A Public-Sector Boost for Community-Based Housing Forms

– Recommendations for How the State and Municipalities Can Promote Community-Based Housing Forms

The recommendations were developed through the project 'Spectacular Communities – Spectacular Solutions', which is supported by the Realdania association and implemented by the National Association for Ecovillages (Landsforeningen for Økosamfund), represented by Dicte Frost and Camilla Nielsen-Englyst.

The project has analysed legal and financial models from other European countries and assessed their relevance in a Danish context. The work has been informed through collaboration with Helena Reumert Gjerding from Kontra Advokater, as well as through dialogue with interest organisations, researchers and other key actors in the field.

The focus has primarily been on grassroots ("self-grown") groups with a non-speculative approach. However, many of the recommendations can be applied more broadly.

Read more about the project here: https://okosamfund.dk/spektakulaere-faellesskaber

Community-Based Housing Forms (CBH)

Community-based housing forms (CBH) comprise housing forms that are democratically owned and governed by the residents themselves, including cohousing communities, ecovillages, cooperative housing associations and self-governing collectives. These housing forms are an important supplement to both the private and the social (non-profit) housing markets, as they can contribute to greater housing diversity, strengthened local communities, and constitute long-term and stable housing forms.

Introduction and purpose

This memo is aimed at public-sector actors, including state authorities, municipalities and political decision-makers, who wish to strengthen the development of community-based housing forms (CBH) in Denmark.

The purpose is to point to concrete public-sector measures that can reduce the structural barriers to the establishment and realisation of new community-based housing forms. At the heart of the challenge is a structural mismatch between new community-based housing forms and a system that remains designed for individual households and standardised housing categories. The consequence is that projects with documented societal value are systematically screened out when they encounter existing rules and financing systems.

Several actors are already contributing to positive development, including interest organisations, banks, foundations and private actors. The recommendations in this memo focus specifically on the framework conditions that the public sector can influence through financing, legislation, planning and administrative practice.

The EU's Affordable Housing Plan and Danish ambitions

The need to promote new housing models is increasingly recognised both nationally and at European level. European initiatives such as the European Affordable Housing Plan and New European Bauhaus highlight non-profit, cooperative and community-led housing models as part of the solution to the housing crisis, climate impact and social fragmentation.

The EU's Affordable Housing Plan in particular points to the potential of these housing forms to ensure long-term affordability, limit speculation and strengthen social cohesion. It is emphasised that these housing forms often encounter barriers in the form of a lack of legal recognition and limited access to financing.

The EU track is relevant for Denmark because it underlines the need for financial tools, legal recognition and more flexible planning frameworks – precisely the areas where Danish start-up groups today encounter the greatest barriers.

At the same time, there is growing political and public focus in Denmark on new housing forms as part of the solution to housing pressure, the climate agenda and rising loneliness. If this potential is to be realised, the framework conditions must be adapted so that community-based housing forms can be developed on more equal terms with traditional housing types.

Community-based housing forms in Denmark in 2026

Community-based housing forms can strengthen social relationships, reduce loneliness and promote more resource-efficient land use. At the same time, research shows that residents in cohousing communities have a lower carbon footprint (Gausset, Q. et al., 2025), making them both a social and a climate-related solution.

The need for new housing models is further reinforced by demographic changes, with more singles, single parents and older people. If these groups are met only with traditional housing types, pressure on both land and housing prices increases, particularly in the larger cities. Here, collective housing forms and shared functions such as kitchens, common rooms and guest facilities can contribute to more efficient and affordable housing development.

Despite growing political and public interest, as well as research results pointing to CBHs as an important part of the future housing sector (Jensen et al., 2022), start-up groups continue to face barriers.

The structural barriers

Many projects never make it from idea to realisation – not because of a lack of demand, but because of structural barriers. A central explanation is that the Danish housing system is largely developed for standardised housing forms such as singles, nuclear families, and traditional owner-occupied, rental and cooperative models, and not for housing forms based on community and other forms of collective organisation (Copenhagen Institute for Futures Studies, 2021).

The greatest barriers remain:

- a lack of financing instruments in the start-up and bridge phase
- absence of access to mortgage credit and long-term financing
- legal uncertainty about ownership and organisational forms
- the Planning Act and rural-zone administration, which make it difficult to convert existing buildings
- a lack of institutional and administrative recognition

Start-up groups often experience uncertainty and scepticism in meetings with both authorities and financial actors, partly as a result of limited knowledge, complexity relative to standardised housing forms, and a lack of legal basis.

