



Annual Report for 2025

About

We are MOBA Housing SCE, a non-profit European Cooperative Society founded in 2020, uniting grassroots housing initiatives from Central and South-Eastern Europe, breaking ground in the region, and taking part in the wider community-led housing movement. We work translocally in Croatia, Serbia, Hungary, Czechia and Slovenia to turn solidarity into infrastructure, create permanently affordable homes and build resilient communities in the region.

MOBA bridges the structural gaps that make cooperative and community-led housing hard to realise in our region. We do this by:

- **Advancing pilot projects** in five countries
- **Developing innovative financial instruments** that reduce risk and debt
- **Working with municipalities** to unlock public land and legal pathways
- **Sharing tools and peer support** so others don't have to start from scratch
- **Advocating for systemic change** in housing policy and finance

Advancing pilot projects

In 2025, MOBA closely followed and supported the development of the first student cooperative housing project in the region, led by its member ACRED and the student organisation TEK in Budapest, preparing ground for them to establish a Foundation that would join MOBA as a member.

In Croatia, MOBA supported an unprecedented breakthrough with the City of Pula establishing cooperation with Croatian MOBA members Cooperative Open Architecture and Cooperative for Ethical Financing on developing a pilot project on public land. MOBA participated in public consultations on the new Croatian Affordable Housing Act



that for the first time provides a legal framework for collective ownership and financing of cooperative housing.

Developing innovative financial instruments

MOBA continued working on the development of the MOBA Accelerator, a community-owned financing instrument that provides revolving bridge loans to cooperative housing projects across Central and South-Eastern Europe. In the course of 2025, the Accelerator working group prepared the business case, loan terms & conditions, donation agreement and loan agreement templates, governance & management protocols, as well as its sustainability model, (member) project assessment model and impact measurement framework. In October, a MOBA meeting was organised in Budapest to finalise its operationalisation and preparations for the disbursement of its first loan to support a 900 m² student housing project in Budapest.

In 2025, a campaign working group was established to fundraise for the Accelerator pool from donations. The group developed a fundraising strategy, mapped potential donors and ambassadors, and developed materials for donor outreach, using the meeting in Budapest to gain inputs from the whole membership and meeting in Beli Manastir in December to consolidate and prepare for contacting in 2026.

Working with municipalities

In addition to supporting its Croatian members in their cooperation with the City of Pula, MOBA established a partnership with the City of Zagreb for the preparation of a CERV project based on public-civic partnerships in Budapest, Zagreb, Brussels and Barcelona, aimed at exploring different ways of strengthening local enabling ecosystems, which can help to institutionalise community-led non-discriminatory affordable housing solutions to address the root causes of the housing crisis.

Furthermore, MOBA continued to support municipalities in the region through the Interreg project RurALL, which addresses the challenge of depopulation by helping rural municipalities identify vacant buildings and develop realistic renovation concepts with participation from local communities, supported by governance and financing solutions, aligned with the principles of the New European Bauhaus. In 2025, MOBA



supported the development of business models to help municipalities and local stakeholders transform renovation ideas into implementable plans. To complement the business model templates, MOBA led the development of a financial modelling tool that offers two levels of use: a basic mode for quick calculations sufficient for the business model template, and an advanced mode for deeper cash-flow analysis, loan calculations, and scenario comparisons. This makes it accessible for non-experts while remaining useful for more advanced planning. These tools have been developed after a detailed, region-wide mapping of deteriorating dwellings and a comparative analysis of their revitalisation potential, as well as 10-year depopulation projections for the area complemented with national, regional and EU-level policy recommendations to reverse these trends, that MOBA led in cooperation with Periferia Research and Policy Centre.

Sharing tools and peer support

In 2025, MOBA continued working through its strong member-based structure. The collective continued to jointly work through working groups on Fundraising, Accelerator, Campaign, Communication, and Advocacy, monthly plenary coordination meetings, and biweekly management board and working group leads meetings.

At the MOBA meeting in Zagreb, a strategic framework and action plan were developed for 2025/2026 to ensure that MOBA's work is guided by members' needs and a sustainable approach.

At the October MOBA meeting in Budapest, MOBA members developed a project concept for the development of joint educational materials for new groups and municipalities in the region.

Throughout the year, the Accelerator working group extensively worked with Budapest members and the student group from TEK on financial modelling for the student cooperative housing project in Budapest.

Furthermore, MOBA strengthened its cooperation with UN-Habitat, Cooperatives Europe, and participated in Policy and Finance working groups of the CoHabitat Network.



In 2025, MOBA strategically invested in capacity building for members and workers in the areas of cooperative law (Cooperative Law Summer School in August in Pula, Croatia) and sociocracy and facilitation (Sociocracy and Facilitation training in December in Topolovec, Slovenia).

Advocating for systemic change

In March 2025, MOBA represented the European Alliance for Collaborative Housing – a growing coalition initiated by MOBA SCE, urbaMonde, NETCO project, Sostre Cívic and Red Vivienda Cooperativa – at the Conference on Affordable Housing, organised by the European Parliament and the European Commission to address the housing crisis in the EU and lay the foundation for a comprehensive and inclusive European Affordable Housing Plan.

In October, MOBA gave its contribution to the public consultations for the European Affordable Housing Plan, shared its policy recommendations and met with members of the Housing Task Force.

Throughout 2025, MOBA participated at key events to advocate for cooperative housing. At the International Social Housing Festival in Dublin in June, MOBA participated in sessions on impact network and impact stories, and organised a session on breaking financial barriers together with Sostre Civic. Additionally, MOBA participated at the festival Korčula After Party (Korčula, Croatia in September), the Global Solidarity Economy Forum (Bordeaux, France in October), Responsible Housing Finance Summit (Prague, Czechia in November), and held a webinar organised by Cooperatives Europe.

Communication

In 2025, efforts were made to increase MOBA's visibility. MOBA communicated about cooperative housing and our activities through online channels: website, Facebook, Instagram and LinkedIn, developed a communication strategy and prepared for a website update.

Financing

In 2025, MOBA was financially supported by:

- Laudes Foundation
- World Habitat
- Interreg Programme Danube Region
- Government of the Republic of Croatia Office for Cooperation with NGOs

