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## *Cooperative housing investments – in search of new methods and tools in revitalization processes*

### *Abstract*

Revitalization is a complex city-wide process aimed at considering and meeting local needs, including improving conditions in residential environments. Standards and procedures were regulated in Poland in 2015 by the Revitalization Act, which emphasizes stakeholder participation throughout the process, still requiring the development of methods and tools.

The article presents solutions used in other European countries, particularly proven methods of cooperative investment management. The cooperative models implemented in Europe are also used for the creation, adaptation, and modernization of downtown buildings. Based on the experiences from the analysis of area revitalization processes in Łódź, compared with models such as CLT (Community Land Trust), the authors attempt to recommend alternative methods of operation that would enable broader stakeholder participation in ongoing investment processes.

The proposed counter-proposal assumes the creation of conditions for the implementation of an investment financed jointly by the participants. It provides for cooperation between the local government and future users. The authors believe that the analyzed models, so far used mainly in residential investments, can be successfully employed in larger urban areas. Adapting the CLT model to Polish conditions, due to the need for non-profit operation, could be an alternative to the controversial public-private partnership (PPP) method.

**Key words:** revitalization, housing, participation, cooperatives

### *Introduction*

At the beginning of the 21<sup>st</sup> century, the European Council of Urban Planners redefined the vision of the future of European cities by publishing the New Athens Charter (Europejska Rada Urbanistów 2003). The overriding goal of planning was to ensure the cohesion of the city, in which the interests and needs of all its users would be taken into account. One of the key conditions for shaping cities in the 21<sup>st</sup> century was the necessity to apply new participatory models, but also to introduce economic and investment solutions that will counteract speculation investment, and thus regulate differences in the living conditions of city residents. The effectiveness of the recommendations included

in the charter will depend on the individual formal-legal and organizational solutions that will be applied in each European country, and even in individual historical cities.

Contemporary European cities have been created as a result of long-term processes and multi-generational activity of their inhabitants, which are manifested in the material and intangible heritage, creating genius loci, and also a sense of belonging and identity. This is currently a significant potential that can be used when planning and building a city development strategy. In the presented text, the authors focused on one of the threads of this process, which is the search for new tools and methods for implementing housing investments re-using and adapting historical buildings.

Ensuring the supply of apartments can be implemented as part of new construction investments, but also as part of revitalization which will enable the maintenance and modernization of existing housing resources. Revitalization processes allow for taking into account both individual buildings, larger building complexes, public spaces, as well as the entire urban blocks, and even urban districts.

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This complexity of revitalization can be an extensive opportunity to shape the housing environment. However, in the assumptions of the strategic policy of the European Union (EU), financial resources obtained from structural funds for revitalization projects could not be allocated to financing renovations, adaptations, or extensions of residential buildings and apartments. These investments should be financed within the framework of programs of individual member states. Krzysztof Skalski defined this phenomenon as “renovation gap”, drawing attention to the need to develop appropriate mechanisms and models of financial support for revitalization, including the use of targeted subsidies from public funds and bank loans (Skalski 2006, 73).

The authors put forward the thesis that in revitalization processes, the involvement of private financial resources (in addition to public funds) is important, as well as the introduction of other alternative models of co-financing housing investments. Additionally, they adopted the thesis that the fear of local governments losing control over the revitalization process, if it takes place with the participation of private funds, is unjustified. Creating apartments by residents, for residents, in not-for-profit investment processes ensures higher quality of living environments and sustainability of revitalization processes.

The scope of the research refers to the home town of both authors – Łódź, on the example of which they are looking for possibilities of applying new formal and participatory solutions in the implementation of revitalization in Poland. The presented text includes an analysis of two selected methods of adaptation and modernization of the historical housing stock in revitalization processes. The analysis of Polish examples is juxtaposed with the analysis of selected models of actions used in Western European countries, i.e., the adaptation of the existing post-industrial heritage area in Hembrug by groups of housing cooperatives, as well as De Hallen in Amsterdam. The example of Hembrug near Amsterdam was chosen not only because of its interesting process model, but also because of the professional practice of one of the authors in the field of designing adaptations of buildings to apartments for collaborative housing groups. The second Dutch example is the transformation of the former De Hallen tram depot in Amsterdam into a residential district with a multifunctional service centre. This is an example of the development of a post-industrial area using the collective private commissioning (CPC) participatory model (NL: Collectief Particulier Opdrachtgeverschap – CPO: zelfbouw). Both the described Polish examples and Dutch cooperative models share a common feature, i.e., the assumption that the implemented process takes place with the participation of stakeholders, and its effect should bring about an improvement in the housing situation of the residents of the area and the buildings themselves. In addition, the described processes can be considered new, i.e., implemented in recent years (2012–2024).

As part of the analysis of housing investments, due to their significant social function – the form of construction remains one of the basic indicators (GUS 2024, 22). In 2023, as many as 98.1% of new apartments in Poland were built as private and developer investments. Social rental apartments accounted for only 0.9% of new investments, cooperative

housing 0.6%, and municipal housing 0.4% (GUS 2024, 24). This is a long-term trend indicating a significant dominance of developer implementations in the construction of apartments in our country (in 2019–2023, this was an average of 140 thousand residential premises per year). The profound marketisation of housing deepens the problem of low affordability of newly built apartments. The share of municipal resources in the total number of apartments is decreasing every year. Another problem is maintaining the appropriate technical condition of municipal buildings (many years of neglect in the field of renovations and debts of the premises have resulted in the necessity to carry out general, cost-intensive renovations) (Muzioł-Węclawowicz, Nowak 2018).

*The huge delay in the management of former housing resources in post-communist countries indicates that their revitalization should be treated on an equal basis with post-industrial and post-military areas* (Pawłowski 2010, 14). Krzysztof Pawłowski also pointed out that there is little space for housing projects in revitalization activities. He refers to the key findings of the Warsaw Recommendations, e.g., in the following statement: *The system of potential subsidies should be established in such a way as to facilitate the acquisition of apartments from social loans through the rehabilitation of old buildings. An appropriate part of the funds earmarked for the construction of social housing should be allocated to the rehabilitation of old buildings*<sup>1</sup>.

Almost 20 years have passed since this statement was made, and the situation in post-communist countries has significantly improved. However, there are still significant differences in spatial development, economic development and social participation. The scale of needs, despite successfully implemented revitalization processes, is large, and more historic housing complexes are waiting for action to be taken. Currently, in Poland, we are already at the stage of multi-year implementation of revitalization processes, but many models and tools used so far require revision and improvement.

There are questions and issues that need to be solved, as well as challenges facing Polish cities in the context of housing investments in revitalization activities. The authors of the article tried to engage in a debate on this topic, while searching for good examples and methods used successfully in the countries of the so-called “old” European Union. Their key goals in this area concerned:

- searching for alternative models of creating a housing offer that could be addressed to residents regardless of their financial status,
- implementing methods of activating and cooperating local communities and stakeholders in the investment processes (ensuring the durability and maintenance of positive revitalization effects in the long term),
- searching for alternatives to the current model of ownership structure in Poland with the separation of real estate ownership (currently in Poland the ownership of land is linked to the building),

<sup>1</sup> This refers to the Warsaw Recommendation, drafted by the Conference of Experts in February 1976 and adopted by the UNESCO General Assembly in Nairobi in November 1976 (cf. Pawłowski 2006, 29–31). Notably, despite the passage of half a century, many of the principles expressed at that time remain relevant today.