The result is that many projects are never realised – not because demand is lacking, but because the system remains designed for other housing forms. If community-based housing forms are to contribute more to the future housing sector, targeted measures are needed to reduce these structural barriers.

About the recommendations

Building on this gap between political ambitions and public wishes, combined with the existing structural barriers, the sector's interest organisations have jointly drafted a set of recommendations for state and municipal measures. The recommendations address both the financial barriers in the start-up and realisation phase, and the need for more appropriate legal and planning frameworks. Together, the recommendations point to a combined public-sector track that can bring community-based housing forms from niche to a more integrated part of Denmark's future housing sector.

Four central measures to promote community-based housing forms

1. Start-up financing for start-up groups

A national grant scheme can help new communities finance the first development costs, such as architectural assistance, legal advice and process management.

2. State guarantee for establishment and construction financing

A state guarantee for the purchase of land or existing buildings, as well as for the construction and renovation phase, can reduce the risk for banks and mortgage-credit institutions in the most capital-intensive and uncertain project phases. This will make it more likely that community-based housing projects can obtain traditional financing and be realised on more ordinary market terms.

3. National experimental framework for zoning and planning innovation

A national experimental framework can give municipalities the opportunity to test new zoning categories, exemption models and housing clusters, so that more community-based housing forms can be realised in rural districts and in existing buildings.

4. Revision of the Planning Act for rural zones and disused buildings

A targeted revision of the Planning Act can make it easier to convert existing farms, barn wings and other disused buildings into more homes and smaller community-based housing clusters.

RECOMMENDATION 1: Offer start-up financing to start-up groups

– a national grant scheme for the early project phase

Community-based housing projects (CBHs) face significant economic barriers in the early phase. Start-up groups typically need financing for process management, architectural assistance, technical studies, legal advice, local-plan work and organisational development. These costs can exceed DKK 300,000 and constitute risk capital that few start-up groups can provide themselves.

Start-up capital is therefore often decisive for whether a project is realised.

Public support can be targeted at the development of community-based housing forms. It is therefore recommended that the state establish a grant scheme targeted at CBH start-up groups. The scheme could advantageously be anchored in a state authority with housing and planning expertise, for example the Danish Housing and Social Agency, in collaboration with relevant national actors, including foundations and interest organisations.

The inspiration is drawn from the Swedish scheme Stöd till Byggemenskaper, where start-up groups can apply for support for the initial development costs. The purpose is to reduce the economic risk in the project's early phase and thereby increase the likelihood that more projects reach realisation.

Central principles for the scheme

The scheme should be easily accessible, with few and clear requirements. The requirements should be simple and transparent and could include democratic organisation, shared ownership, limited speculative value appreciation, and a minimum number of participants. In the Swedish scheme, for example, there is a requirement of a minimum of six co-founders.

Requirements can be set for own financing and a certain level of maturity. The scheme could advantageously be divided into two steps: early maturation and concrete project development. In Sweden, this includes, among other things, a small deposit per participant and a requirement for access to a specific plot or buildings.

The application process should be simple, transparent and digital, with clear criteria and expected processing time.

The scheme should also be accompanied by clear communication and access to qualified advice. Experience from Sweden shows that accessible and professionally competent contact persons are crucial for the scheme to be used in practice.

Example: Stöd till Byggemenskaper (Sweden)

In Sweden, the housing authority Boverket administers a support scheme where start-up groups can apply for up to SEK 400,000 for the early development phase, including architects, engineers and legal assistance. The scheme was established to reduce the economic risk in the projects' initial phases and thereby increase the realisation of new projects. The scheme has since been adjusted to cover more project types, including smaller projects in rural districts.

Learning: The Swedish model illustrates that the state can play a role in reducing start-up risk for community-based housing projects, if it is politically prioritised.

Example of a Danish start-up support scheme (outline)

The scheme could be established as a national pool funded by the state, possibly supplemented by foundations and municipalities. The pool could provide grants of DKK 300–400,000 per project in two steps (early and late maturation), thereby creating a stable pipeline of new projects. With such a framework, up to five start-up projects could be supported annually.

