EUCoLab

Best Practice Directory

A catalogue of best practice in the Collaborative Economy from Europe and around the world

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European Collaborative Economy Forum
Shared thinking for a collaborative Europe

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Luc Delany
Chairperson, European Collaborative Economy Forum

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Foreword Zurich

This Collaborative Economy phenomenon is radically changing consumer behavior and service delivery. It is growing rapidly and new business ideas are being created at an impressive rate.

Insurance is an enabler of the Collaborative Economy, as risk transfer and risk management support is required to grow new business models and protect participants and customers. More broadly, insurers can play a significant role in the digitalization of the EU by helping to cover new risks of a digital society and lowering the cover gap.

The good news is that insuring activities within the Collaborative Economy is very much feasible. In terms of loss exposure, most risks fall well within the capacity of insurers. Indeed, many of the underlying activities have been insured for many years (for example individuals renting out rooms, using vehicles to carry passengers or insuring personal belongings) - even so, the Collaborative Economy does provide some challenges for the insurance industry.

There are two key challenges which we are currently facing.

Firstly, there is a lack of clarity around the relationship between platforms, service providers and customers as well as their legal status. Specific issues include:

- **Platform:** The platform is not usually the party offering the service, and therefore insuring the platform would not necessarily cover the risks offered by the service provider. What is the contractual relationship and what are the obligations between platform providers and service providers? These questions needs to be clarified.

- **Service providers:** Private individuals carrying out a business activity in their private capacity pose a challenge, are they a private individual or a commercial entity? Consequently, providing insurance is challenging given that their legal status is unclear. If those private individuals were attributed a legal status, insurance - both non-life and life cover - would be easier to facilitate, either directly or through the platforms.

  Savings and income protection gaps pose a particular problem for service providers and general awareness of savings needs and income protection gaps is low. For Collaborative Economy workers, low awareness is combined with high exposure, as these groups are neither automatically covered under employer or government savings and protection schemes.

- **Customers:** Directly insuring customers utilising the service is a possibility. However, this increases operational inefficiency and cost, as each single user would have to be insured individually.

The good news is that insuring activities within the Collaborative Economy is very much feasible.

Secondly, there is the issue of cross-border cover: the Collaborative Economy mostly takes place on a cross-border basis and offering a cross-border insurance solution to a platform provider is challenging.

Platforms are usually located in one jurisdiction in the EU or outside and are offering their services to service providers and/or consumers located in multiple jurisdictions throughout the EU and outside. Providing an insurance coverage cross-border across the EU is challenging and costly, given the lack of harmonization of regulatory requirements within the EU. Despite having introduced the concept of Freedom of Services (FoS), every EU Member State has its own local regulatory requirements to comply with and interpret EU regulation differently.

Finding solutions to these challenges is important and Zurich Insurance has been doing just that. We are striving to lower the cover gap in the Collaborative Economy - to provide societal benefits and facilitate the expansion of the sector; by protecting end users as well as protecting and providing legitimacy to service providers and platforms.

Foreword

The Collaborative Economy (also known as the Sharing or Peer Economy) is one of the most significant economic developments of the last decade. It is broadly recognised as constituting three core elements: consumer-to-consumer interaction, access rather than ownership and better use of underutilised assets.

The social, economic and environmental benefits brought by the Collaborative Economy are substantial, as communities are brought closer together, services are improved and assets are maximised. Gross revenue in the European Union from collaborative platforms and providers was estimated to be EUR 28 billion in 2015.

Nonetheless there are concerns, despite the benefits the Collaborative Economy brings. Policy makers have struggled to reconcile the opportunities with their existing legal frameworks and competition with traditional industries. EU members have acknowledged that the Collaborative Economy is not a short-term phenomenon but an important long-term driver for positive change and economic growth. Change, however, can take time.

In June 2016, in order to help European Member States reap the benefits of the Collaborative Economy and clarify the application of EU law, the European Commission published its 'European Agenda for the Collaborative Economy.' The Commission's Communication[1] addresses the 5 areas of 'Market Access Requirements,' 'Liability Regimes,' 'Protection Of Users,' 'Self-employed And Workers,' and 'Taxation.'

Over the past months, EUCoLab has been gathering examples of regulatory best practice that has been led by national or local governments or by companies that help promote the Collaborative Economy. There are many examples of laws and policies that limit the development of this sector. However, we wanted to promote the best work that has been done and provide a reference tool for policymakers, academics, business, or any stakeholder that might be interested in the development of regulation and policy for the Collaborative Economy.

The potential for Europe is huge - according to some experts, better use of our capacities and assets could lead to economic gains of €160-572 billion across the EU. There are big caveats to the figure - barriers and impediments may well mean that much of this is not realised. However, few would disagree that regulatory and policy best practice is both within our grasp and will have an enormous impact on our ability to responsibly harness the potential of the Collaborative Economy. We will keep this directory updated quarterly as new policies hopefully emerge from around the world.

Luc Delany, Chairperson

...we wanted to promote the best work done and provide a reference book tool for policymakers, academics, business, or any stakeholder that might be interested in the development of regulation and policy for the Collaborative Economy.

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[1] European Commission. (02.06.2016). A European Agenda For the Collaborative Economy *http://ec.europa.eu/DocsRoom/documents/16881*

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Market Access Requirements

Market Access Requirements

When assessing whether market access requirements applied to the Collaborative Economy are necessary, justified and proportionate to meet identified and legitimate public interest objectives, Member States should take into account the specific features of Collaborative Economy business models.

For the purposes of regulating the activities in question, private individuals offering services via collaborative platforms on a peer-to-peer and occasional basis should not be automatically treated as professional service providers. Establishing (possibly sector-specific) thresholds under which an economic activity would be considered a non-professional peer-to-peer activity may be a suitable way forward.

Member States are advised to take the opportunity to review, simplify and modernise market access requirements that are generally applicable to market operators. They should aim to relieve operators from unnecessary regulatory burden, regardless of the business model adopted, and to avoid fragmentation of the Single Market.

European Commission, A European Agenda for the Collaborative Economy, June 2016

Market access has been one of the most challenging issues for many Collaborative Economy service provides. Rules designed for a pre-internet era persist and fail to recognise the new approaches in identity, safety and security that many platforms provide. This has led to the restriction or even ban of some services in some countries, to the detriment of consumers and service providers.

This chapter provides examples from all regions of the world, where governments have embraced opportunities to facilitate Collaborative Economy platforms to operate and connect providers to consumers.

Australia, 31/12/15

'Modern Ridesharing Regulations in Australia'

Since the end of 2015, the Australian states of New South Wales, Australian Capital Territory and Western Australia have been proactively supporting the development of ridesharing in the country, providing benefits for riders, drivers, and cities.