– searching for various tools and methods of investment implementation – optimally matched to the existing conditions.

The research methodology used for the purposes of the article is a comparative analysis of the ways of implementing Polish investments with the Dutch ones. A study of primary data, field visits, analysis of retrospective data analysis of formal and legal conditions and a literature review on the subject was also carried out. Examples covering historical developments (adaptations at the architectural scale) and newly implemented developments located in historical urban layouts were compared. Additionally, the selection of the described examples and the processes of their implementation was determined by the authors' knowledge of them, resulting from their cooperation in creating the described models of revitalization and housing investments.

The selected examples were described in terms of the social process, investment model, ownership structure and the visible effects of the investment, including issues of architectural aesthetics and preservation of genius loci. When formulating the proposed model, a special attention was paid to the existing models preventing speculation in real estate. A comparative analysis of examples of implemented housing investments allowed for the formulation of conclusions and recommendations for new models and methods of revitalization implementation.

The authors understand *cooperative housing investments* as investments in which the stakeholders of the process, i.e., current and future residents of a given building or area, participate, also financially. The scope of residents' participation goes beyond the framework set by the provisions of the *Revitalization Act* and includes subsequent steps of the participation ladder (Slay, Stephens 2013, 4), i.e., involvement in the decision-making process and/or co-creation. Cooperative, grassroots models of revitalization are found in the literature of the subject under the term *community-led revitalization*. To some extent, the area described in this article includes non-profit housing models, including investments by social housing organizations (PL: Społeczne Inicjatywy Mieszkaniowe – SIM), consortia of rental apartments (DE: Miethäuser Syndikat – MHS)<sup>2</sup>, and in particular the more broadly described Community Land Trust (ENG: – CLT) that can engage grassroots groups such as collaborative housing groups.

### ***Revitalization activities in urban areas – selected examples***

#### *Revitalization of the existing development taking into account the aspect of stakeholder involvement in the process – the example of Łódź*

Łódź is the city where the discussion on revitalization and its implementation began early. This process covered more than two decades of activities and should certainly be

<sup>2</sup> MHS is a non-commercial initiative by two organizations that assist resident associations in acquiring shared, affordable housing. The consortium takes financial stakes in projects or existing properties to prevent them from being resold on the commercial market.

continued. The methodology was developed at the turn of the 20<sup>th</sup> and 21<sup>st</sup> centuries, using foreign models and examples. In 2004, the interdisciplinary Prorevita program developed and adopted by the City Council resolution was accepted<sup>3</sup>. The selected examples from Łódź are areas where a significant part of revitalization projects have been implemented. This allows for a retrospective, but only partial assessment of the processes, because despite the completion of construction works, the social and economic process is still ongoing, and its final effects have yet to be seen.

From the beginning, it was assumed that the scale of needs in Łódź is so huge that it is impossible to simultaneously conduct revitalization in all structures and areas that require it. Therefore, a method of designating priority and pilot areas was adopted. The 2004 programme designated one pilot area (the quarter of Piotrkowska, Tuwima, Kilińskiego and Piłsudskiego streets) and priority areas (the area of the Łódź-Fabryczna railway station and Narutowicza Street; the interface area between Manufaktura and the structure of the City Centre; the Water Market and Księży Młyn)<sup>4</sup>. Księży Młyn was one of the first revitalisation programmes implemented in Łódź. The second described example, the area of Włókiennicza Street, is the first pilot revitalisation area (according to: Lokalny Program Rewitalizacji Łodzi: LPR 2009)<sup>5</sup>, and at the same time a priority zone for the comprehensive revitalization of Łódź city centre, intended to serve as a model for other cities in Poland.

#### *Revitalization of the historic housing complex Księży Młyn in Łódź*

Księży Młyn was one of the first areas of Łódź where revitalization plans were started. It is a special place, historically linked to the subsequent stages of the city's development. In the 19<sup>th</sup> century, on the initiative of Karol Wilhelm Scheibler, an extensive industrial-residential complex was built here, including factories, residences and a housing estate for workers. After the war, Scheibler's plants became the property of the State Treasury and subsequently were transferred to the municipality of Łódź. This area is a part of the Historical Monument "Łódź – the multicultural landscape of the industrial city".

The revitalization covered an area of approximately 6.7 ha, constituting only a part of the entire Księży Młyn de-

<sup>3</sup> *The Simplified Local Revitalization Program for Selected Downtown and Post-Industrial Areas of Łódź for the Years 2004–2013* (Uchwała Rady Miejskiej 2004) was updated in 2005. A favourable circumstance for initiating the revitalization was Poland's accession to the European Union and the opportunity to benefit from EU programs and funding.

<sup>4</sup> As Edyta Kowalska stated: for the designated [...] *pilot area and one of the priority areas, provisionally named the southern and northern [...], the "Integrated Revitalization Program for Central Areas of Łódź" was developed* (Kowalska 2007, 133).

<sup>5</sup> *The Local Revitalization Program of Łódź* (Uchwała Rady Miejskiej 2009) introduced a significant change compared to the previous program by adopting an area-based revitalization model for the city centre. To achieve this, the "Core of the Downtown Zone" was designated and divided into numbered sections, determining the order of revitalization implementation. Following the enactment of the Revitalization Act of October 9, 2015 (Ustawa 2015), Łódź began developing the Municipal Revitalization Program (GPR), which replaced the LPR.



Fig. 1. Łódź, Location of the Księży Młyn workers' housing estate – the part undergoing revitalization (elaborated by M. Dankowska, M. Mader based on Google Maps)

Il. 1. Łódź, lokalizacja osiedla robotniczego Księży Młyn – część objęta rewitalizacją (oprac. M. Dankowska, M. Mader na podstawie Google Maps)

velopment, located at Księży Młyn, Fabryczna and Przędzalniana Streets (Fig. 1). The evolution of methods and approaches to revitalization in this area is interesting. In 2004, the planning for the revitalization of residential estates with 19<sup>th</sup>-century workers' houses in Łódź began. The program was to cover 33 buildings, i.e., 1,111 premises inhabited by over 2,500 people and 14 commercial premises<sup>6</sup>. As described by the then deputy mayor of the city, Włodzimierz Tomaszewski, [...] *the workers' houses are to be revitalized by an investor partner selected in a competition* (Tomaszewski 2010, 32). The city anticipated that the investor would proactively build new houses meeting municipal housing standards to which the current residents of the estate would be relocated. Only then were renovations of historic buildings to begin, and upon their completion the investor would gain the right to sell apartments on the open market. This revitalization model aimed to improve the living conditions of the current tenants, as well as ensure the restoration of historic buildings; however, it did not take into account the individual needs of the residents or prevent the increase in property values.