The scheme could advantageously be anchored in a collaboration between the state and relevant actors, including interest organisations with knowledge of the field. They could serve as the first point of contact for applicants, offer initial advice, and assist with the application process, while the final grant decision is made by a state authority or a joint foundation construction.

RECOMMENDATION 2: Introduce a state guarantee for establishment and construction financing for CBHs

– reduce the risk in the most capital-intensive phases and strengthen access to bank and mortgage-credit financing

A central barrier to establishing community-based housing forms (CBHs) is a lack of access to financing in the phase where the project must secure land, any existing buildings, and carry out the construction or renovation phase on the way to permanent financing. In practice, this means that many otherwise viable projects cannot obtain financing.

Purchasing land or existing property typically forms part of the overall construction or development financing. For banks, this intermediate period – from the project's maturation to final mortgage credit or stable operation – is the riskiest for the lender.

The uncertainty stems partly from the fact that groups often consist of future residents with different financial situations, and that elements such as joint or several liability can be difficult to handle within traditional credit models. There is also often ambiguity about the classification of the projects (private, business or collective construction), which makes them difficult to place within existing financing and credit assessment categories.

At the same time, existing evidence indicates that the risk of bankruptcy in cohousing communities is low, and that homes in community-based projects often have stable or higher value appreciation than homes in surrounding areas (Danish Housing and Social Agency, 2023). Current financial practice therefore does not reflect the documented risk profile.

Experience from both Denmark and Europe shows that this barrier can be reduced through public risk-sharing in the phases that are most uncertain for lenders.

It is therefore recommended that the state establish a combined guarantee scheme for establishment and construction financing, functioning as surety and risk-sharing in the period from the purchase of land or a building until the project can secure final financing, including the transition to mortgage-credit-like long-term financing on the basis of documented stable operation and low move-out rates. This would enable CBHs to eventually enter the existing mortgage-credit system on a par with other housing forms.

The guarantee can function as a supplement to the project's equity and thereby reduce the lender's risk in the credit assessment. In Denmark, municipalities can already provide a guarantee for the outermost 20% of a mortgage-credit loan for cooperative housing associations, which reduces the lender's risk and makes it easier to obtain financing. The aim is to bring more CBHs from a high-risk development phase to a situation where they can obtain ordinary bank and mortgage-credit financing on a par with other housing forms.

The guarantee should be able to cover:

- purchase of land or existing buildings
- development and design phase
- construction loans and renovation financing
- bridge financing up to mortgage credit

- costs of group formation and contractual commitments

Access to the guarantee should be conditional on clear criteria such as democratic organisation, shared ownership, realistic economics, and limitations on speculative value appreciation.

The scheme would only be activated in the event of bankruptcy, which experience shows happens extremely rarely. In practice, the guarantee would therefore primarily function as a risk-sharing tool that enables banks and mortgage-credit institutions to finance the projects on ordinary terms. Such a measure thus addresses a structural systemic flaw, whereby otherwise viable projects fall through in the transition between development and financing.

Example: Public risk-sharing in practice – Danish and European experience

Denmark – cooperative housing associations as a financial precedent

Cooperative housing associations show how a housing form can, over time, achieve particular financial framework conditions through legislation and practice, making it easier to establish community-based housing construction. A municipal guarantee for the outermost 20% of mortgage-credit loans reduces the lender's risk and has been decisive for the model being financeable at larger scale. At the same time, municipalities have the option of promoting particular housing forms through active use of land policy, by selling municipal land directly to a cooperative housing association without a public tender. This option is used when a municipality wishes to promote particular housing types or housing-policy goals, for example more community-oriented housing. Experience shows, however, that these options are only used to a limited extent, pointing to an untapped potential in existing practice.

Learning: These schemes are the result of a development in which the cooperative housing form has achieved political and legal recognition as a legitimate and socially beneficial housing model. The case shows how political recognition and prioritisation can be translated into concrete financial tools and framework conditions.

Freiburg – public risk-sharing in the development and construction phase

Freiburg in Germany is a central European example of how municipalities can reduce financial barriers through active risk-sharing. Over several decades, the municipality has developed a model in which the risk of such projects is shared between communities, banks and the public sector. The municipality combines the reservation of building plots with development loans, guarantees and tender forms in which community, sustainability and social purpose are weighted more heavily than the highest bid. Residents are also often co-developers, which creates high stability and very low default rates.