Policymakers have focused on simpler regulations that prioritize safety and quality of service for consumers, thereby removing costly and unnecessary barriers to entry for point-to-point transportation providers. The introduction of new and differentiated ridesharing options in Australia has resulted in considerable economic savings for consumers.

Deloitte examined UberX Trips in August 2015 and found that on average UberX is almost 20% cheaper than taxi services in Sydney, Melbourne, Brisbane, and Perth. When the number of trips multiplies those average savings in a year on UberX, the total savings for riders are approximately $31.5 million AUD per year. Within the first 12 months of the UberX roll out, more than $4 million AUD in driver-partner earnings went to the 30 postcodes with the highest unemployment rate in Sydney.

More information:

Deloitte Access Economics, Economic effects of ridesharing in Australia, Deloitte, 2016

Source:

Julie-anne Sprague, Deloitte Access Economics says Uber delivers benefits of $80m a year, Australian Financial Review, January 2016

Portland, USA, 12/04/17

'Electrifying Ridesharing'

In April 2017, Uber launched a new initiative adding hundreds of electric vehicles to its fleet. The Uber Electric Initiative seeks to build a more sustainable future of mobility by getting more electric vehicles on the road via a combination of incentives and educational initiatives.

In cooperation with the partially state-funded and non-profit organization 'Forth' (formerly Drive Oregon), whose mission is to electrify more cars on the road, Uber aims to make ten percent of its Oregon fleet electric statewide by 2019. This initiative follows a similar programme that Uber rolled out in London in 2016 to tackle air pollution.

Source:

Taylor Hatmaker, In Portland, Uber launches initiative to add electric vehicles to its fleet, Techcrunch, April 2017

Washington, USA, 08/01/17

'Improved City Planning Through Ride-Sharing Data'

In January 2017, Uber introduced a new tool called "Uber Movement" - the tool extrapolates traffic trends based on Uber trips in a given area - to help city officials measure the impact of road improvements, major events or new transit lines. Equally, through better identification of transport patterns, the tool could also help city planners and policymakers in longer term urban planning.

The collected data is anonymized and aggregated into the same types of geographic zones that transportation planners use - akin to Census Tracts and Traffic Analysis Zones (TAZs). Uber has made the tool freely available via its website to allow planning agencies and researchers to access the data and explore zone-to-zone travel times in the US. Roll out in Europe will follow later this year.

Source:

Priya Ananda, Uber launches tool to analyze traffic patterns, Buzzfeed, January 2017

USA, 01/09/14

'Pooling Trips'

Ride-sharing firms Uber Technologies Inc. and Lyft Inc. are experimenting with carpooling services that are changing how people get to work - putting more people in fewer cars, and thereby reducing congestion and CO2 pollution.

In 2014, Uber introduced uberPOOL - a service which allows you to share the cost of your trip with another rider. As of 2016, the service has generated over 100 million trips and carried more that 100,000 people a week in Los Angeles, New York, Chicago and San Francisco.

It is estimated that the average American commuter spends 42 hours a year in traffic. This is an issue that will aggravate as cities and the economy grows - 76% of commuters in the USA drive to work by themselves.

Early results have encouraged public-transit experts to start considering Uber and Lyft apps as a potential means for reducing congestion.

- In Los Angeles, in its first eight months, uberPOOL cut the number of miles driven across town by 7.9 million and prevented carbon dioxide pollution by 1,400 metric tons.
- As of 2016, uberPOOL cut the number of miles driven across town by 7.9 million and reduced dioxide pollution by 1,400 metric tons.

Source:
Alejandro Lazo, How the daily commute is going to change, Marketwatch, May 2016

Sydney, Australia, 03/04/2017

'Government Launches Australia's First Sharing Hub'

On the 3rd of April Australia's first Sharing Economy accelerator, The Sharing Hub, was opened by government official Matt Kean, Minister for Innovation and Better Regulation.

The Sharing Hub consists of 28 start-ups which offer access to education, mentorship, and investment opportunities. In addition, leading Sharing Economy startups will work with government and policy makers to educate on key insights about the industry.

The aim of the Sharing Hub, founded by four of Australia's most successful entrepreneurs, is to make Sydney a hotspot for innovation in the sector and to provide a space for sharing advice and experience.

More information:

The Sharing Hub, April 2017

Source:

Anthill Magazine, "Government launches Australia's first Sharing Economy accelerator, The Sharing Hub," Anthill Magazine, April 2017

Aarhus, Denmark, 2017

'Aarhus - Test City for the Sharing Economy'

In 2017, Aarhus will partner with the Ministry of Business and Growth to become a test city for the Sharing Economy. The project is well timed to coincide with the city's 2017 European City of Culture status.

The initiative will create favourable conditions for the development of the Sharing Economy and fight capacity challenges regarding transportation and accommodation. The City of Aarhus has formulated six principles for working with the Sharing Economy:

1. **Innovation, growth, and development** - to have the courage to try new models and solutions that can create a better setting for business development and more choices for citizens.

2. **Fair competition** - legislation should create opportunities for both established industry and for new players to compete on equal terms. Regulations should promote commercial activity and not limit it.

3. **Position on digitization** - see digitization as an opportunity that ensures that resources in a broad sense are utilized better but remain aware of the challenges and new conditions it creates.

4. **Focus on safety and consumer protection** - knowledge of rights and opportunities, as well as focus on safety, insurance, price transparency, etc.

5. **Dialogue** - encourage ongoing dialogue with and involvement of all relevant stakeholders who can and will contribute constructively to the process.

6. **Monitoring** - during the test period there will be a continuous monitoring of the initiatives launched, via one or more dialogue forums. Possible adjustments and regulations may then be based on actual experiences rather than hypothesis.

Source:
Sharing Economy, "Aarhus - test city for Sharing Economy in 2017," Smart Aarhus, April 2017

Copenhagen, Denmark, 2006

'Car Sharing Copenhagen'

In 2006, the City of Copenhagen launched a programme aimed at promoting car sharing by allowing shared cars to park for free at designated parking spaces around town.

The municipality provides 150 spaces across the city where certain zones are free all day and others allow for free use only at certain times a day. The car owners must be able to provide a car sharing licence, which can be obtained via a car sharing club.

More information:
The City of Copenhagen, Car Sharing, April 2017

Source:
Brodersen et al., "City Sharing," Implement Consulting Group, 2015

Paris, France, 28/07/2016

'Maisons De France Contest'

In July 2016, Airbnb launched a national competition called 'Maisons de France' to promote France's diverse regions.

Airbnb hosts had the opportunity to showcase their homes to represent their region's identity and history. A panel composed of heritage and tourism luminaries reviewed nominations and released a shortlist of the most iconic homes. The public were then given the opportunity to vote for their favourite regional "ambassadors". The 14 winners were announced in September 2016.

Airbnb created this competition in response to the call from Jean-Marc Ayrault, French Minister of Foreign Affairs, to reboot tourism and to spread its positive impact across all of France.