At the same time, discussions emerged in Łódź regarding the necessity of conducting public consultations for planned revitalization efforts. One of the first consulta-

<sup>6</sup> The preliminary plans for the revitalization of Księży Młyn were based on Tomaszewski's work (2010, 29–37) and information regarding the Social Revitalization Strategy (SSR) obtained from the former Revitalization Project Office of the Łódź City Hall (UMŁ). The revitalization project for the family houses was intended to cover several locations, namely Księży Młyn along with Plac Zwycięstwa and the buildings in Przędzalniana Street, as well as the area around Ogrodowa Street.

tions began in 2007 in the Księży Młyn district (including surveys and establishing contact points in local schools). These consultations laid the foundation for the “Social Revitalization Strategy” program<sup>7</sup>, with a particular focus on the “Family Houses Revitalization Program”. The results of the surveys indicated a predominant share of municipal apartments allocated by the city, ranging in size from 9 to 154 m<sup>2</sup> (on average about 50 m<sup>2</sup>, i.e., 2- or 3-room units)<sup>8</sup> (Fig. 2). This variation in apartment sizes reflects the original 19<sup>th</sup>-century designs of the family houses in Księży Młyn. Most respondents indicated the poor technical condition of the buildings, with approximately half of the respondents declaring their willingness to remain in their current place of residence.

Since 2012, renovations have been underway in the Księży Młyn district, alongside a reassessment of the initial revitalization plans. This phased and long-term process, spanning from 2012 to 2023<sup>9</sup>, covered the renovation of 47 multi-family residential buildings, utility buildings, former communal facilities, a school and public spaces, such as courtyards and the *Koci Szlak*, as well as a segment of the former *Factory Railway*. Creative studios and service premises were also created (Fig. 3). The project coordinator was Arkadiusz Bogusławski, who emphasized the importance of addressing residents' needs. One of his initiatives was to provide temporary housing in close proximity to the revitalized area to maintain social ties. To this end, buildings at 91 Przędzalniana Street were renovated, including a wooden house from the early industrial development of Łódź. The project utilized European Union funds, notably from the European Regional Development Fund under the Regional Operational Program for the Łódź Voivodeship for 2014–2020, as well as national budget resources<sup>10</sup>.

Currently, the revitalization of Księży Młyn is nearing completion, with 180 families having returned to the renovated buildings. However, several family houses within the complex are still awaiting renovation. Due to their mixed ownership structures, with a significant portion of privately owned units, alternative revitalization models may need to be considered for these properties.

<sup>7</sup> *The revitalization program for the family houses*, which was part of the SSR program, was adopted by the City Council of Łódź Resolution No. XXII/464/07 on December 5, 2007 (Uchwała Rady Miejskiej 2007). The SSR program received funding from external sources, including the European Social Fund (with an EFS contribution of 9.7 billion euros, or approximately 85% of the costs) and the National Cohesion Strategy (about 15% of the costs). The implementation of the revitalization did not involve private capital from the residents.

<sup>8</sup> Data were collected from two groups of respondents, and the article presents the aggregated data. This is based on the Report from the evaluation of the Social Revitalization Strategy project, conducted by the City of Łódź and the company Media-Tor (Raport z badania 2009).

<sup>9</sup> This model of revitalization closely resembles the ABCD model (Asset-Based Community Development), which is a method of social development based on existing resources/potentials. It focuses on activation and takes into account the real needs of the local community.

<sup>10</sup> Funding was obtained for the implementation of various stages of the project. For example, the project “On the Trail of Textile Architecture. Revitalization of Księży Młyn” (agreement from 2018) received funding of over 39 million PLN, which accounted for about 65% of the project's total value.

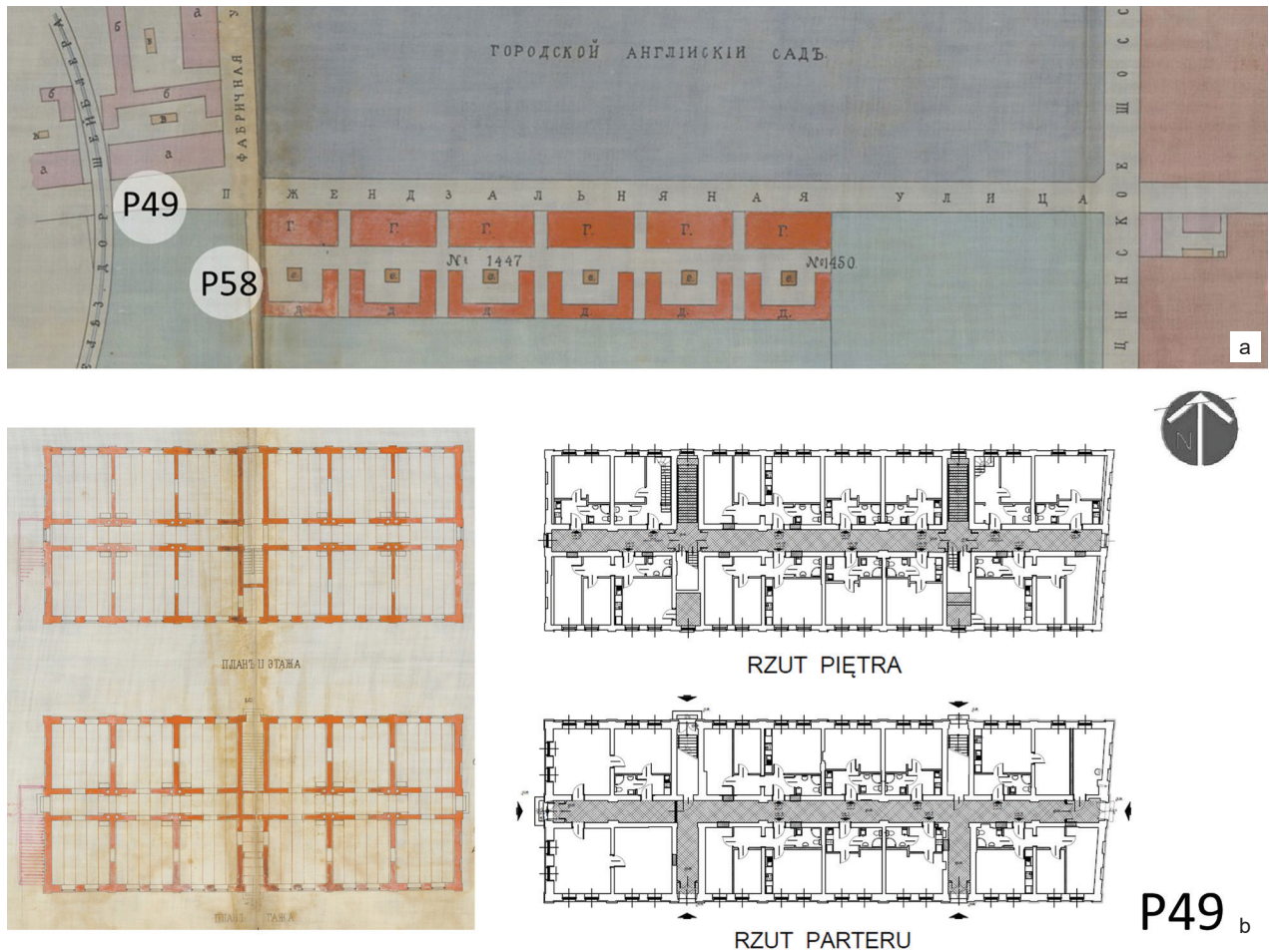


Fig. 2. Łódź, Family houses in Księży Młyn:

- a) site plan and archival design of the family house at 58 Przędzalniana Street (marked with the symbol P58)  
 – the project was changed, longer houses were built, with 11 axes (source: APŁ, RGP WB sygn. 54),
- b) a diagram of the functional layout of the house at 49 Przędzalniana Street (symbol P49). Floor plans at the top, ground floor plans at the bottom – all houses had 2 and 1/2 bays, but different lengths, as well as a different number and size of apartments.  
 Similar differences have been taken into account in contemporary building adaptation projects  
 (elaborated by architectural studio Arta & Piotr Dankowski)

#### II. 2. Łódź, domy familijne na Księżym Młynie:

- a) plan sytuacyjny oraz projekt archiwalny domu familijnego przy ul. Przędzalnianej 58 (oznaczony symbolem P58)  
 – projekt zmieniony, zrealizowano domy dłuższe, 11-osiowe (źródło: APŁ, RGP WB sygn. 54),
- b) schemat układu funkcjonalnego domu przy Przędzalnianej 49 (symbol P49), u góry rzuty piętra, na dole rzuty parteru  
 – wszystkie domy miały 2 i 1/2 traktu, ale różną długość, jak też różną liczbę i wielkość mieszkań,  
 podobne zróżnicowanie uwzględniono we współczesnych projektach adaptacji budynków (oprac. Pracownia Arta & Piotr Dankowski)

#### *The Area-Based Revitalization of Łódź City Center – Pilot Area No. 1, Włókiennicza Street*

In 2011, the Municipal Urban Planning Office (MPU) in Łódź developed initial revitalization concepts for the area surrounding Włókiennicza Street. The urban design aimed to initiate discussions on revaluation of two blocks bordered by Rewolucji 1905, Kilińskiego, Jaracza, and Wschodnia Streets (Dankowska 2016). This approximately 6.6 ha area, intersected by Włókiennicza Street (formerly Kamienna Street), was selected due to significant municipal property ownership and notable social and spatial degradation (Fig. 4). Various implementation models for the redevelopment were considered, including an “in-house” approach, which would allow the assignment of investment tasks directly to the Social Housing Asso-

ciation<sup>11</sup>, or alternatively, an investment offer could be prepared for private investors (e.g., identifying municipal properties along with urban planning guidelines) (Fig. 5). This model could be implemented through a form of public-private partnership (PPP)<sup>12</sup>.

<sup>11</sup> Such an investment approach would be possible based on the Act of September 11, 2019, Public Procurement Law (Ustawa 2019), which stipulates that investments are entrusted to a legal entity over which the contracting authority exercises control. This legal entity must carry out at least 90% of the tasks entrusted by the controlling party and must not directly hold private capital. This investment model was successfully applied in the revitalization of the pilot quarter in Bytom between January 2016 and December 2018 (Bytom Model of Affordable Housing) (Jadach-Sepiolo, Kulaczowska and Mróz 2018).

<sup>12</sup> The use of the PPP (Public-Private Partnership) formula raises many concerns and difficulties, including the lack of established models

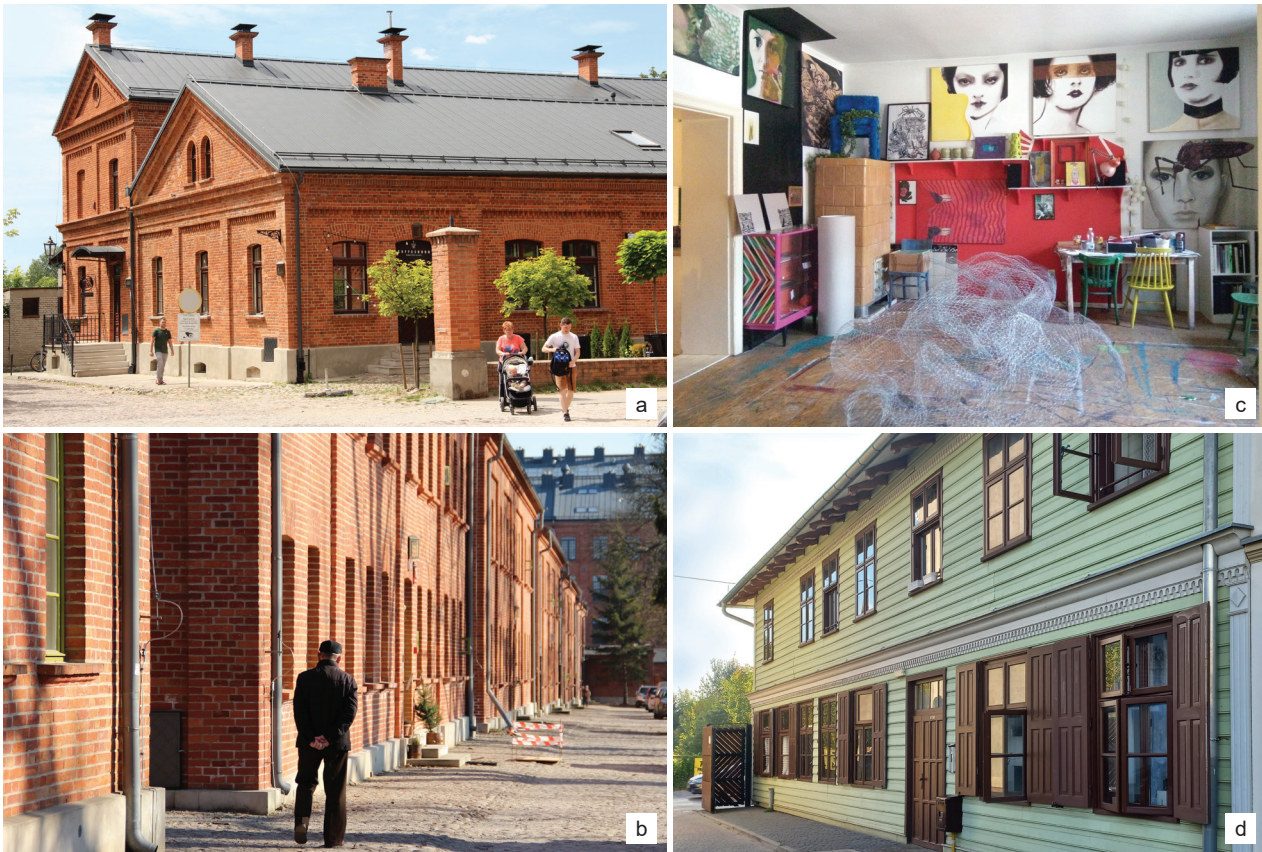


Fig. 3. Łódź, photos of Książki Młyn estate:

- a) “konsumy” (former factory store), b) residential houses, c) the interior of an art studio, d) the house with replacement residential units at 91 Przędzalniana Street (photo by M. Dankowska, 2022–2024)

II. 3. Łódź, zdjęcia osiedla Książki Młyn:

- a) konsumy (dawny sklep fabryczny), b) domy mieszkalne, c) wnętrze pracowni artystycznej, d) dom z mieszkalnymi lokalami zastępczymi przy ul. Przędzalnianej 91 (fot. M. Dankowska, 2022–2024)



Fig. 4. Łódź, location of the quarters in Włókiennicza Street in Łódź, the first area of pilot revitalization (elaborated by M. Dankowska, M. Mader based on Google Maps)

- II. 4. Łódź, lokalizacja kwartałów przy ulicy Włókienniczej w Łodzi, tj. pierwszego obszaru pilotażowej rewitalizacji (oprac. M. Dankowska, M. Mader na podstawie Google Maps)

In 2012, the Łódź City Office (UMŁ) established the Revitalization Bureau, focusing on pilot models grounded in public consultations. The formal basis was provided by the Local Revitalization Program (LPR), identifying the city centre as the focal area and designating eight priority zones, with the Włókiennicza Street area as the first pilot project. This revitalization initiative received substantive and financial support from the Ministry of Investment and Economic Development, as well as the Cohesion Fund. The revitalisation process encompassed the renovation of tenement houses, development of public spaces – including “woonerfs” and the Majewski Passage – and the implementation of social revitalization processes (Dankowska 2018, 82–84). In reference to the tools and methods applied in investment processes, it should be noted that they should not serve as exemplary models. Concerns were raised regarding the use

and standards that could be applied to various projects, as well as the need for thorough preparation of the substantive offer preceding the selection of the private entity. The most significant concerns relate to the control and supervision stages of PPP processes. As Magdalena Załączna emphasized, abandoning the PPP model under a restrictive legal framework [...] serves as a form of protection against potential corruption accusations (the famous expansion of the acronym: PPPP – the fourth P stands for prosecution) (2010, 88).

of functional-utility programs (PFU) and the “design and build” formula<sup>13</sup>, leading to unified solutions that did not fully align with local needs and specifics. Artistic competitions and student workshops offered some improvement, resulting in unique artistic collages on the façades of Włókiennicza Street’s tenements<sup>14</sup>. In terms of social revitalization, initially applied in the pilot area and subsequently in the other seven priority zones, in addition to using proven methods of public consultations (especially at the beginning of the revitalization process), new methods were developed alongside established public consultation practices. These included appointing “area hosts” and “social liaisons” (personal resident advisors). This approach shifted from desk-based working to on-the-ground engagement and constant interaction with the local community. Residents were required to move out of their current apartments, with the option to return after renovations. This process affected over 2,000 families (approx. 500 from Włókiennicza Street), with most expressing a desire to relocate only once<sup>15</sup>. Due to this, another crucial aspect was to develop a model for reoccupying the tenement houses after their renovations<sup>16</sup>. The renovated buildings included municipal apartments, units for sale, and commercial spaces. However, methods to prevent financial speculation in the trading of properties within the revitalized areas were not established.

The revitalization of the pilot area in Łódź city centre demonstrates that success does not necessarily mean that all original residents remain in the area. Success encompasses improving the living conditions and social situations of previous inhabitants, renovating tenement houses, and preparing units for new occupants<sup>17</sup>. Relocation and adaptation to a new environment can cause anxiety and stress. Adaptation and the formation of social bonds are long-term processes, and undergoing this process twice in a short period can negate positive social outcomes. It is essential to thoughtfully consider the assumptions and effects of revitalization and to reassess them based on new experiences (Fig. 6).

#### *Revitalization through Cooperative Group Investments – The Netherlands Example*

One intriguing approach to developing multi-family residential buildings in the Netherlands is the cooperative and participatory housing model. This model is effective for both constructing new buildings and adapting existing



Fig. 5. The concept of development of quarters in Włókiennicza Street in Łódź. Colours mark municipal properties or properties with a significant share of municipal premises in which investments were to be carried out as part of the revitalization processes.

Public spaces are marked with a yellow line (elaborated by M. Dankowska, I. Hałucha, S. Nogalski, Miejska Pracownia Urbanistyczna w Łodzi, 2011)

- II. 5. Koncepcja zagospodarowania kwartałów przy ul. Włókienniczej w Łodzi. Kolorami oznaczono nieruchomości gminne lub ze znaczącym udziałem lokali gminnych, w których miały być realizowane inwestycje w ramach procesów rewitalizacji. Żółtym szrafem oznaczono przestrzenie publiczne (oprac. M. Dankowska, I. Hałucha, S. Nogalski, Miejska Pracownia Urbanistyczna w Łodzi, 2011)

ones. Two examples of Dutch projects initiated by collective investors through grassroots efforts, situated within historical settings, are presented below.

#### *Hembrug (Zaandam)*

The *Hembrug Terrein* is a 42.5-hectare peninsula in the municipality of Zaandam, near Amsterdam. Established in 1895, it housed artillery factories producing firearms and ammunition for the Dutch army. Until production ceased entirely in 2014, the area remained a military site closed to the public. In 2017, the central government real estate agency, Rijksvastgoedbedrijf, offered 30 ha of this land for sale, including over 70 buildings, 35 of which are listed in the national register of monuments (NL: rijksmonumenten). In 2018, ABC Planontwikkeling company acquired the area, planning to construct 1,000 residences and allocate 25,000 m<sup>2</sup> for commercial spaces. The company sold a portion of the properties located in the northwestern part

<sup>13</sup> Along with the criterion for selecting the contractor – the lowest price.

<sup>14</sup> Some visions sparked controversy, particularly when it comes to ignoring basic conservation design principles. At the same time, the project avoided architectural unification and resulted in a unique tourist product that is unlike anything found in other cities.

<sup>15</sup> Out of more than 460 families that participated in the public consultations, only 11 expressed their willingness to return to Włókiennicza Street (Raport z konsultacji społecznych 2014).

<sup>16</sup> For example, the Łódź model of the “multigenerational house”.

<sup>17</sup> Comprehensive revitalization requires the relocation of residents for safety reasons during the construction process and the need to change the layout of the apartments. “Post-revitalization” often involves a decrease in population density and the creation of new functional relationships.



Fig. 6. Łódź, the Włókiennicza Street area before and after revitalization (photo by M. Dankowska and P. Dankowski, 2011–2024)

Il. 6. Łódź, rejon ul. Włókienniczej przed rewitalizacją i po niej (fot. M. Dankowska i P. Dankowski, 2011–2024)

of the peninsula (approx. 2.2 ha). These buildings were purchased by collaborative housing groups known as Collectief Particulier Opdrachtgeverschap (CPO), collectively forming the Hembrug Enclave “De Hemburgers” Collective (Fig. 7).