Learning: Public risk-sharing combined with strong local engagement can make projects realisable that would otherwise not be financeable through traditional market mechanisms.

From idea to realisation – a coherent financing chain

The first two recommendations should be seen together as a combined financing chain that addresses the most critical barriers in establishing community-based housing forms.

Start-up financing (Recommendation 1) reduces the risk in the early phase and enables start-up groups to mature projects, develop organisation, secure a foundation and build a realistic project.

State guarantee for establishment and construction financing (Recommendation 2) reduces the risk in the subsequent capital-intensive phases and enables projects to obtain bank and mortgage-credit financing.

Together, the two measures create a coherent movement from idea to realisation:

- from informal group → matured project
- from matured project → financeable project
- from financeable project → realised construction

Without start-up financing, projects rarely reach a level where they can be financially assessed. Without guarantee schemes, even mature projects can struggle to obtain financing. The absence of this coherent financing chain is today one of the most significant reasons why otherwise viable projects are not realised.

Taken together, the recommendations therefore constitute a structural framework that can make community-based housing forms a genuine and scalable part of the housing system.

A financing chain for community-based housing forms

Two public-sector measures reduce risk and enable realisation.

Community-based housing projects (CBHs) face major financial barriers in the early and most capital-intensive phases. A coherent financing chain – supported by start-up financing and a state guarantee – makes it possible to bring projects from idea to realisation.

The seven-step chain: (1) Idea / start-up group – shared vision and interest → (2) Start-up financing for maturation [RECOMMENDATION 1] – process, advice, studies, organisational development → (3) Matured project – organisation, project basis, financial plan, access to land or buildings → (4) State guarantee for establishment and construction financing [RECOMMENDATION 2] – risk-sharing, construction financing, credit access, bridge financing → (5) Financeable project – bank loan, construction loan, mortgage credit (preparation) → (6) Mortgage credit / operation – mortgage-credit financing, stable operation, long-term ownership → (7) Realised cohousing community – a well-functioning community and sustainable homes.

The chain moves from high risk (uncertainty and high risk for the projects), through reduced risk (public-sector measures reduce risk in the most uncertain phases), to normal financing (access to bank and mortgage-credit financing on normal terms).

> *"Without start-up financing, projects do not mature. Without guarantee schemes, they cannot be financed."*

The chain is expected to strengthen communities and democratic ownership, promote sustainable and inclusive housing environments, and create diversity in the housing market and socio-economic value.

RECOMMENDATION 3: Establish a national experimental framework for 'zoning' and planning innovation

– create a legitimate administrative space where municipalities can test new solutions for community-based housing forms

Through the project, several municipalities have expressed a clear wish to support community-based housing forms, particularly in rural districts and in existing, disused buildings. At the same time, it is pointed out that the current framework of the Planning Act and rural-zone administration is often perceived as too inflexible to accommodate many of the concrete projects that municipalities would like to approve.

The recommendation is therefore that the state establish a national experimental framework for municipalities, creating a legitimate administrative space to test new models for community-based housing forms in rural districts.

The experimental framework should give municipalities the opportunity to test:

- local experimental zones or new zoning categories targeted at CBHs
- alternative exemption models in rural zones
- more housing units in existing buildings
- mixed functions, combining housing, shared facilities, small businesses, workshops and agriculture
- new ownership and organisational forms
- concrete precedent projects in municipalities with disused buildings and a need for new settlement

An important Danish governance track is the experience from the earlier 'free municipality' experiments (frikommuneforsøg) and the right to challenge (udfordringsretten), where municipalities and regions can apply for exemption from state rules in order to test new ways of solving public tasks.

The key learning point is not necessarily the scheme itself, but the administrative logic behind it: creating legitimate administrative spaces for innovation, where municipalities can identify when existing rules unnecessarily obstruct desired societal goals, and be given the opportunity to temporarily deviate from standard practice.

This thinking should be carried forward and communicated more actively as a public-sector governance tool in the planning and housing area, where municipalities are given the opportunity to test new models for zoning, rural-zone administration, housing clusters, community-based development, and reuse of disused buildings.

As a governance tool, this can help shift the focus from individual case-by-case exemptions to strategic learning spaces in municipal practice, where experience is systematically gathered and subsequently translated into national guidance, legislative changes and new standard models.