Source:

AirbnbCitizen France, "Promoting regional heritage with 'Maisons de France' contest ," Airbnb, July 2017

Paris, France, 26/03/2014

'France's Bill ALUR'

On the 26th March 2014, the President of France signed into law new national housing legislation - the "Bill ALUR".

Member of the French Parliament, Frédéric Lefèbvre, first introduced the bill which makes clear that it is possible to rent out the home in which you live without requiring permission from the relevant city hall.

In addition, the Bill Allur sets out rules for the short-term rental of properties which are not primary residences - this includes specific requirements that larger cities can impose at their discretion:

- Defining specific criteria that will be used to temporarily grant hosts the opportunity to share non-primary residences on a short-term basis.
- Requiring hosts to apply for a change of use authorization, so as to clarify that the residence is being used full-time as guest accommodation.

More information:

Legifrance, "LOI n° 2014-366 du 24 mars 2014 pour l'accès au logement et un urbanisme rénové - Article 14," Legifrance, March 2014

Source:

AirbnbCitizen, "A major step forward in Paris and France — Une avancée majeure en France," Airbnb, March 2014

Seoul, South Korea, 09/2012

'Sharing City Seoul'

In September 2012, Seoul's announced its Sharing City Seoul initiative - which, through working alongside NGO's and private businesses, aims to make sharing a fundamental part of South Korea's economy.

Only two years after the launch of the initiative, $450,000 had been invested in 27 sharing organizations and businesses. Among these are platforms such as:

- **Kiple**, which sends unused children's clothing to preschools.
- **Nanum**, which focuses on alternative public transportation enabled by sharing (Seoul's Transportation Plan for 2030 envisions the elimination of private car ownership).
- **Open Closet**, which rents out seniors' formal clothes to job seekers.
- **Sinrim Agit**, which turned an abandoned building into a community center.

Since the launch of the initiative four years ago, 779 public buildings have been made accessible to the public for meetings and events. Furthermore, Seoul has officially launched a programme to help entrepreneurs understand the Sharing Economy and support them in creating sharing businesses. The number of sharing organisations has doubled since 2013, and the number of members participating in the Sharing Economy has risen from 2.02 million to 4.88 million.

More information:
Seoul Metropolitan Government, "Seoul Metropolitan Government on the ordinance of sharing, January 2014

Source:
Cat Johnson, "Sharing City Seoul: a model for the world," Shareable, June 2014

Amsterdam, Netherlands, 27/09/2016

'Green Carsharing Agreement'

On the 27th of September 2016, another 12 organisations signed the "Green Carsharing Deal," an agreement between a broad coalition of 30 providers, of different areas, aiming to expand the car sharing concept and its implementation. Several Dutch municipalities, as well as the Dutch national government, are part of the coalition.

The goal of the project is to increase car sharing to 100,000 cars by 2018 as well as to increase the usage of underutilized vehicles. The initiative offers companies and organizations the opportunity to achieve green growth, to build a long-term partnership and to utilize each other's knowledge and experience.

More information:

I Am Amsterdam, "Amsterdam Sharing City," I Am Amsterdam, September 2016

Source:

ShareNL, "Green Deal Carsharing," ShareNL, September 2016

Amsterdam, Netherlands, 07/11/2016

'The Sharing City'

In 2016, the Mayor and Executive Board of the Municipality of Amsterdam agreed on an Action Plan that "gives space to the opportunities the Sharing (or Collaborative) Economy offers to the city". The Action Plan sets out how Amsterdam will employ the possibilities of the Sharing Economy to tackle urban challenges hand in hand with its residents:

- **Stimulating the Sharing Economy** - for example, by supporting pilot projects with car sharing platforms to address the challenge of parking in Amsterdam.

- **Leading by example** - for example, by launching its own pilot project for citizens to access city assets such as office space and other tools free of charge.

- **A Sharing Economy for all Amsterdam residents** - for example, by working with organisations like Thuisafgehaald (meal-sharing) and Peerby (asset-sharing) to connect sharing platforms to the city pass (Stadspas) so that 180,000 more residents - many of whom are elderly or on low incomes - can benefit from the Collaborative Economy.

- **Rules and regulations** - for example, by regulating the home rental market and preventing the emergence of monopolies or cartels, working with national and European government where necessary.

- **Putting Amsterdam on the map as Amsterdam Sharing City** - for example, by drawing together cities around the world for the first Sharing Cities Roundtable and working with the New York Mayor's Office to develop and regulatory approach to the home-sharing market.

Amsterdam has approached the Sharing City concept with a unique management approach: the team who work on the project and partnership sit across city government departments, allowing a cross-sectoral view of the Collaborative Economy.

More information:
I Am Amsterdam, "Amsterdam Sharing City," I Am Amsterdam, November 2016

Source:
Nesta, "How Amsterdam is developing a Collaborative Economy that works for everyone," Nesta, November 2016

Oslo, Norway, 04/03/2016

'Norway Embracing the Sharing Economy'

In March 2016, the Solberg Government appointed a Sharing Economy Committee by Royal Decree to evaluate opportunities and challenges presented by the Sharing Economy.

The results were presented in February 2017 and included recommendations to foster the Sharing Economy through taxation and deregulation.

According to the Committee, the Sharing Economy holds promise for the Norwegian economy. Ride-hailing companies, in particular, can open up the Norwegian taxi industry and bring much-needed competition to the sector. Therefore, the Committee has recommended changing the legal status of Uber drivers so as to legitimize them as regular taxi drivers.

The Committee's advice also includes:

- Clarifying the legal position of companies operating in the Collaborative Economy so as to make use of its full potential.
- Recommending that that the Norwegian Tax Administration should maintain and develop guidance that clarifies its rules for participants in the Sharing Economy.
- Advising that income from short-term rental of private homes should be made taxable.

More information:
Norwegian Government, "Factsheet Sharing Economy Committee," Norwegian Government, February 2017

Source:
Már Másson Maack, "How Norway is embracing the Sharing Economy instead of fighting it," The Next Web, February 2017

Beijing, China, 01/03/2017

'China Aims to Improve Sharing Economy'

As of March 2017, improvements may soon be coming to China's Sharing Economy, with the National Development and Reform Commission soliciting public advice on a Sharing Economy guideline.

The guideline aims to encourage different market players to explore their own sharing models, and is intended to break industrial and geographic barriers to better develop the Sharing Economy.

The guideline is also designed to standardize entry barriers and streamline administrative approvals. Management consulting firm Roland Berger says China has already developed a Sharing Economy worth $62.5 billion, and that number could grow to $230 billion by 2018.