The spatial development plan for the entire area (2016–2019) included guidelines for public spaces and adapted buildings, as well as the plan by ABC Planontwikkeling<sup>18</sup>. A key element was involving stakeholders in planning the site’s adaptation. The original project was rejected in 2019 due to noise emission constraints for residential areas, which would have hindered the operations of nearby businesses. The stakeholder engagement plan remained valid, and its implementation was entrusted to the firm Kickstad,

<sup>18</sup> As part of the plan, buildings in the northern part were to be adapted in the so-called life and work formula – a designated part of the building space was to be allocated for apartments, while the rest was intended for workshops. Depending on the building, between 30 and 50% of the space was to become Werkruiimte, i.e., a workspace. Ultimately, these divisions functioned only until the building permit was obtained, and the new plan from 2020 did not impose such a requirement.

which published a process report in January 2025 (Kickstad 2025).

The participatory structure at Hembrug had to consider the characteristics of the area: multiple simultaneous planning processes at both macro (entire area and its sections) and micro (individual residences) levels, along with a significant dispersion of stakeholder communication channels. The participation process plan was based on four pillars:

- order of information delivery: (emphasizing online channels, including social media),
- regular and frequent communication: (implemented through online meetings like “Aan de Hembrugtafel” talk shows on YouTube and digital newsletters),
- tailored messages for different target groups (utilizing oral, digital, and written communications),
- aligning information with audience needs (providing various avenues for expressing needs, such as interactive idea maps, digital surveys, and both live and online meetings, including one-to-one sessions).

The participatory process led to the development of guidelines addressing various aspects of the Hembrug area’s redevelopment, i.e., guidelines of appropriate building heights





Fig. 7. Location of the Hembrug peninsula with the “Hembrug Enclave” area marked, adapted by housing cooperatives

(elaborated by M. Dankowska, M. Mader based on Google Maps)

Il. 7. Lokalizacja półwyspu Hembrug wraz z zaznaczeniem obszaru „Hembrug Enclave” adaptowanego przez kooperatywy mieszkaniowe (oprac. M. Dankowska, M. Mader na podstawie Google Maps)

and identifying locations for prominent structures to maintain the area’s character, ensuring suitable proximity of new constructions to existing structures, preservation of Hembrug’s visual identity, conservation of flora and fauna, improving access to the area through better public transportation options and ferry connectivity, zoning for vehicles, cyclists, and pedestrians and assigning parking areas to meet the needs of residents and visitors while minimizing congestion.

In parallel with the macro-scale participatory process, individual collaborative housing groups within the Hembrug Enclave undertook the design of residences in the buildings they had acquired. The investment process was grassroots-driven, with each building managed independently under the Collective Private Commissioning (Collectief Particulier Opdrachtgeverschap – CPO) model, utilizing individual mortgages (Fig. 8). In the Hembrug Enclave project, buildings designated for adaptation were allocated through a grassroots process among 36 families, taking into account the varied budgets of the stakeholders:

A5, A8+A9, M7, M6 – single-family units

A12 – two-family unit,

M8, M9 – three-family units,

A7 – six-family unit,

A11 – fourteen-family unit,

A6 – communal non-residential building.

Each group independently secured permits for building adaptations and selected architectural firms to collaborate on the designs. Architects worked closely with the municipality, future residents as collectives, and individual families to tailor the projects to specific needs. The design phases spanned from 2019 to 2022. By late 2024, building



Fig. 8. Visualization of the “Hembrug Enclave” projects (elaborated by M. Mader)

Il. 8. Wizualizacja projektów „Hembrug Enclave” (oprac. M. Mader)

A12, designed by architects Danny van Kessel (Buro Loof) and Małgorzata Mader (Mader Architekci), was completed and occupied (Figs. 9, 10).

Cooperative housing projects that rely on individual mortgages often face criticism for their perceived exclusivity, the necessity for active resident involvement, and the high costs of the resulting homes. These factors can limit affordability for low- and middle- income families, raising concerns about inclusivity. The organizational structure assumes the possibility of selling the individual units. At the same time, social bonds created spontaneously during the long-term process are an indisputable advantage of the

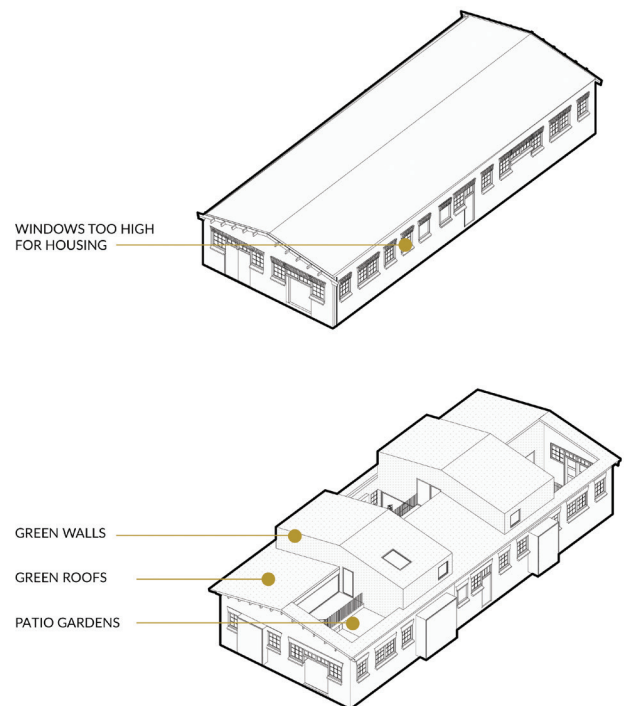


Fig. 9. Scheme of the adaptation of building A12 (the former sanitary building of the ammunition factory) into two apartments (elaborated by M. Mader)

Il. 9. Schemat adaptacji budynku A12 (byłego budynku sanitariatów fabryki amunicji) na dwa mieszkania (oprac. M. Mader)



Fig. 10. „Hembrug Enclave”, photos of building A12 during the completion phase.  
The remaining buildings of the „Hembrug Enclave” have not yet been completed  
(designed by D. van Kessel and M. Mader; photo by M. Mader and M. Suskiewicz, 2024)

Il. 10. „Hembrug Enclave”, zdjęcia w fazie ukończenia budynku A12. Pozostałe budynki nie zostały jeszcze ukończone  
(proj. D. van Kessel, M. Mader; fot. M. Mader i M. Suskiewicz, 2024)



Fig. 11. Amsterdam, location of De Hallen quarter  
with CPO-housing cooperatives area marked  
(elaborated by M. Dankowska, M. Mader based on Google Maps)

Il. 11. Amsterdam, lokalizacja kwartału De Hallen  
wraz z zaznaczeniem obszaru zainwestowanego  
przez kooperatywy mieszkaniowe  
(oprac. M. Dankowska, M. Mader na podstawie Google Maps)

formula that keeps people in their place of residence. Undoubtedly, the participatory approach results in great architectural outcomes, including the high quality of the materials used, attention to finishing details, ensured not only by the designers but also by the users themselves present at the construction site.

