

GOLD VI

**Case-Based Contribution
to Chapter 5: Caring**
*GOLD VI Report on Pathways
to urban and territorial equality*

Community-led Housing:

a driver of social inclusion for

vulnerable urban populations

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Community-led Housing: a driver of social inclusion for vulnerable urban populations

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CHAPTER

5: Caring

SUMMARY

Community-led housing (CLH) is a key mechanism to deliver housing through non-speculative, affordable models, making cities and places more financially inclusive. In addition, CLH projects contribute to housing rights by offering more than just affordability. They also play an important role in integrating practices of care and addressing the needs of more marginalised communities, and/or groups with specific needs.

For example, student-led housing cooperatives emerged to facilitate the access to affordable housing for students, such as La Cigüe (Switzerland), NASCO (United States and Canada), or STUCCO (Australia). This also enables the right to education and improves life opportunity outcomes, especially for students without wealthy backgrounds. In addition, self-management also provides a supportive and enriching environment.

Tonic Housing was conceived to tackle the fact that, in addition to having care needs related to the process of ageing, older LGBTQ+ people tend to be disproportionately affected by isolation and housing insecurity. As a result, they have developed the first LGBTQ+ affirming urban community in the UK, which will jointly address inclusion, connectivity, sense of security, along with health and wellbeing. Their model is co-designed with a Community Panel to ensure that their housing and care solutions reflect the needs of a diverse community and take an intersectional approach.

CLH projects such as these can often be enabled or supported by public authorities, such as through leasing of land, finance or technical assistance. These partnerships generate great social value, with systems of support that are people-led and people-centred and which - though partially enabled by the local authorities - are also not dependent on direct public provision.

Introduction

When housing is commodified, only those privileged enough to afford it can have access to adequate living conditions. With an increase in urban population, the progressive take over of the urban housing sector by private developers, and uncoordinated or insufficient public policies concerning housing access, millions of families around the world are forced to live without decent housing, access to services and facilities, and to be located in high-risk zones, occupying spaces that do not offer neither tangible (health, education, civic facilities) nor the intangible (history, landscape, identity, safety) aspects which are crucial to a solid urban net.¹

To respond to these shortfalls in affordable and adequate housing, many have turned to another way of producing housing: the social production of habitat - also called community-led housing.² Most community-led housing initiatives operate on a non-profit basis with the final “product” not intended for the market or for profit-seeking activities: its sole purpose is to answer to the needs of those involved.³

More than that, **community-led housing can enable marginalised groups to come together and respond to their particular needs while tailoring their housing projects accordingly.** In terms of care, this means ensuring support is available to members that require this for themselves or that provide care to others. In fact, such initiatives promote social cohesion and contribute to more inclusive communities, neighbourhoods and cities - where care is enabled through mutual support and tailored solutions, but also through support in understanding where care can be sourced. In addition, **the fact that these housing solutions are affordable enables households to dedicate more financial resources to their care needs,** and generally alleviates financial pressure.



Group of residents removing a dead palm tree from the communal garden during a quarterly cleanup.
Source: Ferran Thornycroft, President/CEO of STUCCO

For community-led housing projects to thrive, government support can make a significant difference to what they can achieve and in overcoming significant hurdles such as access to land. In fact, throughout the world, local, regional and federal/national governments have at times been key actors in providing technical assistance, financing, subsidies, allocating or leasing public land and so on.

The cases below offer examples of this by looking at how community-led housing caters to the needs of groups often excluded from the housing market. These examples illustrate how communities have come up with solutions to their intersectional needs while creating united and supportive care environments, generating an impact that goes beyond the habitat dimension. We also illustrate the role local authorities have played and conclude with reflections on how community-led projects can be useful partners for local authorities to deliver care solutions that are embedded with local needs.

1. Nahoum, 'La tensión entre el derecho y el negocio'

2. Ortiz, 'Producción social de vivienda y hábitat: Bases conceptuales para una política pública'; Varnai, 'Exploring the Social Economy and the Social Production of Housing: Housing Cooperatives building spaces of resistance and transformation in Mexico City.'

