

La Borda, cooperativa de vivienda en cesión de uso, Spain

Organisation implementing the project

[La Borda](#) is a housing co-operative formally set up in 2012. It currently has one part-time employee, and its 50 adult residents are responsible for the self-management of the co-operative. Over 100 volunteers have participated in self-building activities.

La Borda is part of the wider Can Batlló project - this was a government-led urban planning project from 1976, which planned to host social housing and green areas on land formally occupied by the Can Batlló factory. There was little progress made and so in 2011, a community-based movement initiated the planned projects in a self-managed way - including the creation of La Borda.

Project Description

La Borda is the first housing co-operative ruled by 'grant of use' and built on land for state-subsidised housing in Spain. The grant of use model is based on collective ownership of the property, where members pay a monthly contribution to the co-operative that allows them to live there - they don't have ownership nor are they tenants. They have the right to use the land for 75 years, which involves the payment of an annual fee. In 2019, the fee was €3,731 (\$4,193 USD) and will be adjusted based on the Consumer Price Index. This model eliminates property speculation and profiteering on housing.

The building comprises 28 apartments which house 60 people in the Sants neighbourhood of Barcelona, Spain. Construction began in 2012 and in January 2019 residents moved in. An apartment for guests was completed in May 2019, and the communal kitchen/dining area is expected to be completed in Autumn 2019. Communal areas are constructed on 'self-build' days, in order to promote ownership and resident participation.

La Borda is based on the co-operative model of 'access to housing' in Denmark ([Andel Model](#)) and Uruguay ([FUCVAM](#)), that have solved the housing needs of millions of people. Inspired by these initiatives, members of La Borda transferred the model to Barcelona by adapting it to the local context.

Aims and Objectives

La Borda provides decent, secure, affordable and energy-efficient housing. It promotes community, intergenerational bonds and diversity of families. This creates an alternative way of supplying care - beyond family-based - and traditional ways of living together.

The objectives of the project are to:

- guarantee access to decent and affordable housing;
- take housing out of the market and avoid speculation;
- generate a collective process of defining a new model of production, management and ownership of housing, as an alternative to ownership and rent;
- develop ways of living together, creating social bonds and organising daily life to share domestic and care work;
- promote equality and intergenerational bonds among residents;
- present an alternative public housing option that could be mainstreamed through a model of accessible secure housing for people on lower incomes;

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- build a self-managed neighbourhood in the surroundings of the project - Can Batlló - with a responsible commitment to creating a different type of urban development; and
 - maximise existing resources and re-use them in a sustainable and environmentally friendly way.

La Borda aims to inspire more (grant of use) co-operatives at regional, national and international levels and become a transferrable alternative to public housing.

Context

Since 2008, the Spanish economy and housing sector have been negatively affected by the global financial crisis. The 'burst' of the Spanish housing bubble increased pressure on households through increased unemployment (around 14%), lower wages, and a fall in financing options to access home ownership.

Housing co-operatives ruled by grant of use are still a new concept in Catalonia: there are only three currently operating - with another three in the planning and promotion phase. The oldest project (which La Borda has consulted with) is Cal Casas, in Santa Maria d'Oló (Moianès) and there are emerging initiatives in all Catalan regions and various areas in Spain.

Key Features

La Borda was created as a housing solution for a group of residents looking for decent, affordable and environmentally sustainable housing. They wanted to promote new ways of living together and create a community based on the principles and values of social and solidarity economy, feminism, intergenerational living and community integration.

The project started with a small group of 10 households, who then promoted it in the neighbourhood to reach the number needed for the project (28). For transparency, a 'first-come-first-served' list was created.

Self-development and collective management are the most significant and distinctive features of La Borda. This involves an emphasis on:

- life in common: shared services and common spaces that encourage sociability and save space (laundry room, co-working space, kitchen for shared meals, etc);
- participatory design: residents can shape the project according to their needs. From the very beginning, participation has been organised through various working groups, workshops and discussions at the La Borda General Assembly (where all decisions are made);
- sustainability/adaptability of the architectural project: in the use of materials, water and energy reduction features, reduced energy consumption; and
- inter-cooperation: when self-organisation has not been able to cover their needs, they outsource through other co-operatives. This process will help future projects like La Borda to not only begin and grow easily, but also to collaborate with other projects in the social economy.

Direct involvement of co-operative members through a horizontal and democratic structure has been key to the development of La Borda. Residents participate in decision-making and management through seven committees: legal, architecture, economy, communications, secretariat, self-build and communal living.

