, 2) securing quality, meanwhile providing affordability. This may be called a comparative research design as it aspires to “understand social phenomena better when they are compared in relation to two or more meaningful contrasting cases or situations” (Bryman, 2012, p. 72).

## 4.2 Data collection

### 4.2.1 Key informants

The key informants were all recruited based on the fact that they had a *particular informed interest* in a co-housing project in Oslo (USAID, 1996). A particular informed interest was in this case defined as a decision maker in direct contact with developing a co-housing project. Hence, it was instinctive that the majority of the key informants were developers. They would seemingly provide the study with insight closely related to the limitations and potentials of the processes.

Semi-structured interviews were held with seven key informants. These included five developers, one architect and one anthropologist. The table describes in greater detail the role of the key informants and the project they were connected to.

<b>Key informant role</b>	<b>Number</b>	<b>Client/developer</b>	<b>Project</b>	<b>Stage</b>
<b>Developer</b>	1	Stiftelsen Betanien ( <i>Nonprofit</i> )	Ulsholtveien 31	Existing: finished in 2017
<b>Architect</b> <i>Consultant hired by developer</i>	2			
<b>Developer</b>	3	Birk & Co ( <i>Commercial</i> )	Fyrstikkbakken 14	In process: Under construction



<b>Anthropologist</b> <i>Consultant hired by developer</i>	4	OBOS <i>(Commercial)</i>	OBOS Living Lab	In process: Under construction
<b>Developer</b>	5	Tøyen Boligbyggelag <i>(Nonprofit)</i>	Hagegata 30	In process: Waiting the municipality final decision
<b>Developer</b>	6	ByKon Eiendomsutvikling <i>(Commercial)</i>	Kakkelovns kroken 3	Stopped
<b>Developer</b>	7	Selvaag Bolig <i>(Commercial)</i>	Selvaag City	Stopped

Table 3: List of key informants

As depicted in the table below, one key informant interview (8) was carried out with a project that did not fall under the definition of co-housing. This was the case for a startup called CoOwn. CoOwn aims to develop collectives in apartment buildings with the intention of helping young people acquire affordable, collective homeownership. Because of the notably strong link to the aim of this research, the interview was conducted even though it was not a co-housing project, notably because it would not provide any common spaces in addition to the apartment level.

Architect and co-founder	8	Co-Own <i>(Commercial)</i>	Co-Own	In process
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Table 4: List over additional key informant

#### 4.2.2 Subject matter experts interviews

In addition to the key informant interviews, three expert interviews were held. The expert interviews provided the research with first hand theoretical knowledge. These included topics such as alternative housing models, willingness to share housing in Norway and lastly international case study research on young people and housing. Their relevancy is elaborated in the table below. The advantage of using expert interviews is that they tend to have more knowledge about the topic than the interviewer (USAID, 1999). Therefore, it proved to be especially valuable that two of the expert interviews were conducted before the main part of the data collection was

carried out. This was because it enhanced my understanding of the field considerably.

The expert interviews were also deemed valuable in terms of recruiting informants. It was through one of the interviews I got in contact with another key informant and one other subject matter expert.

Role of informants	Institution/Company	Relevancy
Project leader of “New Housing qualities”	The planning and building services (Plan- og bygningsetaten)	Published the report called “Sosiale boformer” which was the starting point of the spatial mapping
Analyst	Prognosesenteret	Worked with a report called “Future Living” which is about willingness to share among people in four cities in Norway
Researchers on housing studies	Polytechnic University of Milan	Published one of the articles in The Special issue on Young People and Housing

Table 5: List over subject matter experts

#### 4.2.3 Semi -structured interview guide

For the answers to be somewhat comparable, but also to have the opportunity to adapt the interview to the specific projects, a semi-structured interview guide was made (Bryman, 2012). It was therefore important that the interview guide covered specific topics that were more or less asked in the same way to all the informants. These topics derived from the research questions and included concepts such as *affordability*, *quality* and *common spaces*.

In terms of the ability to adapt the interview to the different projects, flexibility was ensured by having potential follow ups that could be adapted along the interview depending on how the informant answered the different questions, e.g if the informant said that they did not provide any specific tools to provide affordability, questions regarding *why* were asked. In the same manner, if they answered yes, they would be asked why this is not a bigger trend in Oslo (see interview guide in appendix 9.1).

The structure of the questions went from being more overarching to gradually becoming more specific. At first, the interview guide started out with general questions; for instance what could be done to provide more affordable housing for young people in Oslo. The intention of starting out with an open question is that it allows for the informant to bring new perspectives to the research, without being limited to any particular topic or context. In addition, it created a good and arguably open environment between the interviewer and the informant. The interview guide would

gradually go more in depth on the qualities within the certain co-housing projects, asking specifically for evaluations regarding the relationship between quality and affordability. In the end all informants were asked an open question whether they believed co-housing was the future housing form for young people in Oslo. This rounded up the interview on a good note and left me with new reflections and thoughts.

#### 4.2.4 Recruiting informants and conducting interviews during Corona

The key informants were mainly recruited using the method of *snowball sampling* (Bryman, 2012). Snowball sampling means that the informants propose other informants with relevant experiences for the research. As elaborated on above, one of the first interviews with a subject matter expert automatically led me to another key informant. Most probably, this proved to be somewhat “easy”, because the scene of co-housing is limited in Oslo. In addition to the snowball method, I used my own as well as my supervisor’s network to recruit informants. The recruitment felt manageable as most people I contacted were immediately positive to contribute to the project.

The interviews were held virtually through Zoom due to Covid-19 restrictions. On one hand, I do believe the easy-going process with recruitment and conducting the interviews might be related to Covid-19. Usually a virtual meeting takes less time than a normal meeting would do. In addition, I noticed that people were available fairly soon after initially getting in touch. In that sense, Covid-19 might have contributed to a smoother recruitment and interview process. On the other hand, it would arguably be favourable to the data collection to meet the informants in person especially if it could be combined with a visit at the site. Most probably, that would provide me with a more comprehensive perspective of the project(s).

### 4.3 Data analysis

Based on the answers provided by the key informants, the data was analysed using a method called *thematic data analysis* (Bryman, 2012). In the first step I extracted the data into four main themes; namely *affordability, quality, limitations* and *potentials*. These themes derived from the questions in the interview guide, which in turn was influenced by the research questions.

The first step was executed immediately after every interview, when the answers were still fresh in mind. This was done simply by writing down bullet points in reference to the four themes for each project (see Appendix 9.3). If any information would not fit into the four themes, another theme referenced to as “other” was added. Providing a certain flexibility in these immediate notes were important in order to not miss out on interesting aspects that might prove valuable for the next steps of the data analysis. This was a natural part of the process as interview settings are ever changing environments and would accordingly vary in terms of the different informants views in relation to their respective projects.

The second step began after all the interviews were conducted, and consisted of creating sub-themes based on the four main themes. This was done by printing out the notes from the first step in order to identify recurring motifs and themes within the four categories. With a little bit of work though, these recurring motifs became the final sub-themes which now forms the main foundation and organizing structure for *chapter 5 - findings and analysis*.

Usually this step involves re-reading through the transcripts thoroughly (Bryman, 2012). However, for this research project, the interviews were not transcribed. The main reason for deciding against this is because my research was looking into four main categories on an arguably more overarching level, referring to *affordability, quality, limitations* and *potentials*. However, if the the intention was limited to interpreting how informants for instance conceived only of the concepts, e.g. quality, it would prove more relevant to transcribe the interviews. In addition, given the time and resources needed to transcribe, I rather re-listened to all the recordings and partly transcribed the interviews. Hence, citations will appear in the findings as a way of supporting the data material.

In some incidents, the key informants sent me illustrative material relating to the projects after having conducted the interviews. When applicable, this material will support the findings from the thematic data analysis.

#### 4.4 Ethical considerations

All kinds of research implies taking ethical considerations. More specifically, a research design which has primarily applied qualitative methods, like this one, has even higher demands as it involves getting in close contact with people, moreover their personalities and thoughts. It is therefore very important that the data is stored correctly and the informants are provided with information in regards to their rights.

All the informants were hence provided with a written consent form (see Appendix 9.2) which explained the aim of the project; the contact information of myself and my supervisor and what it meant to be involved in the project, e.g. that the interview was being recorded. Even more importantly, the written consent form made the informants aware that their names might be recognisable in light of their working title or working place. Nevertheless, I have kept the names of the informants anonymous because it does not serve the research any given purpose not to. However, in the consent form the informants know that the data might be recognisable. To remedy this, all informants who have pursued a wish to read through the citations have been given the opportunity to do so.

## 4.5. Research limitations

### 4.5.1 The selection of the co-housing projects

My study has focused on limitations and potentials of developing co-housing in Oslo. As elaborated earlier, this happened naturally as the scene is small and it led to a more extensive focus on the process than originally anticipated at the onset. However, in terms of the selection of projects, it would have been favourable to provide a more balanced selection, given the fact that there was only one existing project represented, out of three actually existing.

I did try to get in touch with USBL, which is the developer responsible for the two other co-housing projects called Kollektivet Hovseter and Friis Gate 6. Unlike the other fairly smooth recruitment processes, I did not manage to arrange an interview with this developer. It might have proved valuable to the research to include one of these projects, especially in terms of evaluating quality and affordability (RQ2), as this proves easier when a project actually exists and real experiences are possible to investigate. On the other hand, in terms of investigating procedural potentials and limitations for the other existing co-housing projects (main RQ), it most likely lies outside the scope of the thesis considering that they were completed during the 1980s. In addition, It might even have proven difficult to find the data.