3. Op. Cit.

Student Housing Cooperatives: the right to housing hand in hand with the right to education

Around the world, students can often be at risk of not meeting basic needs while going through their academic journey. In fact, particularly regarding housing, students may face difficulties in finding affordable accommodation. Indeed, housing insecurity has become one of the main concerns for many college students.⁴ Besides dedicating considerable hours to their academic commitments - oftentimes summing up to a full-time job - students must assume a variety of costs beyond tuition fees without necessarily having a steady source of income, financial aid, or privileged financial family situation. Such challenges can not only undermine their educational experience but may also prevent the completion of their degrees.⁵ To respond to those challenges - and beyond - **housing cooperatives for students have emerged in countries like the United States, Canada, Australia and Switzerland - not only answering to the housing needs of this particular group, but also standing as an important supportive community.**

In the United States and Canada, the North American Students of Cooperation (NASCO) does the important work of supporting the student cooperative movement in Northern America while acting as a network for co-ops across both countries.⁶ NASCO has around 50 cooperative members, representing over 4,000 housing co-op residents, the majority of which are students, all over the United States and Canada.⁷ Among its strategy,⁸ **NASCO offers different training programmes, including a one-year long training on Cooperative Leadership, several educational workshops, an annual confer-**

ence of co-operators from across the continent as well as a library with important resources around cooperative housing. Besides, NASCO also provides its members with technical assistance, offering its expertise to cooperatives in the organisation of regional gatherings, to groups wanting to start their own cooperatives or even technical assistance tailored to particular members' needs. Moreover, NASCO has implemented a property leasing scheme through NASCO Properties⁹ (NP): a property holding, and management corporation created in 1988 with the aim of assisting new student housing cooperatives with financing and management - particularly to groups without access to sufficient resources wanting to start a group equity or shared equity co-op.¹⁰ In total, 16 properties are owned by NP and used by seven different leasing cooperatives located in several American cities.

On the other side of the world, in Australia, STUCCO is also trying to provide affordable housing for a large number of students through the cooperative model. The project emerged in 1982, when a group of students came together to form a community housing, purchasing an old glass-making factory with funding provided by the University of Sydney and the Housing Department.¹¹ The building was renovated in partnership with the Architecture Faculty from the Sydney University and maintained much of its original structure.¹² Inaugurated in 1991 and located near the University of Sydney, within a 15 minutes' walk distance, the project strives to provide for affordable accommodation to students facing financial difficulties and housing needs, offering rents at 105 AUD per week - the cheapest in the area.¹³

4. Broton, 'A review of estimates of housing insecurity and homelessness among students in U.S. higher education'

5. Ziol-Guest and Lee, 'Parent income-based gaps in schooling: Cross-cohort trends in the NLSYs and the PSID'

6. See NASCO official website <https://www.nasco.coop/>

7. Op. Cit.

8. Op. Cit.

9. Op. Cit.

10. See NASCO profile in [cohabitat.io](https://www.cohabitat.io/en/projects/646c164f-8592-43d5-873b-debac2c54adb)

11. See STUCCO official website <http://www.stucco.org.au/history>

12. Op. Cit.

13. See STUCCO official website <http://www.stucco.org.au/>; and webinar Student Housing Cooperatives- an International Perspective <https://www.youtube.com/watch?v=iRVG--Bkumc>

Moreover, members actively participate in the cooperative life through meetings and daily running of the cooperative, representing a minimum of 4 hours per week dedicated to the cooperative - meaning around 2 hours of meetings and another 2 hours for works that contribute to the running of the coop.¹⁴ Additionally, the cooperative is run through four different committees to which members are allocated and that allows co-operators to develop a wide set of different skills regarding the management of the project, such as administration, media, conflict resolution, financial management and building maintenance.¹⁵

A clean-up of the cooperative is also organised every 3 months and all co-operators contribute a minimum of 2 hours on such occasions, which are followed by a communal lunch. Finally, plenty of social events are carried out in the community, ensuring a social life and building a strong solidarity bond among its members. For instance, potlucks are organised for communal meals; performance events and parties involving local musicians are hosted in communal spaces; clothes and book exchanges are set up, in which people exchange items they no longer need for others; music students have a space where they can practice, individually or in groups; study groups are organised in the shared spaces and so on. As it is clear, **being part of STUCCO provides for important care activities - which answer the needs and particularities of students - all along providing for affordable rents, taking away the pressure of having to work and study at the same time and, therefore, contributing to a more balanced academic life.**

Here, it is important to highlight the supportive role the University of Sydney and the government had at the very beginning of the project. Such partnership allowed for synergies to be found, answering to the pressing needs of a financially

vulnerable group all along creating solutions that went beyond the provision of housing, allowing for the emergence of an united and solidary housing community, which provides support and care for its members in such an unique period of their lives.



Two residents gardening in the courtyard between units
Source: Ferran Thornycroft, President/CEO of STUCCO

In Geneva, Switzerland, la CIGUË also stands as an important social actor providing affordable housing and a solidary social environment for students living in one of the most expensive cities of the world. With a rent average of 350 CHF, La CIGUË owns eight different buildings across Geneva with two more projects under construction.¹⁶ To be part of the cooperative, one must be a student as a main activity or be under an internship program, have an income lower than 3,000 CHF (average wage in Geneva stands at 5,525 CHF)¹⁷ and be more than 18 years old.¹⁸ Co-operators can stay for a maximum of five years in the cooperative,¹⁹ which provides for a constant rotation of members allowing more students to benefit.