Source:

The State Council of The People's Republic of China, "China aims to improve Sharing Economy," March 2017

Dubai, United Arab Emirates, 18/05/2016

'Dubai Tourism & Airbnb Sign MoU'

Dubai's Department of Tourism & Commerce Marketing and Airbnb have signed a Memorandum of Understanding (MoU) to promote responsible hosting and to diversify tourism in the UAE.

The MoU will support collaboration between the two parties, help enhance the Emirate's holiday home sector and boost competition by encouraging safety and transparency.

The MoU agreement states:

- Dubai Tourism and Airbnb will work together to help grow and diversify tourism in Dubai and promote innovative forms of tourism.

- Airbnb will raise awareness on the positive impacts of the Airbnb community by sharing aggregated, anonymised data about short-term rental hosts.

- Airbnb will help promote responsible sharing of holiday homes by creating a "Hosting Page" on its platform, informing hosts of the rules and linking to official information.

- Airbnb will send regular reminders to its hosts in Dubai to remind them of the rules around responsible home sharing.

More information:
Department of Tourism, "Dubai Tourism opens up Holiday Home Regulations to drive sector growth," Government of Dubai, April 2016

Source:
Middle East Association, "Dubai Tourism, Airbnb ink MoU to strengthen short term rentals," Middle East Association, May 2016

London, United Kingdom, 06/04/2016

'First Peer-to-Peer ISA'

On the 6th of April 2016, the peer-to-peer platform RateSetter, which links borrowers with investors without third-party intermediation, launched the first peer-to-peer ISA (Individual Savings Account).

Investors will be able to invest at the platform's market rate or choose their own rate, which varies from 3.5% to 5.9%. Investors choose the market in which to invest, but cannot choose the individual borrowers.

If investors already have cash or stocks and shares in an ISA then they are able to transfer that to the new ISA on top of the £15,240 annual allowance, which means it is possible to invest more than £30,000 from the get go. This peer-to-peer ISA enables both investors and borrowers to enjoy better rates.

In the same month, the UK government officially introduced the Innovative Finance ISA (IFISA), which allows peer-to-peer agreements to be included within an ISA tax wrapper.

More information:

Financial Conduct Authority, March April 2016

Source:

Olivia Rudgard,"First ever peer-to-peer Isa offers up to 6pc returns," The Telegraph, February 2016

London, United Kingdom, 17/11/2016

'Metro Bank Boosts Sharing Economy'

On the 17th of November, Metro Bank unveiled a pioneering initiative to support the Sharing Economy.

Metro Bank has enabled its residential mortgage customers to rent their properties through Airbnb and similar sites for up to 90 days a year without prior approval.

The bank's initiative aims to support the Sharing Economy, make customers' lives as convenient as possible and take advantage of the Sharing Economy's dynamic benefits.

Source:
Metro Bank Online, "Metro Bank boosts Sharing Economy with market-leading approach to Airbnb," Metro Bank, November 2016

London, United Kingdom, 02/2010

'Space for Growth'

The government has taken a lead in sharing underused office space through the Space for Growth programme.

This programme allows start-ups, small and medium-sized enterprises, charities and social enterprises to temporarily use suitable empty government-owned space for free.

The Space for Growth programme can make the most of empty spaces, and, at the same time, help businesses and social enterprises cut costs and grow.

The aim of the programme is to reduce barriers to sharing spaces and to raise awareness of the benefits among property owners and local authorities.

To date, the scheme has helped others create and develop a wide range of initiatives, supporting growth opportunities across the country, with additional sites set to open for business in 2015.

Source:
UK Government, "Independent review of the Sharing Economy," UK Government, March 2015

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Liability
Regimes

Liability Regimes

> *Collaborative platforms are encouraged to continue taking voluntary action to fight illegal content online and to increase trust (for example by helping to ensure the quality of the services offered by providers of underlying services on their platform). Such voluntary measures should not automatically be taken to mean that collaborative platforms that benefit from the exemption from intermediary liability no longer do so.*
>
> *European Commission, A European Agenda for the Collaborative Economy, June 2016*

Collaborative Economy platforms are often considered to be hosting service providers, with limited liability. Responsibility for the content or services provided on the platforms can fall on the service users. However, it is recognised that platforms need to work to keep their services safe in order to maintain user trust regardless of their legal obligations. This chapter shows examples of best practice that aim to help build that trust.

Ontario, Canada, 19/02/2016

'Ontario Partners with Airbnb'

In February 2016, Ontario's Finance Minister, Charles Sousa, announced a pilot partnership with Airbnb, to make hosting easier for Ontario's citizens by providing accessible and helpful information about their legal rights and obligations.

The pilot partnership raises awareness about homeowners' and consumers' rights and responsibilities when offering or booking online accommodations, providing information regarding:

- Taxation

- Consumer protection rights

- Accessibility requirements

- Safety obligations and other regulations

A website will provide easy to understand information on homeowners' and consumers' rights and responsibilities - and link on to the Ontario government website for more detail.

The host community is informed about important tax filing deadlines via an email notification during tax season.

More information:

Ministry of Finance, "Ontario partners with Airbnb on new pilot project," Government of Ontario, February 2016

Source:

AirbnbCitizen Toronto, "Airbnb is partnering with Ontario to make hosting easier" Airbnb, February 2016

Lisbon, Portugal, 27/11/2014

'Portugal's Lodging Registration Renewals'

On the 27th of November 2014, new legislation regulating "Local Lodging" – meaning self catering accommodation – came into force.

Previously, those who wanted to rent out Local Lodging had to obtain a licence from the local municipality.

Registration has now been simplified: it is no longer a licence but a straightforward notification – a mera communicado – from the owner or operator to the mayor of the local municipality which provides basic information, proof of business registration with tax authorities and state adherence to terms of responsibility. A Local Lodging establishment's identification number and "AL" symbol are then allocated. There are enforcement penalties to accompany the simplified process – failure to use the number and symbol can lead to a fine as high as €35,000.

Source:
Dennis Swing Greene, "Local lodging registration renewals," The Portugal News, October 2014

London, United Kingdom, 26/11/2014

'Insurance Guide to the Sharing Economy'

In 2014, the British Insurance Brokers' Association, the UK's leading general insurance intermediary organisation representing the interests of insurance brokers, intermediaries and their customers, and DAC Beachcroft launched an insurance guide to the Sharing Economy.

The guide helps to overcome insurance barriers that businesses and individuals in the Sharing Economy are facing e.g. obtaining the right insurance since they do not own the items being shared. Furthermore, the guide provides clarification on insurance issues to ensure adequate protection and to reduce the risk of businesses and individuals being uninsured or invalidating policies.

The guide looks at several sharing scenarios:

- Whether individuals would need to add 'business use' to their policy if they share a commute with a colleague who is collected from a different location.
- Whether individuals might need special 'hire and reward' cover if they make a profit for a shared journey.
- Whether a property owner would need a specialist short-term landlord policy if renting out a room in their home.