More importantly, I am aware that the selection may not have achieved the desired balance, which according to Bryman (2012) is an important element when applying a comparative research design. Nonetheless, the selection is more or less a snapshot of the current situation which makes it relevant to the selected co-housing projects.

### 4.5.2 Research biases and research quality

When making use of key informant interviews, one should be aware that they might have certain biases or might be able to influence the findings more than anticipated (Bryman, 2012). Naturally, this may be seen in relation to the section above in regards to the selection of the projects. As such, it was evident that the informants connected to projects that had been stopped were in general more negative towards the process and would provide more extensive negative recollections of their experiences. On the other hand, the informants related to projects that were built or were in the process of being built would naturally be more positive towards the execution of the projects.

A way to avoid too much bias is to secure diversity in the key informant group (USAID, 1999). This could have been applied more in this case study, as the majority were representative from mainly one group; developers. In particular, it could have been favourable to recruit key informants connected to the same projects, but having different roles. This was done to a very limited degree in the study, hereby referring to Ulsholtveien 31 where both the architect and the developer were interviewed. Even

though the informants would naturally view the project from their respective perspectives, e.g. the architect would go more in depth on the spatial qualities compared to the developer, they in general had a very similar perception of the project as a whole. This implies that the findings from this specific case study may have a higher internal validity because it was approved by two informants. It would therefore have been an option to provide a more diverse key informant group in each case. On the other hand, the workload for conducting more interviews could arguably be regarded to be outside the scope of this master thesis, and may have been more relevant if the study applied a traditional case study research design and not the comparative research design.

Some of the themes above touched upon the challenges with providing one type of validity, called internal validity. Validity in general is the most important criterion of research and has to do with the integrity of the results according to Bryman (2012). If looking closer at external validity in this study, which means whether the findings might be applicable outside Oslo, the study is to some degree, valid. Certain parts of the housing markets in Oslo are steered by local regulations, which means that the results in regards to the processes of implementing co-housing are only applicable for Oslo. On the other hand, the results may be applicable in other cities or countries with similar looking regulations, in similar looking housing markets.

## 5. Findings and analysis

In the following chapter I will present the findings from the multiple case study on co-housing projects in Oslo. According to thematic data analysis of the interviews, four main themes could be identified: *affordability, quality, limitations and potentials*. These four themes will be applied to structure the chapter.

The first section on *affordability* will describe and compare the case studies with respect to three aspects: *tenure models, price setting and strategies to reduce price* in order to explore how and if affordability has been pursued in the different co-housing projects. The section on *quality* will address what the informants described as the project's qualities. The main focus will be on the *common spaces*, but will also address how certain projects have worked to enhance qualities of the *private spaces* and how the informants to different degrees have seen the role of *social inclusion* as a quality.

Moreover, the findings will present different experiences the informants have had with the process of developing co-housing in Oslo. These include *limitations and potentials*. As outlined in the chapter 2, when the data collection started I immediately became aware that very few co-housing projects had been realized in Oslo, moreover many had been interrupted or stopped. Therefore identifying these underlying mechanisms of procedural limitations and possible potentials became important findings in this study.

Finally, the chapter will last provide a summary of the main findings.

### 5.1 Affordability

In this section, *tenure form and price setting* will be presented first. Thereafter *strategies to reduce price* will follow. The main findings on affordability can be found in a summarized version in table 5.1.

#### 5.1.1 Tenure form and price setting

Various tenure forms have been applied to the selected co-housing projects. As table 5.1 displays, four out of six projects offer cooperative tenures with homeownership models. Moreover, two projects offer rental tenures, this applies to Ulsholtveien 31 and OLL. When the informant of OLL was asked about why rental was favoured as opposed to ownership, the informant made a reference to the developer's meaning in regards to the high risks involved with selling innovative housing forms at the open market. Moreover, the informant could inform that it had been a discussion to offer rental prices below market price if the demand would turn out low. Eventually, it did not and prices were set at market price.

Similar to OLL, the majority of the projects are either sold or rented out at market price. This concerns Fyrstikkbakken 14, Kakkelvknoken 3, Selvaag City and OLL as explained above. In addition, a few projects offer "gjengs leie". "Gjengs" means

“average price” of all the similar units rented out or sold in the neighbourhood. Normally, this would be a little less than market price. But, the differences are not remarkable in practice. For instance, the price difference when comparing market price and average price in a one-bedroom apartment located east in Oslo is set to be 250 kr monthly (Statistikkbanken, 2021). Gjengs leie applies to Ulsholtveien 31 and Hagegata 30. In addition to gjengs leie, Hagegata 30 offers another price setting model referred to as “prices based on covering the loan expenses” (directly translated from “dekning av låneskostnader”).

The findings have shown that the majority of the projects are sold or rented out at market price, while a few projects offer a price setting model based on the average price in the neighbourhood. One limited-profit developer, Tøyen Boligbyggelag in Hagegata 30, offers in addition to average price a price setting model based on the costs of covering the loan expenses. It seems evident to claim that there is a tendency towards commercial developers selling at market price, while limited-profit developers rent out for an average price. Affordability may however still prove to be problematic as average price is not much cheaper than market price.



	<i>Existing</i>	<i>In process</i>			<i>Stopped</i>	
<b>Project</b>	<i>Ulsholtveien 31</i>	<i>OBOS Living Lab</i>	<i>Hagegata 30</i>	<i>Fyrstikkbakken 14</i>	<i>Selvaag City</i>	<i>Kakkelovnskroken 3</i>
<b>Tenure form</b>	<i>Rental, owned by developer</i>	<i>Rental, owned by developer</i>	<i>Rental</i> <i>Cooperative ownership</i> <i>Rental to ownership</i>	<i>Cooperative ownership</i>	<i>Cooperative ownership</i>	<i>Cooperative ownership</i>
<b>Price setting</b>	<i>Average price in the area</i>	<i>Market price</i>	<i>Average price in the area</i> <i>Prices based on costs of having the mortgage</i>	<i>Market price</i>	<i>Market price</i>	<i>Market price</i>
<b>Strategies to reduce price</b>			<i>Participation provides affordability</i>	<i>Splitting one share into three shares to reduce costs of ownership: reduce prices to 5000 NOK per month</i>  <i>To reduce the cost burden on young first time buyers before moving in, buyers can have the common up front payment of 10 % of the total price postponed to when they move</i>	<i>Building compact (down to 18m2)</i>	<i>Building in the height (18 floors) and compact</i>  <i>Reducing outfitting inside to minimal. Allows for a certain amount of self-construction</i>

Table 6: Comparison on how affordability is provided in the selected co-housing projects

### 5.1.2 Strategies to reduce price

Even though most of the projects are sold at market price, affordability can be provided alternatively. This notion is shared by several key informants, however different strategies apply to the selected co-housing projects. In Selvaag City for example, the developer aimed to build apartments starting at 18 m<sup>2</sup>, with the maximum size of 34 m<sup>2</sup>. According to the informant, this would allow for building more apartments, which in turn could be sold for an affordable amount. In this case, affordability was defined as “.....a little bit under and a little bit over the Nurse Index...”, hereby referring to a quarterly report that estimates how accessible the housing market is in Norway. Extensive access to common spaces would balance out the reduction in private space according to the informant:

*“We saw that in Selvaag City you would have smaller apartments, however at the best quality; taller ceiling heights , more compact living, kitchen, bathroom, flexible furniture inside the apartments, in addition to that we put a larger common space in the ground floor”.*

In Kakkelovnskroken 3, the developer wanted to reduce the price per m<sup>2</sup> by building an 18 floor high rise in close proximity to the metro station at Rødvedt. The proposed strategy of building high was essential for the project to be profitable and to provide affordability for the buyers, according to the informant: *“The plan was that the savings we made by building high, would benefit the buyers”*, hereby referring to that building high would possibly allow for enough apartments so that prices of the units could be reduced to be bearable for first time buyers.

In Fyrstikkbakken 14 the developer wanted to reduce the prices for homeownership by splitting what would usually be one share in a cooperative into three shares. In practise, this meant that three people would collectively own a dwelling together, but have exclusive user rights to their own fully equipped dwelling. The informant would draw parallels to the private market when referring to the price advantages this strategy would provide: *“For 5000 kr, as this co-housing dwelling would cost per month, you will not be able to afford anything similar in the private rental market. As a student, you might be able to exit the private rental market”*. Hence, according to the informants this strategy of collective homeownership would be less expensive than the private rental market.

In addition to providing collective homeownership, the informant in Fyrstikkbakken 14 expressed that in the co-housing dwellings the upfront payment of 10 % of the buying price could be delayed until the residents had moved in as a way of lessening the affordability burden on what they pictured as mostly young, first time buyers; *“The common 10 % up front payment you need to pay when you buy the apartment, they (referring to the possible buyers) don't need to pay. This is done to make the whole process easier before takeover, something we think is actually quite good. In hope that people feel that this is something they want to do”*.

In Kakkelovnskroken 3 the informant described how limiting the outfitting inside the apartments to the minimum could provide affordability. Many residential projects come with standard outfitting solutions that could, according to the informant, be a possible driver for the prices to increase, however adding that: *“ If you allow for a certain amount of self-construction, you can make the apartment almost finished so you will get the paperwork from the municipality saying it is done. You deliver a really simple apartment to the ones that wish for it, and then they can do the rest themselves. It is like having a reversed menu; you start out with almost nothing, only so that you fulfill the minimum requirements, and then you upgrade in terms of what you can afford ”.*

In Hagegata 30 the key informant meant that participation itself could be a tool to provide affordability. When being challenged with this statement, as participatory processes often apply extra costs, the informant would argue that most people do it for free in addition to that the outcomes of the participation would make certain choices easier for the architects.