#### De Hallen Quarter in Amsterdam

De Hallen is an area that once served as a municipal tram depot from 1901 to 1996. This site, also known as the Hallen Quarter, is owned by the municipality of Amsterdam and covers approximately 4 ha in the Oud-West district (Fig. 11). The revitalization program aimed to adapt the historic depot buildings and construct new residential units, offices, commercial spaces, hotels, parking facilities, and public areas adjacent to the buildings. Following the depot's closure, the municipality struggled to find investors willing to finance the project. In 2010, 2,000 of the 15,000 m<sup>2</sup> of halls were occupied by squatters who initiated micro-initiatives to integrate the neighbourhood. Three years later, local efforts led to the creation of the non-profit organization Tram Remise Development Company (TROM), bringing together residents, entrepreneurs, and stakeholders associated with the De Hallen area. Utilizing private funds, the Tram Remise Ontwikkelings Maatschappij (TROM) developed an action plan that initiated the



Fig. 12. Amsterdam:  
a) photos of the De Hallen quarter,  
b) the street frontage  
with buildings resulting from  
cooperative CPO investments  
(photo by M. Mader, 2024)

II. 12. Amsterdam:  
a) zdjęcia kwartału De Hallen,  
b) pierzeja ulicy z budynkami  
powstałymi w wyniku  
inwestycji kooperatywnych CPO  
(fot. M. Mader, 2024)



revitalization of the former tram depot. The Municipality of Amsterdam partnered in this process by formulating a local zoning plan and advocating for the inclusion of various stakeholders in the redevelopment efforts.

The Hallen Quarter in Amsterdam was divided into five main sections: the former De Hallen tram depot (adaptation of historic buildings), Bellamyplein Park (Bellamy Square Park), and three sub-areas designated for residential development: Kwintijn I, Kwintijn II, and a site for collaborative housing groups (CPO), where five apartment buildings were constructed<sup>19</sup>. Twenty percent of the new residences (68 out of 330) were allocated to the housing corporation Alliantie, focusing on social housing. The designs for the five cooperative housing buildings were developed in two phases. Stadsherstel, an institution specializing in the restoration of Amsterdam's historic monuments, created partial plans. Detailed plans were then developed by indi-

vidual cooperative groups in collaboration with selected architects. Groups such as De Roze Hallen, Knallen voor de Hallen, Mijn Grachtenpand, Oud West Thuis Best, and the OntwerpJeWoning housing cooperative collectively built 49 apartments. The remaining units were developed under the Van Wijnen Projectontwikkeling West model. The final building was completed in 2018. The design process also considered conservation requirements – not only through the preservation and adaptation of the former tram depot but also by ensuring that the new architectural solutions harmonized with the character of the historic surroundings.

The revitalization of the Hallen Quarter has transformed the area into a vibrant, multifunctional complex that seamlessly integrates residential, commercial, and public spaces. Beyond the newly developed housing, the site now includes cultural venues, dining establishments, offices, spaces for small enterprises, underground parking facilities, and public areas (Fig. 12). This transformation was achieved through a participatory planning process, integrating community-led investment, ensuring that both the

<sup>19</sup> The risks and costs of the mentioned investments were fully borne by the private investors.

overall layout of the quarter and individual projects align with the needs of the community.

This inclusive approach facilitated the multifaceted and multifunctional integration of the area into the city's structure, aligning solutions with user needs, expanding the range of stakeholders, and ensuring accessibility and safety. Consequently, De Hallen has become a vibrant enclave characterized by a diverse program and varied ownership, ensuring the long-term vitality of the neighbourhood and sustainability of the revitalization.

### *The proposed model for implementing housing investments*

The housing investment models implemented in Łódź and Amsterdam have achieved notable architectural and social successes. However, there is a noticeable polarization concerning the investment participation of stakeholders in these processes. The traditional model of urban revitalization employed in Łódź primarily relies on executing investments through tenders announced by the municipality. These projects are carried out under the supervision and guidelines of local authorities and are limited to properties managed by public entities, while according to the principles of the Revitalization Act, residents should be key stakeholders in the revitalization process. In practice, the municipality collects and processes residents' feedback, incorporating it selectively and without direct accountability to the residents for the outcomes of the process. In the traditional model, funding primarily comes from municipal budgets, external sources, and private investors, resulting in profits mainly accruing to these investors. This can lead to increased rents, gentrification, and social exclusion.

The Amsterdam approach to urban revitalization, while innovative, primarily targeted financially stable individuals, placing the entire financial burden on future residents. This strategy often excluded lower-income groups and those in the rental gap. To address these limitations, a proposed model draws inspiration from the Community Land Trust (CLT) framework, adapting it for inner-city areas undergoing comprehensive revitalization. In this cooperative revitalization model, the primary objective is to provide affordable housing through collective decision-making and active stakeholder participation. The inclusive process involves residents, investors, and local communities collaborating at every stage of development. Financial benefits are equitably distributed among these groups, ensuring enhanced transparency and accountability.

Addressing housing needs should involve co-financing from both public funds and private resources. In Poland, collaborative housing groups (PL: kooperatywy mieszkaniowe) can undertake projects funded through members' own contributions, often secured via individual loans. If a housing cooperative intends to finance a project using pooled resources, it would need to obtain legal personality, such as by establishing itself as a non-profit organization. This structure ensures that any profits generated from the investment are reinvested into subsequent projects, thereby preventing speculation and ensuring long-term housing availability. An essential tool for municipalities to balance

competitiveness between potential non-profit and for-profit investors is the ability to sell land through restricted tenders specifically for collaborative housing groups and small housing associations<sup>20</sup>.

Transparent processes, along with social and financial accountability among stakeholders, are fundamental to the cooperative housing model's effectiveness in preventing gentrification and fostering social integration. Cooperative efforts can be implemented through collaborative housing groups, but also via other non-profit organizational models. One such model is the Social Housing Initiative (SIM), formerly known as Social Building Societies (TBS) in which future residents can become members of a non-profit organization that undertakes the construction or renovation of housing units.

The financing mechanisms for urban revitalization currently available in Poland, such as Social Housing Initiatives (SIMs) and Public-Private Partnerships (PPPs), are not being fully utilized. Despite their potential, there are few instances where SIMs have been employed for revitalization projects. Similarly, investments utilizing the PPP model are even rarer. Concerns and doubts regarding these tools are deeply rooted in the consciousness of Polish officials and decision-makers, leading to the abandonment of these solutions. An alternative (and "safer") proposal could be to explore other methods and forms of financing housing investments in degraded urban areas. One particularly interesting solution might be a deposit system that ensures long-term affordability, similar to the Community Land Trust (CLT) model. The association of prospective residents provides a deposit to buyers at the time of purchasing a home. The buyers receive the same rights as any other homeowner, with the stipulation that they must reside in the property themselves. If they decide to sell the property, they are required to return the deposit to the association. In this model, when a homeowner decides to sell their property, they receive only the amount they have invested during their period of ownership. This approach is designed to prevent the treatment of housing as a market commodity. The organization has the first opportunity to purchase the home, which it typically exercises to maintain housing affordability. The home is then resold to a new buyer, who receives the original deposit and a portion of any accrued equity. The proposed model is presented in Table 1.