More information:

British Insurance Broker's Association, November 2015

Source:

British Insurance Broker's Association, "Insurance Brokers step up to the government call to help Sharing Economy" British Insurance Broker's Association November 2015

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Protection
of Users

Protection of Users

In line with EU consumer and marketing rules, Member States are encouraged to seek a balanced approach to ensure that consumers enjoy a high level of protection in particular from unfair commercial practices, while not imposing disproportionate information obligations and other administrative burdens on private individuals who are not traders but who provide services on an occasional basis.

The effectiveness and use of online trust mechanisms (e.g. quality labels) to increase trust and credibility should be improved to encourage a more confident participation in the Collaborative Economy.

European Commission, A European Agenda for the Collaborative Economy, June 2016

Consumer and marketing legislation is traditionally based on a distinction between "trader" and "consumer." EU consumer law applies to a trader that engages in "commercial practices" vis a vis a consumer as opposed to consumer to consumer transactions.

However, the Collaborative Economy does not hold to such clear-cut distinctions. There can a combination of business-to-business, business-to-consumer, consumer-to-business, and consumer-to-consumer transactions - and it is not always so easy to see where the balance of power lies in this more variegated relationship.

Member states have been encouraged to find an approach that both offers consumers adequate protection from unfair commercial practices and avoids imposing disproportionate information obligations and other burdens on private individuals who are not "traders" but who provide services on an occasional basis - in short, to strike the right balance .

The purpose of this chapter is to inspire stakeholders with best practice examples aimed at the protection of users in the Collaborative Economy.

Canberra, Australia, 10/2014

'ShareCanberra'

In October 2014, ChangeMakers CBR, a Canberra based innovation network, created Australia's first Sharing City project.

ShareCanberra has been set up to map and curate sharing activities in Canberra and the Australian Capital Territory, such as community gardens, tool and seed libraries, car-sharing programmes, collaborative consumption startups, co-working communities, cooperatives and mutuals.

To support the community and to display sharing opportunities, ChangeMakers CBR hosted a Share Canberra MapJam on October 26 2014 - a collaborative mapping session of the Australian capital's Sharing Economy assets.

Source:
Sharing Cities Network, "Canberra, Australia," Shareable, April 2017

Barcelona, Spain, 2015

'Barcelona Crowdsourced its Sharing Economy Policies'

In 2015, the City Council of Barcelona crowdsourced its Sharing Economy policy recommendations.

120 policy proposals were crowdsourced from in-person and online interactions with a range of stakeholders. The initiative has enabled Barcelona to fund specific projects and to put together a Collaborative Economy action plan. The initiative has stimulated broader developments in Barcelona's Sharing Economy including:

- *BarCola*, a co-working group between the city council and the sector.
- *Procomuns*, a policy brainstorming forum.
- *Decidim Barcelona*, a participatory democracy platform for citizens to provide feedback on local policies in every area.

More information:

Government of Barcelona, "Democratic City," May 2017

Source:

Anna Bergren Miller, "Barcelona crowdsourced its Sharing Economy policies. Can other cities do the same?," Shareable, January 2017

Berlin, Germany, 2016

'Germany's Sharing Economy Group'

On 26th May 2016, The German Federation of Start Ups formed the 'Fachgruppe Sharing Economy' (Sharing Economy Group).

The Sharing Economy Group represents as broader cross-section of the sharing community as possible - from smaller start ups to known players from car sharing, car-pooling and home sharing - to show the value that different players in the Sharing Economy have to offer.

While accepting that there is no "one size fits all" solution, the Sharing Economy Group aims to provide a single representative voice to help develop a sustainable Sharing Economy and maximize economic, social and environmental benefits.

The German Federation of Start Ups is the representative of start ups in Germany. The aim of the federation is to advise on legislation and connect founders, startups, and investors to create a broad network within an entrepreneurial friendly environment. By fostering these relationships, the German Startups Association sets out to build bridges between global startup hubs, nations and continents.

More information:
Bundesverband Deutsche Startups e.V., April 2017

Source:
Bundesverband Deutsche Startups e.V, "Sharing Economy Startups gründen Fachgruppe im Startup-Verband", May 2016

Dublin, Ireland, 11/2016

'Sharing Economy Ireland'

In November 2016, Sharing Economy Ireland was formed to support local and international Sharing Economy companies.

Sharing Economy Ireland is a non-profit industry association which bring leaders, founders, makers, influencers, providers, and enthusiasts of Ireland's growing Sharing Economy together.

The aim of Sharing Economy Ireland is to represent the Collaborative Economy, ensure best practice and act as a collective voice for the sector.

Source:

Sharing Economy Ireland, "About", May 2017

Milan, Italy, 01/2017

'Milan's First Sharing Economy School'

In January 2017, Airbnb announced the launch of Milan's First "Sharing Economy School" in partnership with the Municipality of Milan and Collaboriamo, Italy's platform for information on Sharing Economy services.

The target group of the Sharing Economy School are over 50s in Milan who want to know more about digital platforms and to explore the opportunities that they bring. The aim of the project is to strengthen collaboration in the city.

The Sharing Economy School features an intensive workshop held at _Co-hub_, Milan's Sharing Economy center, and _FabriQ_, the Municipality's social enterprise incubator that welcomes startups focused on welfare, the environment and social innovation. During the course, the students gain basic internet knowledge and skills - such as how to use online sharing platforms.

More information:
Collaboriamo, May 2017

Source:
AirbnbCitizen Italy, "The first "Sharing Economy School" in Milan is now open! ," Airbnb, January 2017

Rome, Italy, 09/2016

'Rome Home Sharing Club'

In September 2016, Rome's Airbnb hosts came together to launch the local Home Sharing Club.

Rome's Home Sharing Club organizes different projects in the local area - including tackling *growing garbage problems* and *assisting homeless people*.

The aim of the Home Sharing Club is to connect and collaborate with community action groups and local businesses.

In addition, the initiatives show how dedicated the sharing community is towards bringing positive changes to Rome.

Source:

AirbnbCitizen Rome, "Rome Hosts launch Home Sharing Club ," Airbnb, September 2016

Rome, Italy, 10/2016

'Small Villages Project'

In May 2015, the President of the Lazio Region, Nicola Zingaretti, created a petition to help Civita di Bagnoregio, a small mountain town in central Italy to become a UNESCO World Heritage site.

The Airbnb community took action, and thousands of guests and hosts signed the petition. Encouraged by the community's support for Civita, the platform has committed to help relaunch tourism in small villages across Italy.

Starting with Civita di Bagnoregio, in October 2016, Airbnb announced a partnership with the village to renovate and list Greco House, an artist's home that was severely damaged by a destructive earthquake in 1980. The aim of the alliance is to renovate the property to its former glory and create a workspace for artists. Greco House will also become a bookable listing on Airbnb.