Building high, building more compactly, providing collective homeownership, postponing payments, reducing outfitting inside the dwellings and facilitating for free participation, indicate a wide variation in strategies to provide affordability. Even though these strategies were recognized in four projects, strategies to provide affordability were not identified in two projects (Ulsholtveien 31 and OLL).

## 5. 2 Quality

In this section, common spaces, as an indicator of quality in co-housing, will be presented first. Thereafter, a smaller section follows on how certain informants have worked more closely on enhancing qualities inside the private spaces. The final paragraph explores how the informants conceive the role of social inclusion as a quality in co-housing.

The main findings on quality can be found in a summarized version in table 6.1.

### 5.2.1 Common spaces

All informants shared the same perception that the common spaces were an important quality, especially as co-housing normally involves living with less private space. Moreover, the common spaces allow for the residents to meet and interact socially. Even so, the findings indicate that the common spaces vary according to different factors, for instance in terms of the spatial location and their private or public nature. Therefore, this section illustrates the common spaces according to three different categories: apartment level, building level and neighbourhood level. This is interesting to look into as it may tell something about what kind of community the projects allow for. Are the projects mainly planned for the residents only or may the neighbourhood be involved?

### 5.2.1.1 Apartment level

Only two case studies had common spaces inside the private units. This applied for Hagegata 30 and Fyrstikkbakken 14. The design in Fyrstikkbakken 14 allowed for a conceivably large common space with a kitchen and living room in addition to the private units. This design was also applied in Hagegata 30, but the project went even further in proposing and testing out several different solutions with larger common spaces with more shared functions including living room, kitchen etc. In that sense, the apartments in Hagegata 30, if only looking at apartment level, would appear more similar to collectives than to independent/separated co-housing units.



Figure 5 : Co-housing unit called "Friendship apartment" in Fyrstikkbakken 14. The picture illustrates two fully equipped dwellings (pink and orange) with smaller kitchens, in addition to a common space with larger kitchen, living room and balcony. Source: Fyrstikkbakken14.no (2021)

### 5.2.1.2 Building level

By far, the most common allocation of the common spaces was on building level (see table 5.2). Common spaces on the buildings level were identified in all projects; also the ones that had common spaces inside the apartments. The programming would vary from project to project, but certain functions were more widespread than others, for instance common living rooms, laundry rooms, bicycle workshops and rooftop terraces were mentioned several times. Figure 5.2, for instance, illustrates that in Hagegata 30 the majority of the common spaces are located at the building level, however in connection to more public functions such as a library.

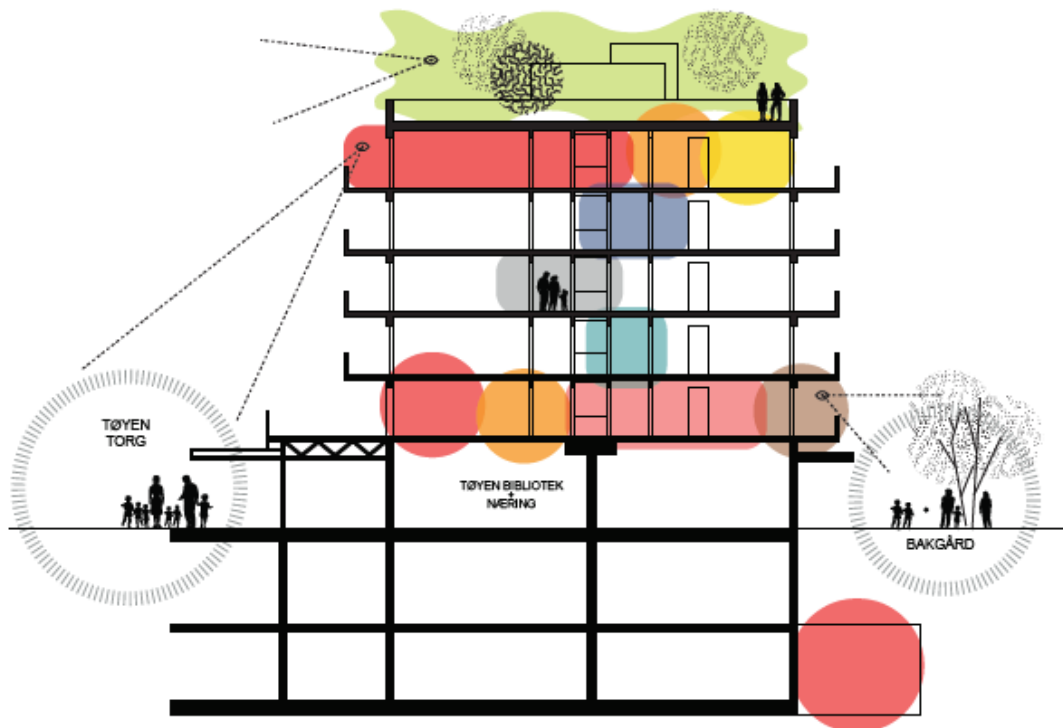


Figure 6: Common spaces in Hagegata 30 mostly located on building level. In addition, we see that the common spaces may be connected to other more public functions such as Tøyen Torg. Source: Tøyen Boligbyggelag (2021).

Moreover, participation seemed like an important premise for the specific programming of common spaces on building level, for instance the informant in Hagegata 30 said in relation: *“participation is like co-producing the qualities in the common spaces”*.

Allowing for a large degree of participation was also important for the programming of the common spaces inside Obos Living Lab. The informant referred to “The Innovation Area” when describing the arguably *flexible programming of the common spaces*.

According to the informant, the common areas will be a place for the residents to propose and test out different programming in real time. In reality, this means that it could be a cinema for three weeks, and then a co-working space the next week if this was a proposal coming from the residents.

#### 5.2.1.3 Neighbourhood level

Some of the projects would plan and design for common spaces which would have more connections to the surrounding neighbourhood, compared to projects providing common spaces only on building level.

This would for instance apply to Selvaag City who described : *“In the largest common space we wished to locate it on the ground floor, on the corner of the street, with an active facade allowing for short ways in and out”*. The informant would thereby indicate that the common spaces on the ground floor could be opened for the wider public. It seemed like this common space was planned and designed for commercial use, for instance a cafe.

Kakkelovnskroken 3 had the same idea for the common spaces on the ground floor. The informant was not explicitly expressing the exact programming of this common space. However, the project planned on having a common space for public use programmed as an urban garden. This would be on top of the sports facility located in direct proximity to the residential building. The figure below shows the situation. In addition the figure illustrates the “enclosed winter gardens”, which are common spaces on the building level, accessible only for the residents. These are located on three different floors in the high rise.



Figure 7: Common spaces accessible for the neighbourhood: located on the ground floor, in addition to the urban garden on top of the planned sports facility. Source: ByKoN (2018)

While having most of the common spaces on a building level, similar to the project in Hagegata 30, it seemed that the neighbourhood functions, such as the library on the first floor, were mostly seen as “extra” common spaces for the residents. At the same time, the informant expressed that the neighbourhood may use the common spaces for instance when having an event.

	<i>Existing</i>	<i>In process</i>			<i>Stopped</i>	
	<i>Ulsholtveien 31</i>	<i>OBOS Living Lab</i>	<i>Hagegata 30</i>	<i>Fyrstikkbakken 14</i>	<i>Selvaag City</i>	<i>Kakkelovnskroken 3</i>
<b>Common spaces</b> <i>Apartment level</i>			<i>Common spaces include central functions such as kitchen and living room, which is not unlike Fyrstikkbakken provided in the private units. May appear more like collectives, if not for common spaces on building level</i>	<i>Common space with larger kitchen and living room, in addition to fully operational private units</i>		
<i>Building level</i>	<i>Shared room with kitchen, bicycle workshop</i>	<i>The Innovative Area” (seen in reference to the flexibility provided in the common areas)</i>  <i>The programming of the common spaces are up for the residents to decide; bicycle workshop, cinema and so forth were mentioned</i>	<i>Shared living rooms; programmed after the residents’ needs.</i>	<i>“The Shared meter”</i>  <i>Shared rooms programmed after participation. Some early examples include:</i> <i>Rooftop terrace</i> <ul style="list-style-type: none"> <li>- <i>Sauna (view over Oslo)</i></li> <li>- <i>Urban gardening</i></li> </ul>	<i>Common spaces, ground floor in addition to floor above (it should not appear like a hotel, according to the informant)</i>	<i>Enclosed winter gardens</i>  <i>Laundry room</i>



<i>Neighbourhood level</i>	<i>Large outdoor area, may be used by other neighbours. Difficult to know the exact extent of non-residents</i>		<i>Mostly seen as the resident can access the nearby neighbourhood functions. But, proposes that the neighbourhood may use the common spaces for instance for an event</i>		<i>Cafe in the first floor</i>	<i>Rooftop terrace with urban gardening, open ground floor, sports club in close proximity</i>
<b>Private space</b>	<i>Unique architecture- no apartment is similar.</i>	<i>Flexible furniture, smart solutions</i>		<i>Noise proof walls</i>  <i>Balcony in every apartment</i>	<i>Flexible furniture</i>	
<b>Social inclusion</b>	<i>Mostly happens outside in the gardens and in informal hangout places</i>	<i>Social inclusion</i>  <i>Large focus on mixing different people</i>		<i>Stressing that single households have great potentials in co-housing</i>	<i>Potentials for single households</i>	<i>Potentials for single household</i>

Table 7: Comparison on how quality is conceived and provided in the selected co-housing projects

Only one of the selected projects had experiences related to the actual use of the common spaces, simply because it is the only project that has been built in this case study. The following findings indicate that even though one plan for progressive use of common spaces, especially inside on the building level, the actual use might diverge from what is planned.