International experience shows that this can be organised as clearly delimited planning exemption spaces with clear criteria.

A Danish experimental framework would make it possible to translate international experience into municipal practice and create the example and precedent projects that many municipalities are seeking. If new, community-based and affordable housing forms are also to be able to contribute systematically to rural development, reuse of disused buildings and more sustainable land use, the most impactful experimental and precedent tracks should form the basis for a more permanent adjustment of the Planning Act and national guidance practice.

International sources of inspiration for zoning, exemption and affordability

Examples of how planning-related spaces for innovation and political governance tools can create room for new housing forms.

Wales – criteria-based exemption in open countryside

Since 2010, Wales has worked with One Planet Development, whereby construction in open countryside can be permitted if the project meets documented requirements for low environmental impact, self-sufficiency, consideration for nature, and ongoing monitoring. The model shows how exemption can be combined with clear success criteria and high public legitimacy.

East Cambridgeshire – 'exceptional sites' for affordable housing

Here, 'exceptional sites' are used, where community-led and non-speculative housing projects can gain access to construction outside normal urban zones, when the purpose is to create affordable housing and local development. This is particularly interesting as a model for Danish rural districts, village edges and smaller housing clusters.

The Netherlands – experimental zoning as a trial status

An experimental ecovillage zoning model has been developed here. A central example is a defunct industrial area that has been converted into an ecovillage for 50–100 residents through a special trial status between rural-zone permission and a new zoning category. The model shows how municipal innovation and national trial status can create room for new housing forms.

Vienna – land policy and public land measures for affordability

In Vienna, almost half of the housing stock consists of municipal or otherwise subsidised housing. The success model here is built on long-term coordination between active housing policy, forward-looking land policy, public financing and quality-based tenders. Particularly relevant in a Danish context is the municipality's active use of early land purchases and reservation of land for affordable housing forms, so that new projects can compete on community, sustainability, social quality and price – not solely on the highest bid. Vienna shows how publicly legitimised planning and land-policy measures can keep rents down while also promoting architectural quality, innovation and social diversity. This perspective is particularly relevant in municipalities where high land prices today make it difficult to develop new affordable community-based housing forms.

Learning: Common to these examples is that affordability does not arise by itself, but is the result of active political and planning measures.

RECOMMENDATION 4: Revise the Planning Act for disused buildings in rural zones

– make it easier to convert existing buildings into more homes and smaller community-based housing clusters

Several municipalities and advisors point out that one of the biggest practical barriers remains the application of the Planning Act in rural zones – particularly regarding rural-zone permits, changes of use, and the interpretation of when existing buildings are considered suitable for residential purposes. Many groups have to abandon projects before reaching actual design, because waiting times, uncertainty and costs become too great.

The recommendation is therefore that the state, in the current revision of the Planning Act and the associated guidance practice, target the framework so that existing buildings can to a greater extent be reused for community-based and affordable housing forms.

The revision should focus in particular on:

- more housing units than the current two in existing farms, barn wings and barns
- clearer legal basis for converting disused agricultural buildings for residential purposes
- the possibility of smaller housing clusters through demolition and relocation, so that a basis is created for genuine cohousing communities and not merely two family homes
- better coherence between the Planning Act, the Agricultural Act and the Green Tripartite Agreement, with the possibility of settlement in areas where agricultural land is converted to nature or regenerative farming
- clearer national guidelines for §§ 34–38, so that practice becomes less dependent on local interpretation

A source of inspiration is the Skovvirke rural-zone permit from Frederikssund Municipality, where housing projects in open countryside were made possible through a link between the Agricultural Act and documented environmental requirements. The case shows that there is a Danish administrative precedent for combining housing, community, consideration for nature, and land-based production in new forms. This points to a realistic track for a broader national guidance or exemption practice.

A central track is the current proposal to amend the Planning Act, whereby municipalities would gain the option to relocate homes through demolition and gather new homes in smaller clusters in rural zones. This opens up a significant space of opportunity for community-based housing forms, particularly in connection with existing villages, former farm complexes and disused buildings. Community-based and non-speculative housing clusters should be explicitly considered here in the further legislative process and guidance.