Moreover, la CIGUË is a highly participative cooperative: members have an active voice in the General Assembly and are part of different working groups and commissions that ensure the smooth function-

14. Op. Cit.

15. Op. Cit.

16. See webinar Student Housing Cooperatives- an International Perspective <https://www.youtube.com/watch?v=iRVG--Bkumc>

17. See Canton of Geneva website https://www.ge.ch/statistique/domaines/03/03_04/tableaux.asp#18

18. See CIGUË official website <https://cigue.ch/getting-a-room/>

19. Op. Cit.

ing of the cooperative - all done on a voluntary basis. Among those, there are the “allocation commission” responsible to organise and allocate the new housing available while striving to form harmonious shared-apartments and create dynamics in the new houses and neighbourhood life; “habitat commission” responsible to carry out reflections on the development of new modular housing projects and the rehabilitation of empty offices in Geneva; “INTRO commission” responsible for welcoming people in training currently looking for housing, providing them the space to exchange while presenting some first information about CIGÜE; “project commission” responsible to promote, support and finance projects that foster collective participation, self-management as well as social and community involvement; and many others.²⁰

When it comes to care, a very interesting activity is put forward at the centre of CIGÜE: the “listening commission”. It has the aim to mediate all conflicts that emerge among co-operators and in their shared-apartments.

The commission directly communicates with other organs of the cooperative and has three axes: 1. Listening sessions, which aim to listen to co-operators, understand the situation and consider which actions should be taken; 2. Prevention actions, which aim to raise awareness about possible conflicts and structural oppressions that can emerge in shared-flats; 3. Training and self-training, which aims to form the commission members in “active listening”, conflict prevention, awareness about feminism and anti-racism and so on.²¹

Besides providing tailored housing solutions to students as well as a fruitful environment for them to thrive and be part of a community, **student housing cooperatives can also play an important role in contributing for the wider transformation of urban spaces.** For example,

la CIGÜE has established several partnerships with different foundations, organisations, several municipalities, and the state of Geneva, particularly regarding the provision of temporary accommodation.²² Indeed, la CIGÜE also provides its members with temporary housing in buildings that are temporarily unoccupied or waiting for renovation or demolition.²³ To this strategy, the cooperative negotiates contracts (loan agreements or fixed-term leases) with private or public owners - normally for a period of at least 12 months - and then sublets the accommodations for students.²⁴ In that way, la CIGÜE gives life to uninhabited buildings while increasing the access of affordable housing to student groups. Once again, this demonstrates **the importance of carrying out partnerships with different actors and finding synergies that can create solutions benefiting not only vulnerable and marginalized groups, but ensuring a transition to more sustainable and inclusive urban spaces.**

As those examples demonstrate, student housing cooperatives are unique social organizations answering the needs of thousands of students who undergo financial hardships. However, beyond housing affordability, housing cooperatives provide a fruitful environment for students to thrive and develop several different skills while self-managing their own housing. It is undeniable for many student co-operators that the experience of living in a solidarity community will not only contribute to a healthier academic life, but also provide for lifelong learning and emotional bonds. **Since access to land and financing are usually the biggest constraints for community-led projects, partnerships with municipal and regional governments could come as a key factor - for example, through the rehabilitation of abandoned buildings and use of uninhabited spaces,** as la CIGÜE and STUCCO have proven possible.

20. Ciguë, ‘Rapport d’activité 2019’

21. Ciguë, ‘Cahier des charges de la commission écoute’

22. See CIGÜE official website <https://cigue.ch/vous-avez-des-logements-a-nous-proposer/>

23. Op. Cit.

24. Op. Cit

Tonic Housing: thinking intersectionality about housing and care through the UK's first LGBT+ affirming retirement community

Tonic Housing Association is a community-led not for profit organisation which focuses on creating vibrant and inclusive urban LGBT+²⁵ affirming retirement communities where people can share common experiences, find mutual support and enjoy their later life. Tonic started in 2014 to address the intersectional care needs relating to loneliness and isolation of older LGBT+ people (aged 55+), and the need for specific LGBTQ+ retirement solutions which were non-existent in the UK. As of 2021, Tonic's work centres in large part on London as this is where there is the highest concentration of older LGBT+ people live, and where the housing crisis severely limits people's living options.