More information:

Regiona Lazio, "Nicola Zingaretti," April 2017

Source:

AirbnbCitizen Italy, "Airbnb launches "Small Villages Project" in Italy," AirbnbCitizen Italy, October 2016

Seoul, South Korea, 03/2013

'Sharehub Seoul'

Shortly after Sharing City Seoul launched in 2012, ShareHub, an online platform that informs and educates citizens about sharing initiatives and connects users with sharing services, was created.

The platform organises small and large meetups for sharing businesses, activists and policymakers. Also, Sharehub produces Sharing Economy reports and organizes seminars, conferences, and campaigns.

Since its launch in March 2013, Sharehub has served 1.4 million visitors, published more than 350 articles and become a key stakeholder in promoting Seoul's sharing policies and projects.

Source:
Sharehub, "Sharing City Seoul resource to solve urban challenges," Sharehub, April 2017

Amsterdam, The Netherlands, 2013

'ShareNL'

The Dutch knowledge and networking platform, ShareNL, was founded by Harmen van Sprang and Pieter van de Glind in 2013.

ShareNL has more than 200 partners and works together with other sharing platforms, political parties, municipalities and the Chamber of Commerce.

Today, ShareNL is a bustling hub in the Netherlands, which proves its value on a daily basis by connecting people to, and educating about, Sharing Economy initiatives across consumers, businesses, organizations, governments, research institutions and the media.

More information:
ShareNL, May 2017

Amsterdam, The Netherlands, 01/01/2017

'Amsterdam and Airbnb Announce New Agreement'

On the 1st of December 2016, Amsterdam and Airbnb announced an agreement to tackle illegal hotels and promote responsible home sharing.

Amsterdam was one of the first cities in the world to introduce a progressive and innovative policy towards home sharing. The latest agreement focuses on tackling bad actors and ensuring that home sharing remains sustainable for locals and neighbors. The new agreement takes effect on 1 January 2017 and expires on 31 December 2018.

The agreement focuses on four key priorities for home sharing in Amsterdam:

1. New automated tools to tackle illegal hotels e.g. Airbnb will ensure that home listings are not shared for more than 60 days (unless hosts confirm that they have a relevant license).

2. New tools to promote responsible home sharing e.g. Airbnb will introduce a new 'day-counter' to help hosts track and limit home sharing activity and to follow local rules.

3. New transparency tools for Amsterdam e.g. Airbnb will continue to share aggregated information on the impacts of home sharing.

4. Responsible home sharing beyond Airbnb e.g. Amsterdam will now seek similar agreements with other accommodation platforms.

More information:

Gemeente Amsterdam, "Amsterdam and Airbnb announce new unique agreement," Gemeente Amsterdam, April 2017

Source:

AirbnbCitizen Amsterdam, "Airbnb and Amsterdam continue pioneering collaboration," Airbnb, December 2016

Amsterdam, The Netherlands, 03/07/2015

'Right to Challenge'

The Dutch 'Right to Challenge' fosters collaboration between residents and municipality, and is inspired by *Locality*, a British network of community-led organisations and associate members.

The ethos of the 'Right to Challenge' is to enable residents and community organizations to influence their local services, such as care or welfare, and to take the initiative in their local environment, which could have a positive impact on the Collaborative Economy.

A large number of Dutch municipalities and organizations now also give residents the opportunity to be proactive such as Rotterdam, Eindhoven, and Tilburg.

Source:
Right to Challenge, April 2017

Singapore, Republic of Singapore, 2014

'Sharing Economy Association Singapore'

In 2014, the Sharing Economy Association Singapore (SEAS) was established as a business association for companies and organisations involved in the Sharing Economy.

SEAS currently consists of 25 members from a cross-section of Collaborative Economy businesses. It fosters Sharing Economy growth and collaboration with local government and provides resources and opportunities to develop a significant global network.

The aim of the SEAS is:

- To be the regional hub for companies and organisations involved in the Sharing Economy.
- To develop a vibrant and viable industry for its members.
- To promote sustainable living and community bonding.
- To help its members address challenges and explore opportunities with internal and external parties.
- To raise public awareness on the Sharing Economy.

More information:

The Government of Singapore, "Essential information for players of the Sharing Economy," Government of Singapore, April 2017

Source:

Sharing Economy Association Singapore, "Leading the Sharing Economy in Singapore," Sharing Economy Association Singapore, April 2017

London, United Kingdom, 01/01/2017

'Airbnb Implements 90-Day Limit to Whole Properties in London'

From the 1st of January 2017, Airbnb automatically limited Greater London's "entire home listings" - where a property is rented out in entirety rather than just a room - to accepting no more than 90 nights of bookings annually.

It is already against the law for Londoners to let out their homes on short-term lets for more than 90 days a year without permission, but until now Airbnb's system did not automatically enforce the rule.

London homeowners wishing to let out entire properties for more than three months a year are likely to need "material change of use" planning permission from their local authority, and will then need to provide Airbnb with evidence of this approval.

Source:
Faye Lipsin, "Airbnb enforces 90-day annual limit on London hosts," MSE News, January 2017

London, United Kingdom, 21/09/2016

'Airbnb's Partnership with Waltham Forest Council'

In September 2016, Airbnb launched a culture map together with Waltham Forest Council.

The map for the borough features locals' favourite attractions in the area and serves as a one-stop-shop for all things Waltham Forest - including hidden locations such as local shops, cafes, restaurants, galleries, bars, exhibitions, and markets.

The aim of the map is to help the rising numbers of Waltham Forest guests to experience the environment like a local.

More information:
London Borough of Waltham Forest, April 2017

Source:
AirbnbCitizen London, #SeeMoreLondon: Welcome to Waltham Forest Airbnb, September 2016

London, United Kingdom, 06/03/2015

'Sharing Economy UK'

In March 2015, Sharing Economy UK (SEUK) was launched by Business Minister Matthew Hancock.

SEUK has been set up after a government review into the Sharing Economy, to represent and champion Sharing Economy businesses in the UK. The SEUK Board is made up of Debbie Wosskow (Love Home Swap), Andrew Saul (Osborne Clarke), Patrick Robinson (Airbnb), Matthew McStravick (Echo) and Alex Depledge (Hassle.com).

SEUK works closely together with the UK Government, representing the Sharing Economy community, and lobbying for changes to protect consumers and Sharing Economy businesses.

More information:
Sharing Economy UK, "About Us", May 2017

Source:
Sam Shead, "Sharing Economy UK trade body set up to support UK's most disruptive businesses", Techworld, March 2015

Manchester/Leeds, United Kingdom, 03/2015

'UK's First Sharing Cities'

In March 2015, the UK's then Chancellor, George Osborne, announced two trial local sharing initiatives in the Greater Manchester and Leeds City Region.