Practice varies considerably between municipalities, which creates unpredictability and increases project risk. There are different assessments of which building types are easiest to convert – former schools, care homes and other public buildings, or private barn wings and barns. This underlines the need for clearer national guidance, so that existing legal basis can be applied more actively and consistently across building types and municipalities.

A more flexible Planning Act would thus not only strengthen opportunities for new communities, but also support the preservation of existing building stock, more young people and families with children in rural districts, active citizenship, and more sustainable land use.

Conclusion

Community-based housing forms do not constitute a niche, but a strategic response to a number of contemporary societal challenges: rising housing prices, pressure on land, growing loneliness, and the need for an accelerated green transition. The non-speculative models in particular demonstrate that it is possible to combine long-term economic stability with social and environmental value. Nevertheless, the existing framework conditions in Denmark remain fundamentally geared to individual households and standardised housing forms. The result is a structural mismatch, whereby projects with documented societal value systematically encounter unnecessary barriers – particularly in the early and most risk-laden phases. This is not a question of a lack of demand or viability, but of a system that is not designed for this type of actor and organisational form.

The recommendations in this memo point to the fact that relatively narrow but precise public-sector measures can have a large effect. Start-up financing, state guarantees, targeted planning experimental spaces, and an adjustment of the application of the Planning Act would together be able to establish a genuine and coherent path from idea to realisation. At the same time, there is a need to develop a financial ecosystem in which community-based projects can move to a greater extent from start-up risk to stable, long-term financing.

Experience from both Denmark and the rest of Europe shows unequivocally that when the state actively reduces structural barriers, not only is the realisation rate increased – the diversity, robustness and innovation capacity of the entire housing sector is strengthened. The consequence is clear: if Denmark wants more affordable, sustainable and socially anchored housing forms, this requires active system adaptation, including the development of financial, legal and planning frameworks designed for collective and non-speculative actors. Not through isolated projects, but by developing a housing system in which community-based and non-speculative models can function on more equal terms with traditional housing forms.

Momentum exists – politically, in research, and among the public. With the European Affordable Housing Plan as a strategic framework, there is an explicit focus on the need for non-speculative, community-based models, but also on the barriers that currently hinder their spread. The recommendations in this memo can be seen as a concrete Danish implementation track for central elements of the Affordable Housing Plan. Denmark has here a concrete opportunity to position itself as a pioneering country through the development of national pilot tracks and scalable models. At the same time, such measures could in the long term reduce public expenditure through more stable housing conditions, lower move-out rates, and less pressure on existing housing and welfare systems. This requires political prioritisation and cross-cutting action: between the state, municipalities, financial actors and civil society. The next step is therefore to show the courage to implement – through concrete schemes, partnerships and legislative adjustments that make it possible to realise more communities in practice.

The recommendations:

- Establish a national start-up support pool (Finance Act)
- Establish a state guarantee scheme (legislation / Ministry of Finance)
- Designate 5–10 pilot municipalities for the experimental framework
- Planning Act adjustment + national guidance

Implementation particularly requires:

- cross-ministerial coordination (housing, finance, planning)
- pilot municipalities
- monitoring and scaling-up

Risk: If the area does not receive greater political attention, there will continue to be a low realisation rate, loss of local development opportunities, and increased pressure on the existing housing market.

The question is not whether community-based housing forms should play a role in the future housing sector. The necessary tools are known, tested and within reach. The question is whether Denmark will adapt its system to make them possible.

We look forward to further dialogue with the interest organisations for community-oriented housing forms.

Contact:

National Association for Ecovillages – info@okosamfund.dk

Bofællesskab.dk Association – info@bofaellesskab.dk

References

Jensen, J. O., Stender, M., Andersen, H. S., Beck, A. F., Madsen, R., & Nielsen-Englyst, C. (2022). Mapping and analysis of cohousing communities in Denmark. Department of the Built Environment (BUILD), Aalborg University. BUILD Report Vol. 2022 No. 25

Gausset, Q.; Suszkiewiecz, N.J. & Nielsen-Englyst, C. (2025). Green communities and carbon footprint. Copenhagen: SAMSKAB and Copenhagen University. https://doi.org/10.13140/RG.2.2.22464.60165

The housing communities of the future. Stress-testing insights. Copenhagen Institute for Futures Studies, 2021

Analysis of sale prices for owner-occupied homes located in cohousing communities, Danish Housing and Social Agency, 2023