According to the informants in Ulsholtveien 31 the use of the common space has changed from what initially planned. The common space inside, which makes up around 70 m<sup>2</sup> in total, was planned to be a shared space available for its residents at all times. Since last year, both due to Corona and issues with keeping the common space organized, the place has only been available upon request and through planned bookings.

Possibly, the outdoor garden has become of great use because of the difficulties with the common spaces inside. On the other hand, it is the most appreciated and used quality in Ulsholtveien nonetheless, according to both informants. The garden is available and accessible through staircases for all its 60 residents and consists of a wide array of different planted areas including zones which carry fruits and berrys. According to both informants, this is where the families meet and informally hang out. Moreover, the successful use of the garden has now led to measures being put into upgrading the garden according to its more intense use. Especially in terms of the children playing there, according to the informants. .



*Photo 1 and 2: Outdoor garden in Ulsholtveien 31. Source: Langvad (2018)*

#### 5.2.1.4 Summary of the common spaces

All the informants share the same perception that common spaces represent an important quality. Moreover, participation is seen as an important factor when referring to the programming of the space. All projects provided common spaces on building level, while two projects additionally included common spaces at the apartment level in their prospects. Certain projects showed that the common spaces could also be a possible meeting place for the larger neighbourhood, e.g. Selvaag City and Kakkelovnskroken 3. However, only one project, Ulsholtveien 31 has experiences with

the actual use of the common spaces. The case of Ulsholtveien showed the plan may diverge from actual use. It seemed like the garden in Ulsholtveien 31 mostly was used by the residents, but it may be a meeting place for the surrounding neighbourhood as well.

### 5.2.2 Private spaces

In addition to the large focus on the common spaces, some informants also stressed certain measures that might help improve the qualities inside the private spaces. In Fyrstikkbakken 14 the informant described how the project had applied noise isolation to block out the noise between the walls, arguably to provide a greater feeling of home:

*“We have done this to enhance the qualities of living in the co-housing units, between the walls in the bedrooms and the common spaces. Say if you are going to study and the other one wants to play music, you should not need to be able to block out the sound”.*

The informant saw this in relation to the sub-preference conditions of living in collectives in the private rental market: *“if you look at collectives; no noise isolation, no living room, there are just a lot of rooms and perhaps a tiny kitchen to share”.* As such, a contributing factor for co-housing to work was according to the informant that they were planned and built as co-housing from the beginning (hereby referring to co-housing on apartment level).

In Ulsholtveien 31, the informants would stress that even though the apartments would come across as compact, the experience of uniqueness in every single apartment provided quality for the residents:

*“ Even the smallest apartments would have two floors, to give you the feeling that you don't live in a box”.....“Every apartment in the main house is different, in the new building there are five different apartments. There is something unique in every apartment. This is the experience for everyone who moves in. The feeling of; this is me, this is my apartment. My apartment is different from yours”.*

In other words, for Ulsholtveien 31, the unique architecture inside the private units was a quality in itself. This may stand in sharp contrast to the affordability strategy of providing reduced outfitting in the apartments of Kakkelovskroken 3. As such, on a micro-level, these examples are able to illustrate the conflict between quality and affordability in co-housing.

Flexible furniture and smart solutions were also mentioned by several informants. However, it is arguable to what extent that leads to quality, or whether it is a tool to remedy with poorer qualities in compact dwellings.

The findings have shown a wide variation in tools that may enhance qualities inside the private spaces. These included noise isolation and flexible furniture. The arguably

unique architecture in Ulsholtveien 31 provided a great feeling of home for the residents, according to the informants. Compared to Ulsholtveien 31, the strategy of reducing the outfitting inside the apartments in Kakkelovnskroken, may illustrate the hardship of providing quality and affordability in co-housing.

### 5.2.3 Social inclusion

Besides the substantial emphasis on physical qualities in the selected co-housing projects, several informants mentioned the potentials that co-housing has to provide social inclusion. These included potentials mostly related to preventing loneliness.

Informant 8, the only non co-housing project included in this study, highlighted the community feeling the most explicitly. The informant said straight: *“In collectives such as CoOwn, you have the opportunity to live with people you actually want to live with”*.

On another note, the informants of both Selvaag City, Kakkelovnskroken 3 and Fyrstikkbakken 14 would draw parallels to how their projects could be a solution to solve the growing problem of loneliness in the cities. For instance the informant in Kakkelovnskroken 3 expressed; *There are many single households in Norway. To have co-housing units and Delemetern would lead you to meet others. We see that the social dimension is becoming more important; that people not only spend time in their own house and garden. I think people are ready for it”*.

These findings coincide with the experiences that the informant of OLL had with recruiting future residents for their test lab project. According to the informant, it was evident that single, young people were the group that were mostly interested in living in the project. If this was only because of co-housing having the possibility to provide social inclusion was hard to conclude with, according to the informant. The informant would for instance stress that rental tenure might be more relevant for young people compared to other age groups.

These findings were also supported by the informant representing Prognosesenteret. Last year, Prognosesenteret carried out a large comparative study revealing Norwegians attitudes towards sharing, in a report called “Future Living”. The informant could tell that a considerable amount of the respondents did not have a knowledge around housing forms such as co-housing. However, single, young people were alongside single, elderly the most positive towards co-housing concepts. Moreover, the informant would highlight that Oslo had the largest potential for these solutions. Not only because of having the highest housing prices in Norway, but because the share of single, young people makes up 17 % of Oslos total population.

The findings point towards that the majority of the informants relate social inclusion to issues revolving around loneliness. These findings correlate with the experiences from OLL and the findings from the report called Future Living.

## 5.3 Limitations

With the given factors in mind of what kind of tools that can help secure affordability and quality in the selected co-housing projects in Oslo, the next section of the findings will focus on the limitations and potentials. As outlined above, the limitations and potentials focus on the *process* of building and developing co-housing in Oslo.

### 5.3.1 Local regulation plans

According to a few informants, local regulation plans made specifically for Oslo represented a large barrier for the execution of the projects. More specifically, in the case of Kakkelovnskroken 3 the informant referred to Høyhusplanen as the project's biggest threat. Høyhusplanen is a plan that regulates the maximum heights in Oslo. Right now the limit is 23 meters according to the informant. This naturally represented a large threat for Kakkelovnskroken 3 as they aimed to build 18 floors, way above 23 meters. The intention by doing so was to bring down the effective cost on price/m<sup>2</sup>. Surprisingly, the planning and building services, which legislates the dispensations from e.g. Høyhusplanen, were positive towards the project even though it deviated from "Høyhusplanen". In fact, they recommended the developer to go through with a regulation plan in order to challenge the politicians on the height limits. Nevertheless, Fylkesmannen, the authority above the planning and building services, stopped the whole project. Objections from several different actors were the main reason.

The informant in Selvaag City expressed a similar obstacle in relation to technical building restrictions. In this case, it was "Leilighetsnormen" who threatened to stop the whole project. Leilighetsnormen is a local legislation which restricts building apartments below the size of 35 m<sup>2</sup> in addition to that only 35 % of the apartments can be 35-50 m<sup>2</sup>. This norm applies among other areas, Grunerløkka where Løren is located. The norm has the intention of securing quality. Selvaag City wanted to build apartments down to the size of 18m<sup>2</sup> to allow for affordability. This was accordingly way under the minimum allowance of 35 m<sup>2</sup>. Likewise Kakkelovnskroken 3, the informant said that the planning and building services were spontaneously positive. However, due to risks related to a prolonged regulation process as the project moved on to its sixth year, the developers decided to withdraw the whole project.

It was not the restrictions alone who stopped the projects from never being realized, but the regulatory processes and moreover the risks related to them. Nevertheless, Høyhusplanen and Leilighetsnormen represented threats for the developers in both Kakkelovnskroken 3 and Selvaag City.

### 5.3.2 Complications with long regulation and finalization processes

Other informants would also highlight implications with long regulation processes. But in addition to regulation, the finalization part of the processes have also turned out to be quite challenging. More specifically, the informant of Fyrstikkbakken 14 could tell that the time frame of the project would span from the first idea taking shape in 2016

until finished in 2022, at the earliest. The arguably long process from idea to finalization was seen in relation to that *“the products come before the regulations”* hereby referring to alternative housing models lacking adaptable tools to handle the new *“products”*.

Moreover, the informant underscored another implication of a long time frame in relation to finalizing the project and to attract possible buyers.

In April 2021, when the interview was conducted, none of the co-housing or collective housing forms had been sold according to the informants. The informants pointed out that this may coincide with the fact that the apartments will at the earliest be finished in 2022: *“It is two years until it is finished. It is not that many young people who want to buy an apartment that will be finished in two years at the earliest”*. This may indicate that young people are not willing to buy an apartment two years in advance.