The founders are all LGBT+ people over 50 who formed Tonic because of their lived experience, the lack of choice for their future living, along with the growing evidence of the issues faced by LGBT+ older people. In fact, research²⁶ has shown the **specific obstacles faced by LGBT+ people ageing in a hetero & cisnormative²⁷ society including feelings of having to hide or deny their sexuality or gender identity to safely meet housing and care support needs**. In addition, compared to the general population of 55+, older LGBT+ people suffer a range of inequalities; they:

- have generally worse health outcome,
- are more likely to live alone and/or be single,
- are less likely to care support through children and family,
- are less likely to feel a sense of belonging to their local community, and

- feel that their specific needs are not considered in traditional care systems.

This is compounded by the fact that LGBT+ people are, historically but also to this day, affected by interpersonal and structural discrimination and marginalisation.

Reports such as Building Safe Choices 2020²⁸ show that older LGBT+ people want somewhere that they feel safe and part of a community with conversations and activities based on shared life experiences, which can be very different from the general population.

As of 2021, Tonic's first retirement community will be at Bankhouse, an older living scheme by One Housing in the borough of Lambeth, where Tonic is acquiring 19 properties thanks to a loan from the Mayor of London's Community Housing Fund of £5.7m. Tonic is also assessing other sites across London to develop more LGBT+ affirmative retirement communities, along with exploring the option of incremental purchasing of properties within extra-care housing schemes in partnership with registered providers.

Tonic's services aim to be actively affirming of the lives, histories, needs and desires of LGBT+ people (rather than just being "LGBT+ friendly"). This does not imply exclusion of those who do not identify as LGBT+, but rather actively values those who respect and celebrate LGBT+ people and their experiences. Training will be provided staff and care teams to give appropriate care to LGBT+ older people.

25. Lesbian, Gay, Bisexual, Trans* and other gender and sexual minorities

26. See Tonic Housing official website <https://www.tonichousing.org.uk/research>

27. Cultural norm that considers heterosexuality and cisgender as the normal or preferred sexual orientation and gender identity, and privileges this over any other form of sexual orientation or gender identity.

28. Tonic, Stonewall Housing and Opening Doors London, 'Building Safe Choices 2020', see: <https://www.buildingsafechoices.org.uk/wp-content/uploads/2021/05/BSC2020Report.pdf>

Tonic works as a Community Benefit Society driven by the demand of older LGBT+ people for better choices in housing, support and care. To respond to the need of a diverse community, Tonic engages in co-production processes to create community-led housing and care solutions. Tonic has a Community Panel as part of its structure, made up of potential future residents and other community members interested in housing for older LGBT+ people. The panel aims to include a fair range of voices from across the LGBT+ older persons community and ensure diversity of ethnicity, gender, disability and sexuality. The panel reports to the Board of Directors, and together they co-create the specification and design of housing schemes and establish all aspects of how Tonic can address the communities' needs and hopes.

The project has the social impact of providing accommodation, old age care provision, and safe social spaces where older LGBT+ people are supported, gain life-affirming social connections and access culturally appropriate services. This is central to tackling loneliness and providing interaction and community - both of which are proven to be essential to wellbeing. Social connections can be difficult to secure especially in later life when meeting people is more challenging due to having none or less work-related connections after retirement, experiencing health issues, limited income, and fear. Without support, older people can become isolated very quickly. Tonic creates the places and spaces where this kind of interaction can happen. In addition, Tonic ensures housing quality and suitability, as this is a major determinant of health and wellbeing which is increasingly important as people get older. Good homes for ageing can extend independence and reduce health inequalities.

Tonic faces the opportunity and challenge to offer something new in the UK as the first LGBT+ retirement community in the country, and to the world as global examples are still limited.²⁹ This is both timely and scalable, as it is estimated that there are over 1 million over 50 and 810,000 over 65 LGBT+ people in the UK; and that in general the number of people 65+ will increase by 40% over two decades. It is also an alternative to traditional care homes and offers an example of how an intersectional approach can more adequately respond to people's aspirations, making them places where people actively choose to spend the later part of their lives.

The initial proposal for a stand-alone community-led development faced a number of initial obstacles: including the large levels of capital investment required, the need to secure a minimum scale of 50-100 apartments with community spaces, having to negotiate as a new entrant in the market without an existing track record or assets. In addition, the idea of a pan-London "community of interest" was a new concept as housing and planning systems typically focus on localised-needs.