In Manchester, Sharing Economy services are applied to health and social care services. The aim of the initiative is to understand what is relevant to individuals in the community, to develop community assets, and to utilize technology in order to improve stakeholder relationships via community hubs. Sharing City Manchester will achieve a significant shift from dependence on traditional health and social care services and a boost to community resilience.

Sharing City Leeds demonstrates a new approach to local transportation. The sharing city pilot includes new smartphone applications for a fully integrated transport system including local car sharing and bike sharing as well as buses, trains, and taxis. The pilot also explores options for replacing the local council car fleet with car club membership and opening more parking bays to car club parking.

More information:

Department for Business, Innovation and Skills , "Independent review of the Sharing Economy," HM Government, March 2015

Source:

Debbie Woskow, "Sharing cities have come to the UK – and London will be next," City A.M., June 2015

Dallas, United States, 02/11/2015

'Friends with Transit'

In November 2015, Lyft announced its formal integration with a transit agency in Dallas.

The "Friends with Transit" campaign was launched to integrate Lyft as a transportation option within the Dallas Area Rapid Transit's GoPass mobile ticketing app.

This pilot project shows how a partnership can foster productive coexistence between hailing apps and transit agencies.

More information:
Dallas Area Rapid Transit, April 2017

Source:
Friends with Transit, "Exploring the intersection of Lyft and public transportation," Lyft, November 2015

Memphis/Raleigh-Durham, United States, 02/2016

'Uber & TransLoc Partnership'

TransLoc, which builds technology products for public transit passengers and agencies, announced a partnership with Uber in January 2016.

The pilot project partnership has officially been implemented in Memphis, Tennessee, and Raleigh-Durham, North Carolina as of February 2016.

TransLoc, integrated Uber into the TransLoc Rider app, a smartphone application that provides real-time bus tracking and route planning.

According to the American Public Transportation Association, this integration enhanced the attractiveness of public transportation since it allows passengers to plan trips that combine public transportation with Uber rides and walking.

More information:
Transloc Hub, "Transloc & Uber," April 2017

Source:
Heather Somerville, "Uber pushes into public transit with new app partnership," Reuters, February 2016

Valparaiso, United States, 19/04/2017

'Valparaiso Launches Bike Sharing Program'

On the 19th of April, the Redevelopment Commission launched its first, and locally focused, bicycle sharing programme.

The Redevelopment Commission, which consists of 5 voting members appointed by the Mayor and the Common Council of the City of Fort Wayne and a non-voting member appointed by the Fort Wayne Community School Board of School Trustees, partnered with Zagster to provide bicycles for its citizens.

The costs of the investment are expected to redeem within the first year of the initial launch.

City-funded bike schemes have been implemented in various capitals in recent years. However, Valparaiso's bike sharing programme shows that a more localised model can be as successful.

More information:
Zagster, "Forte Wayne launches Bike Share", Zagster, May 2017

Source:
Joyce Russel, "Valparaiso bike sharing program launches April 19," The Northwest Indiana Times, April 2017

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Self-Employed and Workers

Self-Employed and Workers

In order to help people make full use of their potential, increase participation in the labour market and boost competitiveness, while ensuring fair working conditions and adequate and sustainable social protection, Member States should:

- assess the adequacy of their national employment rules considering the different needs of workers and self-employed people in the digital world as well as the innovative nature of collaborative business models;

- provide guidance on the applicability of their national employment rules in light of labour patterns in the Collaborative Economy.

European Commission, A European Agenda for the Collaborative Economy, June 2016

Flexible working is a well-documented benefit of the Collaborative Economy: people can become economically active when traditional employments forms are not suitable or available. At the same time, these more flexible and ad hoc working approaches have created new uncertainties when it comes to applicable rights and social protection. Where do the correct boundaries lie between classification as "worker" or "self-employed"?

In the following chapter, best practice examples from several countries illustrate ways and ideas to support workers in the Collaborative Economy.

Kuala Lumpur, Malaysia, 03/2016

'Malaysia Supporting the Gig Economy'

As of March 2016, the Malaysian Digital Economy Corporation (MDEC), a government entity, has set up several programs to get underemployed Malaysians onto Gig Economy platforms.

In addition, the government partnered with telecoms company Celcom to expand internet connectivity at selected institutions and to make Gig Economy platforms more appealing and accessible.

The Malaysian government views the Gig Economy as an opportunity to increase productivity by putting underemployed citizens to work in flexible part-time jobs.

More information:
Malaysia Digital Economy Corporation, "Championing Malaysia's Digital Economy,"Malaysia Digital Economy Corporation, March 2017

Source:
Karl Loo, "How the Gig Economy could drive growth in developing countries," Forbes, March 2017

New York City, United States, 16/11/2016

'New York City's Freelance Worker Protection Law'

On the 16th of November 2016, Mayor Bill de Blasio signed the "Freelance Isn't Free Act" into law.

The Act mandates contracts for gigs paying over $800, and increases penalties for clients found guilty of late or non-payment.

In order to create a standardized service agreement for freelancers, AND CO and the Freelancers Union have created *The Freelance Contract*.

More information:
Committee on consumer affairs, "Establishing protections for freelance workers," New York City Council, November 2016

Source:
Cat Johnson, "Freelance contract gives gig workers fair working terms," Shareable, March 2017

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Taxation

Taxation

Member States are encouraged to facilitate and improve tax collection by using the possibilities provided by collaborative platforms, as these already record economic activity.

Collaborative platforms should take a proactive stance in cooperating with national tax authorities to establish the parameters for an exchange of information about tax obligations, while ensuring compliance with legislation on the protection of personal data and without prejudice to the intermediary liability regime of the e-Commerce Directive.

Member States are invited to assess their tax rules to create a level playing field for businesses providing the same services. Member States should also continue their simplification efforts, increasing transparency and issuing online guidance on the application of tax rules to collaborative business models.

European Commission, A European Agenda for the Collaborative Economy, June 2016

Personal income tax, corporate income tax, and value added tax - the Collaborative Economy is no exemption. The Collaborative Economy has created new opportunities to help authorities and taxpayers with their tax obligations e.g. cases where tax authorities use the traceability allowed by online platforms to collect taxes, which should simplify the tax declaration process.

Nevertheless, issues have also emerged regarding tax compliance and enforcement: difficulties in identifying taxpayers and taxable income, lack of information on service providers, aggressive corporate tax planning exacerbated in the digital sector, differences in tax practices on an international scale and insufficient exchange of information.

The Commission has called for national tax obligations to be clearly communicated and for transparency to be increased - not only to reduce the administrative burden but also to unlock the full potential of the Collaborative Economy.

This chapter aims to raise awareness on Collaborative Economy tax obligations and approaches.