The informant representing Hagegata 30 would direct harsh critique towards how the municipality, especially referring to the political process, had handled the long process. For over 6 years the former municipal rental building has been empty. Back in 2014, the people living there were evicted in order for the building to have new use. First in 2017 it was decided that Hagegata 30 will be a pilot project that is going to test out *alternative* use, hereby referring to alternative ways of acquiring homeownership in the long run, e.g. by applying alternative housing forms such as collectives and co-housing alongside testing out different price setting strategies as outlined earlier. It is still not decided whether the municipality will sell the property to a commercial developer or to a non-profit/limited developer such as Tøyen Boligbyggelag. This strategy of selling municipal owned properties to commercial developers is what the informant sees as one of the main limitations to creating affordable and innovative co-housing projects in Oslo; *“namely the lack of strategic municipal owned property politics. Not only does Oslo own a very limited share of plots, they are way too in selling them to commercial developers.”*

The findings indicate that the two projects have experienced quite different implications with long processes; the former in terms of attracting young buyers in the finalization process and the latter in terms of awaiting the municipalities final response on what will happen with the pilot project in Hagegata 30. This is arguably mainly because they are different actors in the market; Birk & Co operates as a commercial developers which can carry out a privately-initiated regulation plan, whereby Tøyen Boligbyggelag is fully dependent on the municipality to acquire the property. Nevertheless, it seems to be a common experience that working with developing alternative housing models requires a considerably long time frame.

### 5.3.3 Issues with scaling

There seems to be a certain stringency relating to the success criterias of existing pilot projects among a few informants. In Kakkelvnskroken 3 the informant shared a concern that it was only the projects who were either heavily subsidised or initiated by large scale developers who were able to succeed. According to the informant, this represented a large drawback because the projects are not scalable, meaning that they can not be built elsewhere in another context. When asked to elaborate on the

argument concerning large scale developers, the informant referred to the fact that for instance OBOS has economic means to use approximately 150 million kroner on a “test” project. The informant saw this project mainly as a way to create corporate branding in the industry, hereby referring to OLL.

Fyrstikkbakken 14 would agree upon the unique position OBOS has in the industry as a large-scale developer: “

*Well then you have OBOS, which is one of the largest (companies). They are the only ones who have their own Research & Development department. They have a concrete project, a living lab which works as a large co-housing project. They don't make any money (on this project), but they are figuring a lot of things out. That is really good.”*

On a more general note, informant 8 representing CoOwn (collective) stressed the issues related to existings projects' failed ability to scale up. Moreover, the informant would add that the only reason pilot projects succeed is because they receive substantial external support.

According to the informants in Fyrstikkbakken 14, the support they received from both FutureBuilt and especially Grønn Byggallianse were contributing factors to the arguably easy going process with the municipality. In fact, by being the first commercial housing project in FutureBuilt they received both financial, but also a considerable procedural help which they themselves meant were crucial for the success of the project. On the other hand, the developers of Fyrstikkbakken 14 are by no means a large scale developer. As of now, they have three employees. This might arguably contradict the expressed opinion about only large scale developers being able to succeed with innovative housing projects, a statement put out by the informant from Kakkelovnskroken 3.

According to the informants, pilot projects may have problems with scaling up. Moreover, receiving external funding, especially in terms of procedural help, seems to be an important contributing factor for the project(s) ability to succeed. It is arguable whether this is a limitation of developing co-housing in general. Nevertheless, certain informants did see it as a limitation

## 5.4 Potentials

### 5.4.1 Demands in dispensations

As outlined in the section above, certain projects have had issues related to technical building restrictions in Oslo. For instance, “Leilighetsnormen” has proven to be a challenge for developer(s) who want to build below the minimum size allowed. While the developers who challenge the norm claim to provide affordability, the norm has the intention of securing quality. One can therefore argue that challenging the norm might come at the expense of providing quality. In addition, supporters of the norm also

acclaim that it pushes the prices up on small apartments. This may be seen in relation to figure 3.1 in the section on Oslo, which shows how prices on small apartments (under 35 m<sup>2</sup>) have increased relatively more the last seven years compared to medium and large sized apartments.

The informant from Selvaag City, on the other hand, means that Leilighetsnormen itself pushes the prices up: *In Oslo, Leilighetsnormen drives the prices up. That's the reason we made Selvaag City, to challenge this!*"

As a way of solving this, the same informants who had experienced implications due to technical restrictions in Oslo, proposed a suggestion on how to cope with these issues in the future. The informants suggested that demands attached to a minimal amount of common spaces should be demanded by the municipality, in cases where they grant a dispensation. This could for instance apply to co-housing projects where developers aim to build below the minimum requirements in "Leilighetsnormen". Most probably, the informants were inspired by the work already proposed by the Building and Planning Services. In an attached paper included in Kunnskapsgrunnlaget for en sosial boligpolitikk (Oslo Kommune, 2019) the municipality recommend that: *"in plans which deviates from "leilighetsnormen" one can demand a certain amount of common spaces, for instance 10m<sup>2</sup>"* (Oslo Kommune, 2019, p. 229).

The suggestion was also supported by other informants. For instance the informant (1) in Ulsholtveien 31 wished for *"A more creative interpretation of the authorities' regulations"* hereby referring to the amount and allocation of common spaces in co-housing projects. Moreover, the informants from Fyrstikkbakken 14 were also spontaneously positive when being asked about their opinion in relation to such a tool, however adding; *" if one manages to have rules when dispensations are granted; thumbs up for that. In the end, however, for innovation to happen, you have to have flexibility so that either the politicians or the planning and building service have to say "yes", we believe in this!"*

Several informants are positive towards applying demands related to common spaces in co-housing. However, one informant adds that flexibility is crucial if innovation is going to happen.

#### 5.4.2 Pilot projects

Even though a couple of informants have been critical towards pilot projects, the majority of the informants see the role of pilot projects as important and necessary. As outlined above, a few informants have been critical towards the success criterias of current pilot projects. This was especially seen in relation to the role of subsidies and the unequal distribution of options between small and large scale developers. However, the majority of the informants see the role of pilot projects as necessary and important, especially since the prevalence of co-housing is still relatively limited in Norway; *more people are positive towards co-housing in places where they have seen and experienced successful pilots"* (Informant 5, Hagegata 30).



Informant 2 in Ulsholtveien 31 would also see this in relation to a market considerably less widespread than e.g. Sweden and Denmark: *“It is very important that we do a lot of different pilot projects, maybe in a 5-6 years period. Where we gather as many experiences as possible”.....“I think the market in Norway is becoming more ready for this. Sharing is not only for socialists during the 1970s. I think there is a change towards the green shift for everyone”.*

According to the informants, pilot projects are important as a way to gather valuable experiences. In addition, people are more positive towards co-housing if they have seen or experienced a successful project.

## 5.5 Summary of the main findings

The table below summarises the main findings in terms of affordability, quality, potentials and limitations.

	<i>Existing</i>	<i>In process</i>			<i>Stopped</i>	
	<i>Ulsholtveien 31</i>	<i>OBOS Living Lab</i>	<i>Hagegata 30</i>	<i>Fyrstikkbakken 14</i>	<i>Selvaag City</i>	<i>Kakkelovnskroken 3</i>
<b>Affordability</b>  <i>Tenure, price setting &amp; strategies to reduce price</i>	Gjengs leie” - not necessarily affordable	Market price, not affordable	Mix in price-setting models	Collective ownership in cooperatives: three people	Reducing price by building very compactly	Reducing price by building in the height and reducing outfitting inside the private units
<b>Quality</b> <i>common spaces, private spaces, social inclusion</i>	Outdoor garden, unique architecture	Flexibility in programming of the common spaces. Test aspect.	Common spaces on two, perhaps three levels. May indicate high sense of community feeling	High focus on quality inside private space, e.g to reduce noise reduction. Moreover, extensive access to common spaces on building level	Extensive access to 300-400 m2 of common space, also open for public use on the ground floor	Common spaces, also for the larger neighbourhood
<b>Limitations</b>  1. Local regulations 2. Long finalization processes 3. Issues with scaling	No focus limitations directly applicable.	Limitation Nr 3 applicable:  Not scalable, nor profitable in the long run	Limitation nr 2 applicable:  Fully dependent on the municipality to acquire the property, long process	Limitation nr 2 applicable:  Long finalization process relating to the demand of co-housing units in the project, due to long process	Limitation nr 1 applicable:  Local regulation, Leilighetsnormen.	Limitation nr 1 applicable:  Challenging local regulation; Høyshusplanen

<b>Potentials</b>  <i>1.Demands in deviations</i> <i>2.Pilot projects</i>	No limitations directly applicable.	Potential nr 2 applicable:  Gather valuable experiences for later development of alternative housing models	Potential nr 2 applicable:  Gather valuable experiences for later development of alternative housing models	Potential 2 applicable:  First commercial co-housing project, which is arguably affordable (in the co-housing and collective forms) and scalable	Potential nr 1: applicable;  Demands in dispensations	Potential nr 1: applicable;  Demands in dispensations
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Table 8: Summary of the main findings

In terms of providing *affordability*, it seems evident to acclaim that certain projects went further than others. For instance Selvaag City, Kakkelvnskroken 3 and Fyrstikkbakken 14 went a long way in terms of applying strategies to reduce the prices of the apartments. These strategies were provided even though they were all set to be sold in reference to market price and developed by commercial developers. In that sense, this may show a willingness to push forward a new agenda in co-housing.

Fyrstikkbakken 14 argued to be able to provide collective ownership to the price of 5000 NOK per month as well as offering a postponement of 10 % of the sum before takeover. The developer in Kakkelvnskroken 14 went far in exploring how minimal outfitting in the apartments could provide affordability through self-construction. Moreover, Hagegata 30 had a wide mix in price-setting strategies. In addition, pushing forward that participation is a possible way to provide affordability is remarkable as many tend to claim it is connected to driving prices up.