In terms of the role of local authorities, **Tonic collaborates with the Greater London Authority (GLA), investors, developers, borough councils and/or registered housing providers to purchase properties and sites for schemes.** The GLA has offered political support to the LGBT+ community, acting as an important facilitator with other stakeholders. In addition, the GLA has so far also provided both revenue and capital loan funding from the Mayor of London's Community Housing Fund, which is a fund created to increase the supply of community-led homes and widen sector's experience and knowledge base.³⁰ Lambeth Council, in which the first project will be located, has also been supportive

29. Tonic, Stonewall Housing and Opening Doors London, 'Building Safe Choices 2020', see: <https://www.buildingsafechoices.org.uk/wp-content/uploads/2021/05/BSC2020Report.pdf>



of the project and welcomed it in its area. Tonic also works in partnership with the LGBT Foundation in Manchester on a LGBT+ affirmative retirement community to be developed on a site purchased by Manchester City Council for this purpose - once again illustrating how **local authority support can enable the creation of such projects with high social value and that aim to address social inequality.**

Local authorities in the UK and elsewhere have expressed an interest in building on the strengths of their local communities. The challenge here is whether local authorities embrace that communities might be non-localised, as not all groups are formed by a network of existing neighbours but rather might be linked by their common identity. **Public authorities wanting to make cities more inclusive and diverse can be more proactive when looking at equality issues**

such as the housing needs LGBT+ people and go beyond focusing on geographical communities. This allows decision-makers to think of city-wide networks of care, connections and culture, moving towards greater urban and territorial equality as these are reinforced and supported to thrive. This can be achieved by engaging with the actors who know their community's care needs in detail, and have the vision and enthusiasm to deliver change. These actors can also be key stakeholders in policy formulation, strategic decision-making and setting action plans. For example, Tonic and a consortium of organisation working on LGBTQ+ housing needs have created the London LGBTIQA+ Housing Manifesto³¹ which hopes to inform policy and practice.

Members of Tonic Housing and the Mayor of London at the inauguration of the Tonic@Bankhouse, the UK's first LGBT+ affirming retirement community
Source: Tonic Housing

30. See Greater London Authority. 'London Community Housing Fund - Funding Prospectus'

31. See Consortium.lgbt website <https://www.consortium.lgbt/2020/02/28/london-lgbtiqa-housing-manifesto/>

Conclusion

As it is clear in the cases presented here, community-led housing can provide a tailored response to the needs and demands of residents thanks to the highly participatory approach involving beneficiaries. Therefore, **CLH initiatives are powerful partners for public authorities aiming to respond to the needs of specific communities and to develop inclusive cities.**

Public stakeholders can greatly foster such initiatives by endorsing projects, and facilitating access to land, finance and technical assistance, thus supporting the emergence of more cohesive and inclusive neighbourhoods. In fact, with public authorities as partners, community-led projects have more means to integrate care solutions such as assistance in old age, formal or informal forms of childcare, educational support and facilities, specialist help for marginalised communities with complex needs such as refugees, people with disabilities, LGBTQ+ people, people that have experienced homelessness - including intersectional solutions that work with people facing multi-factorial vulnerability. Indeed, finding synergies and joining forces with CLH initiatives could lead to a more effective implementation of care policies and the development of new ones. In fact, by co-developing or assisting on projects such as community-led housing that address many areas of wellbeing and care, local authorities can also have deeper insights and understanding of the communities they have a mission to deliver services to. This can be a source of innovative thinking and shared learnings, which can result in additional solutions for the care-related policies and services delivered directly by local authorities. Hence, through an improved approach to care delivered through policy and practice, and both at institutional and community level, cities can be in a better position to ensure wider equality and inclusion, with empowered and active citizens that are more able to participate to the cities processes, activities, spaces and economy once their needs are adequately addressed.

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CARING

This paper has been produced as a Case-Based Contribution to the sixth Global Report on Local Democracy and Decentralization (GOLD VI): the flagship publication of the organized constituency of local and regional governments represented in United Cities and Local Governments. The GOLD VI report has been produced in partnership with the Development Planning Unit (University College London), through the programme Knowledge in Action for Urban Equality (KNOW). GOLD VI focuses on how local and regional governments can address the local manifestations of growing inequalities and contribute to create “Pathways to urban and territorial equality”. The GOLD VI report has been produced through a large-scale international co-production process, bringing together over a hundred representatives of local and regional governments, academics and civil society organizations. This paper is an outcome of this process and is part of the *Pathways to Equality Cases Repository*, which collects the over 60 Case-Based Contributions produced as part of the GOLD VI report.

In particular, the present paper has contributed to Chapter 5 on “Caring”, which focuses on the multiple actions that promote the care of diverse groups within society through safety nets and solidarity bonds, and the ways in which local and regional governments can promote caring practices that support structurally discriminated and/or vulnerable groups, as well as those that have historically “taken care” of others.

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