### *Conclusions and discussion*

Fostering social bonds and neighbourhood stability at the housing unit and individual investment levels is crucial for ensuring the sustainability of both revitalization and commercial investment processes. To achieve this, these processes should be conducted inclusively by involving stakeholders at every stage of investment preparation and

<sup>20</sup> Particular attention should be given to the mechanisms of housing cooperatives in Poland, which were applied during the interwar period after the enactment of the Cooperative Act (Ustawa o spółdzielniach 1920; Ustawa 2022). In the Polish context, these mechanisms could serve as an alternative model for collaborative housing groups.

Table 1. Model proposal of cooperative revitalization compared to the traditional model (elaborated by M. Dankowska, M. Mader)  
 Tabela 1. Proponowany model rewitalizacji kooperatywnej w zestawieniu z modelem tradycyjnym (oprac. M. Dankowska, M. Mader)

|   | The traditional model in the revitalized area  | The proposed cooperative revitalization model  |
|---|--|--|
| Goal: Affordable housing in a designated area managed by the municipality | The municipality announces a tender for the investment, specifying program requirements (e.g., PFU) revitalization ambitions.  | The municipality decides to initiate the process together with the existing neighbourhood. In doing so, it chooses to prevent the commercialization of the area.   |
| Key stakeholders  | The municipality and an investment partner, such as a developer or substitute investor, along with advisors, determine the potential return on investment.   | The impact is shared among three groups: local residents, community members, and public interest representatives (e.g., the municipality). The parties stipulate that the organization is non-profit, and investments are non-speculative, ensuring the long-term availability of resources.                                     |
| Program/Project Management Method   | The municipality, as an investor/decision-maker, organizes meetings, consultations, workshops, and prototyping sessions to share information and gather feedback on planned processes.   | Co-decision and stakeholder participation. The municipality acts as a facilitator of the process but is not the sole financially responsible party.  |
| Conceptual Process  | The team develops the concept in accordance with the requirements set in the tender. The municipality selects a team whose proposal aligns with the established expectations. The project is executed as an expert study, including specialized industry-specific designs (by an external contractor). Information for the project is provided by the client in the form of documentation (with no direct contact between the designer and future users) | An organization (including future residents) with the right to manage the land designs the area based on previously agreed-upon shared values. Long-term goals are established, focusing on the types of housing desired in the area, as well as additional services and resources that contribute to neighbourhood development. |
| Land  | Investments take place only on land owned by the municipality.   | Sold or leased through a restricted tender process, for example, to collaborative housing groups.  |
| Existing buildings and land not owned by the municipality                 | They are not included in the revitalization process.   | The revitalization fund provides the possibility of granting a loan to the building owner, or in the absence of willingness, the municipality may proceed with expropriation. After the revitalization investment is completed, the owner has the right of first refusal for their property.                                     |
| Contracts   | The municipality signs a contract with the selected team for the implementation of the winning project (based on the lowest price criterion). A frequently used procedure in the "design and build" mode.  | The basic assumptions of the tender are clarified and developed by all stakeholders. They define their roles and objectives by adopting a perpetual statute of the organization.   |
| Financing   | Funded by municipal resources or funds acquired by the municipality.   | Financing from public and private funds, including private investors within the group and under the SIM framework.   |
| Affordability of housing  | Before revitalization, rental costs are regulated and reduced by the so-called correction coefficient. The municipality may regulate rental costs for a specified period. After renovations are completed, rents are commercialized under free-market conditions, depending on the ownership structure of the residential building.  | Rental costs are set at a low rate (the standard is determined based on the average rents in the city for a given year). After loans for the investment are repaid, rent can be allocated to achieving the organization's established goals. Long-term affordability is ensured by a deposit system.                             |
| Distribution of Investment Profits  | Profits belong to the investors (including the municipality if it is an investor), who typically do not use investment loans, meaning they generate revenue from the moment the investment is completed.   | Profits from the investment are allocated to improving the neighbourhood.  |
| Goals of accessibility in the long-term perspective.                      | The goals depend on the investor's desire for profits, who may maintain low prices, increase them, or sell the property. An indirect goal is the replacement of residents in the revitalized area (improvement of the social structure).   | One of the main goals of the organization is to accumulate capital to finance further initiatives. This creates the opportunity for networking and expanding the model.  |

implementation (this means promoting active participation rather than mere information dissemination and consultation). Engagement can occur on multiple levels: through co-decision-making, financial participation, and involvement in specific actions and tasks. Preventing land and property speculation is also essential, which can be addressed by adopting models and tools previously tested in the so-called old European Union countries.

The cooperative movement in Poland has the potential to become an alternative method for implementing housing investments, including in revitalized areas. While there are already formal legal tools enabling its utilization, numerous obstacles to the adoption of this model still exist. Systemic solutions are needed to provide municipal support for investments, including the preparation of land offers for grassroots housing projects within revitalization programs (for example, municipalities could contribute degraded plots

as their own input, offering them in restricted tenders to collaborative housing groups or small housing associations). It is essential to develop comprehensive area-based revitalization programs that encompass all properties, including private ones, facilitating the renovation and adaptation of buildings using private or cooperative capital on a non-profit basis. To implement these solutions, it is essential to conduct training sessions for local government officials and overcome psychological barriers related to cooperative investments. A cooperative embodies shared responsibility through collaboration and co-financing. Therefore, it presents a significant opportunity and potential to achieve high quality, durability, and, above all, the suitability of applied solutions in revitalization efforts.

Translated by  
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## Streszczenie

### *Kooperatywne inwestycje mieszkaniowe – w poszukiwaniu nowych metod i narzędzi w procesach rewitalizacji*

Rewitalizacja to złożony proces ogólnomiejski mający na celu uwzględnienie i zaspokojenie lokalnych potrzeb, w tym poprawę warunków mieszkaniowych. Standardy i procedury zostały uregulowane w Polsce w 2015 r. ustawą o rewitalizacji, która kładzie nacisk na partycypację interesariuszy w całym procesie, co wciąż wymaga rozwinięcia metod i narzędzi.

W artykule przedstawiono rozwiązania stosowane w Holandii, szczególnie sprawdzone metody kooperatywnego prowadzenia inwestycji. Implementowane w Europie modele kooperatywne są używane także do tworzenia, adaptacji i modernizacji zabudowy śródmiejskiej. Na przykładzie doświadczeń wynikających z analizy procesów rewitalizacji obszarowej w Łodzi w zestawieniu z modelami takimi jak np. CLT (Community Land Trust) autorki podjęły próbę rekomendacji alternatywnych metod działania, które umożliwią szersze włączenie interesariuszy w partycypowanie w zachodzących procesach inwestycyjnych. Kontrapropozycja ta zakłada stworzenie warunków realizacji inwestycji finansowanej wspólnie przez uczestników. Przewiduje on współpracę samorządu lokalnego i przyszłych użytkowników. Autorki uważają, że analizowane modele, stosowane dotąd głównie w inwestycjach mieszkaniowych, mogą być z powodzeniem wykorzystywane w większych obszarach miejskich. Adaptacja modelu CLT do warunków polskich, ze względu na konieczność działania non profit, mogłaby być alternatywą dla budzącej obawy metody partnerstwa publiczno-prywatnego (PPP).

**Słowa kluczowe:** rewitalizacja, mieszkalnictwo, kooperacja, partycypacja