The stopped projects, alongside the projects that are in the process of being built, except OBOS Living Lab, all have in common that they apply strategies to provide affordable homeownership in Oslo.

On the other side of the affordability- scale we find Ulsholtveien 31 and OBOS Living Lab. Although Ulsholtveien 31 originally aimed to provide affordable housing for youth, alongside OLL having an internal discussion to provide average price instead of market price none of the projects have applied affordability strategies. Nevertheless, in terms of *quality* the two projects push forward important and interesting perspectives. In Ulsholtveien 31 the access to the outdoor garden is a well appreciated common space, alongside the unique experience of architecture inside the apartments. In OLL the testing aspects and the residents ability to affect the programming in the common spaces are the projects most valued qualities according to the informant. However, it may seem like high qualities and test aspects may overshadow affordability in these projects (OLL and Ulsholtveien). How has quality been secured in arguably more affordable projects?

Certain more affordable projects have pushed to find solutions to provide qualities alongside affordability. Fyrstikkbakken 14 for instance, on apartment level, has argued that noise cancelling walls will help secure "private life". According to the informants, these tools were seen in relation to the grave experiences of collectives in the private rental market.

In Selvaag City and Kakkelvnskroken 3 extensive access to common spaces, also in connection to the neighbourhood, seemed to be an important quality. This was to a certain extent also upheld in Hagegata 30, who provided three levels of common spaces and went far in proposing participation as a way to co-produce quality.

A *limitation* identified in the findings is that the projects being less affordable, but high quality are being built, e.g. Ulsholtveien 31 and OLL. The more affordable projects on the other hand, which also provide qualities, e.g. by offering common spaces more openly to the public have problems with being realized. This is because the projects challenge local regulations that are meant to secure quality. Moreover, the majority of the projects have experienced different drawbacks with regulation and finalization processes. The informant from Fyrstikkbakken 14 expressed for instance that this might be related to the fact that “products come before the regulations”. Nonetheless, it seems to be a long and complicated process to develop co-housing under the current legal framework.

The *potentials* identified have worked with answering the needs outlined in the limitations. Demands connected to dispensations may have the possibility to secure quality in co-housing projects. This may apply to situations where developers challenge the local plans or restrictions. Hence, demands can be attached relating to the amount, but also possibly other aspects related to the common spaces. This is supported by several informants, in addition to it being a proposal from the municipality in a paper attached from Kunnskapsgrunnlaget (Oslo Kommune, 2019, p, 164). It is, however, uncertain to what extent it has been applied as a tool and how it may look. Moreover, several informants stressed the importance of continuing developing pilot projects, even though certain informants also saw it as a limitation.

## 6. Discussion

In this chapter I will discuss the findings in the light of the literature review and of the three conceptual pillars relating to economy, cultural and welfare as explored in chapter 2. The chapter is structured as follows; first I will discuss how affordability has been provided in the case studies. Second, I will focus on cultural aspects and specifically how sharing and social inclusion has been provided in the case studies. Finally, I will discuss the role of co-housing within a welfare system where the housing pillar has neoliberal traits.

### 6.1 May other focuses overshadow affordability in co-housing?

The conceptual pillar relating to *economy* in the literature review stressed that economic constraints represent a large drawback for young people wanting to access the homeownership market. Hence, for co-housing to have potential for young people, affordability must be secured. The review synthesised different ways affordability can be secured in co-housing, for instance by referring to certain tenures types, e.g. cooperatives. Examples included the UK. In addition, the review outlined how certain tools can provide affordability internally and externally in the communities (Garciano, 2011), alongside presenting the traditional gaining by sharing notion in co-housing (e.g. Vesterbro, 2012).

These different strategies to provide affordability is recognisable in many of the projects; for instance four out of the six projects are cooperatives. Cooperatives have historically been the “affordable” way to access housing in Norway (Sørvoll & Bengtson, 2018). More precisely, before the deregulation of the housing market in the 1980s (Stamsø, 2008). In addition, certain projects have provided affordability strategies that may be seen in relation to Garcianos (2011) internal tools, such as reducing outfitting in the apartments to keep costs down. Kakkelovnskroken 14 for instance went far in exploring this aspect. Some of the projects applied “gaining by sharing” methods, some more progressive than others, e.g. Selvaag City and Kakkelovnskroken 14.

In addition, the case studies implemented strategies to provide affordability which were not recognized in the co-housing literature, e.g. reducing the cost of homeownership by splitting one share in a cooperative co-housing unit into three shares, as in Fyrstikkbakken 14. Moreover, the case study in Hagegata 30 showed a willingness to challenge current ideas and know-how about participation in projects. However, this may increase and not reduce project costs.

A key finding in the case study was that even though strategies to provide affordability have been applied, the conceivably most affordable projects also have the hardest times with being realized, arguably because they challenged municipal regulations with the aim of providing quality. Meanwhile, the realized projects are seemingly of higher

quality, but with very limited attempts in providing affordability. In that sense, one may argue that the findings have shown that quality is prioritized over affordability.

As shown in the literature review, even though housing affordability represents a main driver behind the reemergence of co-housing projects in Europe, it may prove difficult to achieve in the end. More environmentally focused streams seems to outweigh the affordability agenda. Therefore, scholars have addressed that if one fails to provide affordability in co-housing communities, they might end up as middle class enclaves (e.g. Thoörn et al. 2020) hereby producing and reproducing socio-spatial segregation (Cucca & Friesenecker, 2021).

## 6.2 Does co-housing challenge the culture of housing in Norway?

The literature review focusing on *culture*, made it clear that young people's residential choice is dependent not only on economic factors, but is also affected by e.g. family values, cultural traditions and lifestyle choices (e.g. Clapham et al, 2014). Moreover, it was evident that young people were used to sharing housing in the private rental market, even though many had bad experiences (Bricocoli & Sabatinelli, 2016). Therefore, it was argued that co-housing could possibly serve great purposes for young people wanting to continue with fostering social relations with a large focus on shared practises, but who wanted to get out of the private rental market. Moreover, the literature review stressed that co-housing had the potential of providing one solution to the growing issue of loneliness in contemporary urban cities (Lietaert, 2010).

Several informants stressed how loneliness was a growing issue in Oslo, and in Norway in general. This was especially seen in relation to the increasing number of single households. Experiences from informants would also argue that single, young people had shown interest in co-housing solutions, even though one informant argued it would be hard to know their exact specific motivations. As such, the findings coincide with Lietaert's (2010) expressed worries in regards to loneliness.

However, the findings relating to fostering social relations for the "sake of sharing" were fairly scarce in the case study. This disrupts the argued potential of co-housing as a provider of a "sharing lifestyle" for young people. Moreover, a quite large part of the co-housing literature stresses the social benefits of sharing, not only in relation to loneliness, but for the sake of fostering social relationships and helping one another out in practical everyday life situations (e.g. Lietaert, 2010). Moreover, case studies in co-housing literature, e.g. Cucca and Friesenecker (2021) show how even the neighbourhood can benefit from the social aspects of co-housing communities. The case studies in Oslo illustrated a rather different approach. Indeed, common spaces were planned and realized, however with a few exceptions, most projects offered common spaces only located in reference to the building level, indicating that sharing happens exclusively for the residents and not for the neighbourhood as a whole. What may possibly explain this discrepancy in Oslo?

One reasonable explanation might lie in the cultural implications of "eierlinja". As elaborated briefly in the section on Oslo, "eierlinja" has strong cultural and political

roots in Norway. This does not necessarily challenge co-housing per se, as homeownership can be acquired through co-housing. Four out of the six case studies support homeownership. However, for a large amount of Norwegians “eierlinja” is arguably closely connected to having a house and a garden on one's own thereby indicating that sharing these functions might prove challenging. This implies that even though co-housing is one of the most “private” forms of shared housing, five out of six projects in this case study would provide fully operational private units, co-housing seems to challenge the existing culture of housing in Norway.

### 6.3 Can co-housing be seen as an alternative form of housing under the context of neoliberal housing regimes?

The literature review relating to *welfare*, stressed that other explanations than economic constraints and cultural factors might affect the level of homeownership among young people. For instance social policies in welfare states have had, according to Filandri & Bertolini (2016), a substantial influence on young people's level of homeownership. The literature review addressed that the welfare states' gradual withdrawal of social housing provision during the 80s and 90s might be seen in relation to this. The (re)emergence of co-housing might therefore be seen as part of a larger paradigm shift in public participation with regards to social housing provision (Czischke, 2018).

The findings are not so rich in terms of welfare, compared to the other conceptual pillars. This relates to the overarching mechanisms of how the Norwegian housing market works today. A plausible explanation is connected to how neoliberal traits were replaced in favour of housing price regulations during the 80s (Stamsø, 2008). This may be demonstrated by the fact that five out of six projects in this case study are privately initiated projects with little to no direct connection to the municipality and/or the welfare state. Nevertheless, especially one case study; Hagegata 30, but perhaps also Ulsholtveien 31 more implicitly, might show signs that tell another story.

Hagegata 30 used to be an old municipal rental building before it was decided that it was best to reduce the amount of municipal housing in Tøyen in order to increase social mix (Holgersen, 2020). The findings showed an extensive focus on participation in the project. This might imply signs that individuals are now taking a more active role in shaping their own housing needs, when the state withdraws itself. In sharp contrast to the post-war years in welfare states where citizens were more like “receivers”, projects such as Hagegata 30 may allow for citizens to be more like “participants” (Czischke, 2018). In that sense, Hagegata 30 shows a promising potential as an alternative housing provider under the context of neoliberal housing regimes, even though the project still faces large limitations in terms of a complicated political process.