Estonia, 28/09/2015

'Improving Tax Transparency'

At the end of September 2015, ridesharing platforms, including Taxify and Uber, and the Estonian Tax and Customs Board (ETB) announced a deal which supported the development of a modern, digital platform via simplifying the declaration of tax by partner-drivers involved in Estonia's on-demand economy.

Building on Estonia's already advanced online tax system, a tax arrangement - between the tax office and the ridesharing platforms - allows drivers to opt-in to a system where Taxify and Uber send drivers' income data direct to the tax office, and it is automatically added to their tax return.

The new system rolled out in February 2016.

More information:
The Estonian Government, "Eesti esitab Euroopa Kohtule seisukoha Uberi teemal," Vabariigi Valitsus, September 2016

Source:
David Mardiste, Embracing Uber, Estonia shows tax needn't be an issue, Reuters, June 2016

Brussels, Belgium, 01/07/2016

'De Croo Act'

On the 1st of July 2016, Belgium became one of the first European countries to pass legislation on the Collaborative Economy.

The Program Act was adopted under the leadership of Digital Agenda Federal Minister, Alexander De Croo. The new legislation (also known as "De Croo Act") aims to provide a tax system for income generated by activities in the digital economy. Activities carried out as part of the Collaborative Economy (not exceeding €5,100 per year) can benefit from a flat-rate tax (10%). In addition, service providers do not have to pay social security contributions and are exempt from any VAT obligations.

In order to profit from the flat-rate tax, all of the following conditions must be met, otherwise the income will be considered as "regular" and taxed as such:

- The income pertains to services provided by one individual to another and not to the delivery of goods.
- The services are rendered to physical persons that do not act within their professional activity.
- The services are rendered by a (legal or physical) person who does not act within his/her/its professional activity.
- The services are rendered through an agreement entered into an authorized online platform.
- The indemnities relating to such services are solely paid or granted to the service provider by the authorized online platform.

Another important aspect to note is that the De Croo Act is not applicable to income derived from the lease of real or personal property (e.g. rooms or flats booked through online platforms such as Airbnb).

More information:
Alexander de Croo, "Belgian Government approves simple and low tax rates for Sharing Economy," Alexander de Croo, July 2016

Source:
CMS Belgium, "Collaborative economy: new legal framework enters into full force on 1 March 2017," Lexology, February 2017

Paris, France, 01/01/2016

'Micro-Entrepreneur'

In 2009, the French government introduced measures aimed at reducing the taxes and financial costs of being self-employed or running a small business in France by creating a new concept of "auto-entrepreneur". The measures did not change the legal status of "self-employment" but provided a simplified tax reporting system based on a "pay as you go" proportion of turnover rather than a fixed charge.

This sat alongside the old "micro-enterprise" regime which had increasingly fewer registrations but was still used by older companies.

The tax reporting simplification is still going strong and, as of January 2016, has been consolidated under one unified banner for all: "auto-entrepreneur" and "micro-enterprise" have become "micro-entrepreneur."

More information:

Gouvernement, "Déclaration de micro-entrepreneur (auto entrepreneur)," Gouvernement, November 2016

Source:

Silvia Edwards , "Small business in France: the former auto-entrepreneur becomes 'micro-entrepreneur'," FRenchEntreé, March 2017

Paris, France, 28/10/2016

'Tax for Professional Users of Sharing Sites'

On the 28th of October 2016, The French National Assembly approved a bill targeting those earning larger amounts of money from renting out their homes and vehicles on Sharing Economy platforms.

People earning over €23,000 per annum from property and over €7,720 from cars will be considered as providing a "professional service" and as such will be taxed on income.

More information:

French Ministry of the Economy, "Economie collaborative : quels sont les revenus imposables?", February 2017

Source:

Ulrika Lomas, "French Lawmakers Approve Tax Hike On Sharing Economy," Global Tax News, November 2016

Lisbon, Portugal, 01/05/2016

'Airbnb and City of Lisbon Sign Agreement on Tourist Tax'

In April 2016, Airbnb and the City of Lisbon signed an agreement to promote responsible home sharing and simplify the payment of tourist tax for Airbnb hosts.

The agreement, which was officially implemented on the 1st of May 2016, allows Airbnb to collect and remit tourist taxes from guests on behalf of hosts. The new process is clearer and simpler for everyone and will ensure the City of Lisbon receives this valuable financial resource.

Source:

Airbnb Citizen Lisbon, "Airbnb and City of Lisbon sign agreement on tourist tax and responsible home sharing," Airbnb, April 2017

Stockholm, Sweden, 01/01/2017

'Tax Break for Sweden's Citizens to Motivate Sharing and Repairing'

On January 1st, 2017, Sweden introduced tax breaks on repairs to items such as fridges and bicycles to combat waste and to foster the Collaborative Economy.

VAT (value added tax) of repair services for items like bikes, clothes, and shoes has been reduced from 25% to 12% in order to encourage people to buy and repair quality products.

Paul Boland, Minister for Financial Affairs and Consumer Markets, has estimated that the cut to VAT will reduce the cost of a repair worth 400 SEK (£36) by about 50 SEK, enough to stimulate the repair industry in Sweden.

More information:

Government Offices of Sweden, "Strategy for sustainable consumption," October 2016

Source:

Richard Orange "Waste not want not: Sweden to give tax breaks for repairs , The Guardian, September 2016

San Antonio, USA, 12/04/2017

'Airbnb Collects Hotel Occupancy Tax in Deal with Texas'

On May 1, Airbnb will start collecting and remitting the statewide hotel occupancy tax as part of a new agreement with the state of Texas.

By charging a hotel occupancy, Texas joins a list of more than 275 jurisdictions around the world where Airbnb has taken on the responsibility for collecting and remitting hotel taxes.

Source:

Paul Takahashi, "Airbnb guests to be charged hotel occupancy tax across Texas," San Antonio Business Journal, April 2017

Washington, United States, 22/08/2016

'New Sharing Economy Tax Center'

In August 2016, the Internal Revenue Service (IRS) launched a new website to help taxpayers involved in the Sharing Economy quickly locate the resources they need to meet their tax responsibilities and to file accurate tax returns.

The IRS is working together with the National Taxpayer Advocate on taking steps to provide additional information to taxpayers, including, for example, the creation a new education and advice portal called the Sharing Economy Tax Center.

The Sharing Economy Tax Center offers tips and resources for Sharing Economy platforms and participants:

- Filing Requirements

- Employee or Independent Contractor

- Tax Payments, Including Estimated Tax Payments

- Self-Employment Taxes

- Depreciation

- Rules for Home Rentals

- Business Expenses

- Determining Whether the Individuals Providing Services are Employees or Independent Contractors

- Employer/Payer Employment Tax Obligations

More information:
Internal Revenue Service, "Sharing Economy Tax Center," May 2017

Source:
IRS, "IRS Launches new Sharing Economy resource center on IRS.gov.," Internal Revenue Service, August 2016

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