As for Ulsholtveien 31, the findings showed that 80 % of the residents were provided a spot in the co-housing project through a municipal rental agreement through NAV. This might imply that co-housing can serve as a tool for housing inclusion, as long as it is supported by the public institutions.



## 7. Conclusions

The initial aim of this study was to investigate if co-housing could be a solution to provide affordable homeownership for young people in Oslo. Thus, the main research question looked like this:

*What are the potentials and limitations of co-housing projects to provide affordable homeownership for young people in Oslo?*

The first part of the literature review showed that young people are in need of new and affordable housing solutions. Indeed, constraints related to economy, culture and welfare showed the challenges that young people have in accessing homeownership. In addition, the second part of the literature review showed that co-housing can provide possible solutions related to economy, culture and welfare. Especially, it became evident that even though it seems complicated to talk about affordability in co-housing, it may be provided under certain premises. Moreover, the chapter on Oslo showed that the increased housing prices, and tightened mortgage regulations limit the possibility among young homebuyers to access housing in Oslo. Carrying out case study in Oslo, therefore, seemed highly relevant and necessary.

When I started the data collection however, by interviewing subject matter experts and key informants with a particular interest in 6 selected co-housing projects, I immediately discovered that very few projects had been realized in Oslo. Especially in comparison to other cities in Europe. In particular, I became aware that many projects had been interrupted or stopped. Therefore, I became interested in understanding the underlying mechanisms and limitations concerning the processes to implement co-housing in Oslo. Consequently, even though the thesis largely explores affordability and quality aspects related to co-housing, procedural limitations have emerged as the main challenge to implement co-housing in Oslo.

When moving on to answering the research questions, which is the point of this final chapter, attention should be paid to understand that the main findings of this thesis mainly relate to the processes of developing new co-housing projects in Oslo, with the main goal of providing affordability and quality. The chapter will first answer the three sub questions, before rounding up with answering the main research question.

### ***RQ1: What is the existing situation of co-housing in Oslo?***

The case study has shown that the existing provision of co-housing in Oslo is fairly limited. Out of three existing projects in Oslo, only one project has been finalized during the last 40 years; namely Ulsholtveien 31, which was completed in 2017. In comparison to other *sosiale boformer* in Oslo, co-housing is significantly less implemented. Service housing accounts for the largest share of *sosiale boformer* in Oslo. .

However, the case study has shown that things are slowly changing. Two co-housing projects in this case study are in the process of being realized. One project is awaiting the municipality's final decision. The public interest revolving around the upcoming projects have been considerable. There is also a growing attention directed towards co-housing as a concept. For instance, the municipality issued a fresh report in January this year on *sosiale boformer* (Oslo Kommune, 2021). In relation, the municipality organized a virtual breakfast with over 350 attendants where they showcased successful European and Norwegian examples.

The informants in the case study have indicated that Oslo is both ready for and in urgent need of alternative housing solutions, co-housing being one of them. However, the case study has identified that there are certain limitations connected to the “testing phase” Oslo is currently in, especially in relation to developing affordable co-housing under the current legal framework. It is therefore important to make processes to implement co-housing in the near future smoother and more feasible.

***RQ2: Is it possible to ensure quality while maintaining affordability when developing co-housing projects in Oslo, with reference to the housing needs of young people?***

The majority of the selected co-housing projects offer strategies to provide affordability. As such, the co-housing projects may have the possibility to offer a trajectory out of an unstable rental and exclusionary homeownership markets for young people in Oslo. Moreover, co-housing may represent a trajectory out of the necessity of large personal savings or parental support in order to acquire homeownership.

However, the case study has uncovered that the most affordable projects have the largest problems with being realized. They are interrupted mainly because the projects do not satisfy the local regulations, aimed at securing quality. At the same time, projects with conceivably high qualities are being realized, but lack affordable options. Consequently, it seems hard to ensure quality while maintaining affordability when developing co-housing in Oslo.

One exception might be Fyrstikkbakken 14. The project combines affordability and quality in direct relation to young people's housing needs. Homeownership is conceivably more affordable than the private rental market (5000 NOK per month) and the qualities, especially the noise cancelling walls are seen as an upgrade from noisy collectives. Exactly how it will turn out is hard to know exactly, since the project is not yet built and the units have not been sold yet. However, the intentions are clearly there.

Apart from the hardship in providing both affordability and quality at the same time, the findings showed that in all the projects common spaces are considered as an important quality in itself. Even though there is considerable variation in how common spaces are planned and designed, few characteristics seemed especially important for a common space to work; e.g. the possibility to influence the programming of the common spaces through participation, flexibility and ability to change the programming according to changing needs, a mix of inside and outside common spaces, a variation in the location of the common spaces (not only first floor) and lastly a connection to the

neighborhood community.

**RQ3: How can we overcome the current limitations of developing co-housing in Oslo?**

Overcoming the current limitations is a complex task and requires changes in different policy areas and at different governance levels. In my investigation I have especially focused on some specific limitations associated with planning. One potential might lie in a tool the study refers to as applying *demands in deviations*. More specifically, this means that quality can be secured by the municipality through demanding a certain amount of common spaces. This is meant to be done in projects where developers are allowed to build *below* the minimum sizes in e.g. “Leilighetsnormen” if the intention is to provide affordability. This tool was suggested and supported by several informants, in addition to being a proposal from the municipality in a paper attached from Kunnskapsgrunnlaget (2019, p. 164). The municipality suggested that an amount of 10 % of the total project should be allocated to the common spaces as a main rule.

However, the paper from the municipality does not suggest any qualitative aspects in regards to the tool, other than the amount. One must be very considerate towards the implications of applying deviations. If applied in the wrong manner, it may possibly lead to even worse quality and more speculation. Namely the opposite of what is needed. Hence, this study attempts to suggest that close consideration should be paid in developing a handful of qualitative guidelines in addition to securing a certain amount of common spaces. Exactly how this might look or work exactly is too early to say by now. But, it may be of future research interest to see to what extent this tool has already been applied, if at all, and how these experiences may be used for future development of co-housing in Oslo.

**RQ : What are the potentials and limitations of developing co-housing projects to provide homeownership for young people in Oslo?**

A key finding in this study is related to the fact that the conceivably most affordable projects have the hardest time with being realized. This is arguably because they challenge local regulations aimed at securing quality and therefore illustrate well the hardship of providing both quality and affordability under the current legal framework. Hence, the study has suggested one possible solution that might allow for more affordable projects to be developed. The study attempts to build upon a suggestion already posed by the municipality, but suggests that in addition to securing an amount, qualitative aspects should be considered. The case study of 6 different co-housing projects has shown that several aspects apart from the amount is important to secure quality in common spaces, e.g. programming and flexibility. The study also attempts to say that close consideration should be paid in developing a practise of such a tool, at its worst it might lead to even poorer qualities and more speculation in an already highly competitive housing market in Oslo.

Another limitation that has been expressed, only by one informant, but nonetheless equally important is the lack of publicly owned properties in Oslo; a well known problem. However, for co-housing this represents a large drawback because in cities where co-housing is more widespread, the municipality usually takes on a much more active role in buying properties for developing socially oriented housing forms, e.g. Zurich and Vienna. The case study of Hagegata 30, which has now been empty for 6 years, shows the need for a more active municipal role. The fact that only one out of 6 selected co-housing projects in this case study is dependent on the municipality to acquire a property illustrates the situation quite well. Even though the study has shown that the municipality is taking on a more active role in pushing for co-housing on a conceptual level, e.g. by publishing policy reports and arranging events, the case study has also shown a need for a more active role in reference to property politics.

An additional limitation that the case study has addressed is the current situation of existing projects' failed ability to scale up and be profitable. More specifically, the case study has referred to how certain informants have been critical towards what they see as success criterias of the existing projects, e.g. external funding and companies benefiting from economies of scale. Nonetheless and even more importantly, the case study has shown that pilot projects also represent a potential and are in fact crucial for the future of co-housing in Oslo. In general, people are more positive towards concepts that have been tested out. The case study has shown that young people are interested in co-housing, especially if it is affordable. However, the current co-housing market in Oslo is way too limited to offer affordable homeownership for young people as it is right now.

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### 9.3 Photos

*Photo 1: Outdoor garden in Ulsholtveien 31*

*Photo 2: Outdoor garden in Ulsholtveien 31*

## 10. Appendix

### 10.1 Interview guide

***Under dagens forhold hva kan gjøres for å tilby flere rimelige boliger tilpasset unge i Oslo?***

#### **Rimelighet:**

1. Hvordan jobber man med rimelighet i dette enkelte prosjektet?
  - a. Var rimelighet en prioritet? Hvorfor/hvorfor ikke?
  - b. Hvilke verktøy som fremmer rimelighet har dere brukt?
  - c. Hvordan definerer dere hva som er sett på som "rimelig" i dette prosjektet?
  - d. Hvorfor prioriterte dere leie/eie fremfor den ene eller andre?
  
2. Potensielle follow ups:
  - a. Hva er de største hindringene (politiske, tekniske, eller økonomiske) som gjør at prosjektet ikke tilbyr rimeligere boliger?
  - b. Om dere tilbyr rimelige boliger, hvorfor er det ikke en større trend i Oslo?
  - c. Hva kan rimelighet gå på bekostning av? Leste et sted at leie kan føre til større utskiftning blant beboerne. Hva er erfaringene her?

#### **Co-housing:**

1. I co-housing , er det mulig å sikre rimelighet og høy bokvalitet på samme tid?
2. Hvordan definerer dere høy bokvalitet i co-housing?
3. Hvordan evaluerer dere selv at prosjektet har sikret rimelighet og bokvalitet i dette spesifikke prosjektet?
4. Er det best at prosjektene forbeholdes kun en gruppe (e.g. unge) eller er det fordelaktig med en sosial mix?
5. Hvordan har man jobbet med bokvalitet i dette spesifikke co-housing prosjektet?
6. Hvilke kriterier legger man til grunn når man i det enkelte prosjekt avgjør hvor stor andel som skal være felles i co-housing vs. det som er forbeholdt privat?
7. Hvorfor er fellesarealer viktig?

Potensielle follow ups:

8. Hvordan driftes fellesarealene?
9. Hvem betaler for fellesarealene?

**10. Hvilken rolle har medvirknings spilt for å sikre god kvalitet?**

**Til slutt: Tror du co-housing kan være en god løsning for å sikre rimelighet og høy bokvalitet?  
Hvorfor/hvorfor ikke?**

## 10.2 Written consent form

### **Vil du delta i forskningsprosjektet:**

#### ***Unge voksnes tilgang på selveiermarkedet i Oslo: co-housing som løsning?***

Dette er et spørsmål til deg om å delta i et forskningsprosjekt hvor formålet er å utforske hvilke hindringer og muligheter som ligger i om co-housing (forstått på norsk som bofellesskap) kan bidra til at flere unge voksne får tilgang på selveiermarkedet i Oslo. I dette skrivet gir vi deg informasjon om målene for prosjektet og hva deltakelse vil innebære for deg.

#### **Formål**

Prosjektet er en masteroppgave på 30 studiepoeng og markerer avslutningen på det 5-årige studieprogrammet i by- og regionplanlegging ved Norges Miljø- og Biovitenskapelige Universitet.

Formålet med oppgaven er å designe et policy verktøy som støtter opp om rimelige co-housing løsninger, med høy bokvalitet, tilpasset unge boligkjøpere i Oslo. I arbeidet med dette skal det kartlegges hvilke økonomiske, kulturelle og politiske faktorer som hindrer og på den annen side bidrar til at dette kan være en potensiell løsning. Selv om Norge har en rekordhøy andel unge boligeiere sammenlignet med resten av Europa, er trenden synkende samtidig som at misnøyen blant unge voksne øker som følge av de føler seg hindret av et system med stiller stadig høyere krav til egenkapital osv. Jeg lurer derfor på hvordan innovative boligmodeller, herunder co-housing, kan gjøre det lettere for flere unge å kjøpe leilighet i Oslo. Sentralt i oppgaven står hvordan man sikrer rimelighet og høy bokvalitet tilpasset unge, uten at det skal gå på bekostning av hverandre.

#### **Hvem er ansvarlig for forskningsprosjektet?**

Norges Miljø- og Biovitenskapelige Universitet er ansvarlig for prosjektet.

#### **Hvorfor får du spørsmål om å delta?**

Jeg ønsker å snakke med deg fordi du er en beslutningstaker innenfor innovative boligmodeller og/eller boligsosialt arbeid. Utvalget er gjort på bakgrunn av at din rolle

har gjort eller kan gjøre en forskjell for dette arbeidet. Det er et begrenset utvalg på ca. 10 personer som blir spurt om å delta.

### **Hva innebærer det for deg å delta?**

Hvis du velger å delta i prosjektet innebærer det et intervju som vi ta ca. 45 minutter. Jeg kommer til å ta lydopptak av intervjuet. Dine svar vil bli registrert elektronisk i etterkant.

### **Det er frivillig å delta**

Det er frivillig å delta i prosjektet. Hvis du velger å delta, kan du når som helst trekke samtykket tilbake uten å oppgi noen grunn. Alle dine personopplysninger vil da bli slettet. Det vil ikke ha noen negative konsekvenser for deg hvis du ikke vil delta eller senere velger å trekke deg.

### **Ditt personvern – hvordan vi oppbevarer og bruker dine opplysninger**

Vi vil bare bruke opplysningene om deg til formålene vi har fortalt om i dette skrivet. Vi behandler opplysningene konfidensielt og i samsvar med personvernregelverket.

- Det vil kun være meg og min veileder som har tilgang på dine opplysninger.
- For å sikre at ingen uvedkommende får tilgang på personopplysningene, vil jeg erstatte navnet og kontaktopplysningene dine med en kode som lagres på egen navneliste adskilt fra øvrige data. Dataen lagres på en egen server.

Det er mulig du vil kunne gjenkjennes i publikasjonen, dersom det er aktuelt at dette vil gi prosjektet tyngde. I den sammenheng er det snakk om at arbeidsplass eller type stilling vil gjøre at du kan gjenkjennes.

### **Hva skjer med opplysningene dine når vi avslutter forskningsprosjektet?**

Opplysningene anonymiseres og slettes når oppgaven er godkjent. Dette vil senest være 30. juli 2021.

### **Dine rettigheter**

Så lenge du kan identifiseres i datamaterialet, har du rett til:

- innsyn i hvilke personopplysninger som er registrert om deg, og å få utlevert en kopi av opplysningene,
- å få rettet personopplysninger om deg,
- å få slettet personopplysninger om deg, og
- å sende klage til Datatilsynet om behandlingen av dine personopplysninger.

### **Hva gir oss rett til å behandle personopplysninger om deg?**

Vi behandler opplysninger om deg basert på ditt samtykke.

På oppdrag fra Norges Miljø- og Biovitenskapelige Universitet har NSD – Norsk senter for forskningsdata AS vurdert at behandlingen av personopplysninger i dette prosjektet er i samsvar med personvernregelverket.

### **Hvor kan jeg finne ut mer?**

Hvis du har spørsmål til studien, eller ønsker å benytte deg av dine rettigheter, ta kontakt med meg, Agnes Kielland, via telefonnummer 98086796 eller mail:

[kielland.agnes@gmail.com](mailto:kielland.agnes@gmail.com). Min veileder v/Norges Miljø- og Biovitenskapelige Universitet kan også nås via mail: [roberta.cucca@nmbu.no](mailto:roberta.cucca@nmbu.no).

Hvis du har spørsmål knyttet til NSD sin vurdering av prosjektet, kan du ta kontakt med:

- NSD – Norsk senter for forskningsdata AS på epost ([personverntjenester@nsd.no](mailto:personverntjenester@nsd.no)) eller på telefon: 55 58 21 17.

Med vennlig hilsen

Roberta Cucca  
(Forsker/veileder)

Agnes Kielland

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## **Samtykkeerklæring**

Jeg har mottatt og forstått informasjon om prosjektet *Unge voksnes tilgang på boligmarkedet i Oslo: co-housing som løsning?* og har fått anledning til å stille spørsmål. Jeg samtykker til:

- å delta i intervju
- at opplysninger om meg publiseres slik at jeg kan gjenkjennes [for eksempel i lys av min stilling eller arbeidsplass]

Jeg samtykker til at mine opplysninger behandles frem til prosjektet er avsluttet

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(Signert av prosjektdeltaker, dato)



## 10.3 Thematic data analysis: field note

### Fyrstikkbakken 14

#### Rimelighet

- markedspris
- rimeligheten ligger i så måte i å dele arealet i 9 av 163 leiligheter
- i bofellesskapene (kollektivene) vil månedlige utgifter ligge på 5000 kr i måneden med alt inkludert, rimeligere enn leiemarkedet i Oslo og inkluderer avdrag, renter, felleskostnader osv
- venneleiligheter: tvilling og delelighet
- slipper også 10 % forskudd - betales kun når de overtar
- også mulighet for videresalg, man eier en del av en andel som utgjør et borettslag i Fyrstikkbakken 14
- 163 leiligheter,
- intensjon om at disse typene boformer skal være med på å hjelpe folk inn på boligmarkedet

#### Kvalitet

- et bedre alternativ enn leiemarkedet
- lydisolering i rommene
- alle leiligheter har balkong
- rause (hadde egentlig tenkt til å legge seg på 150 som var det innsendte kravet de hadde satt i reguleringen) på delemeter (250 m2 fellesareal), felles innendørs opphold i første etasje i bygg A og delvis bygg B, samt felles opphold på tak (sauna osv)
- Medvirkning har blitt brukt i tidligere fase med potensielle kjøpere, men de planlegger også workshops når kjøperne er på plass, de skal være med å programmere bruk

#### Muligheter

- Futurebuilt og Grønn Byggallianse (står for BREEAM sertifisering, nasjonalt nettverk- gode i dialogen med Pbe, støttet Birk & Co) : som da ble Norges første kommersielle Futurebuilt-prosjekt innen bolig
- (nesten) tverrpolitisk enighet, AP og Høyre - stor støtte fra politikerne generelt hadde mye å si
- en litt umulig tomt, med svært bratt terreng, mye sprengningsarbeider, 6 meter til t-bane osv- som gjorde at utviklerne var nødt til å tenke alternativt for å få det til å bli lønnsomt

## **Hindringer**

- lang reguleringsprosess, ideen kom i 2016- ferdig realisert 2022 tidligst
- 2 år til ferdigbygget prosjekt, unge vil ikke binde seg 2 år i forveien
- ingen av deleilighetene er solgt enda

## **Annet:**

- dersom bofellesskapene er tenkt og planlagt som bofellesskap fra start - ikke at private bygårder blir det
- det er økonomisk bedre, du kommer deg kanskje som student utleiemarkedet
- det er høyere bokvalitet, mange kollektiv har f.eks. ikke stue eller fellesarealer



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