The co-operative meets monthly at the General Assembly (with attendance of at least one representative per household) and has an Executive Committee comprised of one representative of each committee. In addition to formal workspaces, leisure and wellbeing activities are held to prevent and resolve conflicts inherent in collective processes.

To promote community cohesion and reduce costs, members have participated in part of the construction of the building and community spaces. Around 100 volunteers participate in self-build days.

La Borda complies with the official criteria for subsidised housing for the selection of residents. This is compulsory due to being built on public land. The two main criteria for subsidised housing are to have no property nor income above €40,000 (\$45,469 USD) annually per household. To help tackle economic inequalities among members a mutual support fund has been put in place. So far, no household has requested this support.

The emphasis on solidarity is reflected in its links with the Network of the Solidarity Economy of Catalonia ([XES](#)). Other organisations providing services are: Collectiu Ronda for legal services, Coop57 for financing, LaCol (architecture co-operative) helped with the participatory process and the architectural project; the engineering and environmental studies are provided by Arkenova and Societat Orgànica+10, and the project co-ordination and support on financial planning is provided by La Ciutat Invisible. Internet (Som Connexió) and electricity (Som Energia) are also provided by co-operatives.

Funding

The total cost of the project was €3,246,557.93 (\$3,690,411 USD). These funds have been obtained from different sources.

- Residents provided 18% of the funds through both mandatory and voluntary contributions towards the social capital of the co-operative. Mandatory contributions were €18,500 (\$21,029 USD) per household.
- Coop57, a co-operative for ethical and solidary financial services, provided 52% of the funds as equity loans, conventional loans and issuing of equity bonds for €865,000 (\$983,258 USD), purchased by 227 people and social economy organisations.
- La Dinamo Fundació (Dinamo Foundation) provided 4.5% as an equity loan.
- The Government of Catalonia subsidised 3% of the total cost, considering La Borda as a unique co-operative project.
- A combined subsidy of Barcelona City Council, the Government of Catalonia and the Spanish Government, linked to the promotion of affordable housing, provided 17% of the funds. The Government's National Housing Plan 2018-2021 promotes the growth of rental housing and housing in grant of use, categorised as housing of social interest. This includes a subsidy of €300 (\$341 USD) per m². This is provided through a collaboration agreement, by Barcelona City Council (1%), Government of Catalonia (49.5%) and the Government of Spain (49.5%).
- The remaining 5.5% was obtained through the supply of services and from the contributions of individuals and small loans from social economy organisations (3.7%).

The costs of the co-operative can be divided into four areas: 1) loan repayment, 2) planned improvements, 3) maintenance, and 4) expenditure associated to borrowing. The operating costs for the next 10 years are around €180k-200k (\$205k-227k USD) per year, including repayment of the main loan. These costs will be mostly covered through residents' monthly contributions and activities carried out by the co-operative, such as training sessions aimed at the general public, urbanists, public servants and architects. La Borda has also received income by providing climatic data from the building, including monitoring of some apartments, for research purposes. Any support of subsidy, as well as any extraordinary income (from participation in events or donations), will pay for improvements to the building (e.g. energy saving measures) or to the co-operative's mutual and solidarity funds.

Residents pay a monthly contribution, which guarantees their right to live there, determined by the size of their apartment (either 40m², 55m² or 76m² on average) and the cost of shared spaces. The rent is €8.71 (\$9.90 USD) per m², compared to local rentals which are around €11 (\$12.50 USD) and public subsidised rental housing around €7.85 (\$8.92 USD). Once the loans have been repaid the cost of the contributions will fall to around €5.86 (\$6.53 USD) per m².

Innovation

Ownership model: La Borda is the first housing co-operative based on grant of use that carried out new construction on public land in Spain. Access to public land meant lower initial contributions, and thus reaching lower income residents. Most housing co-operatives in Catalonia and Spain have promoted ownership or subsidised housing. However, many have not upheld key aspects of the co-operative model, such as collective property.

Architecture and materials: the building is the highest wooden structure in Spain. Its design is based on passive systems which promote efficiency and uses traditional 'corralas' – an interior space that adds to the climatic comfort features. The passive design resulted in a partnership with the Catalan Agency for Energy in Barcelona, which is planning to study the data and replicate the model.

Modular design: the apartments are a central 40m² module that includes kitchen, bathroom and two small rooms. Additional units can be added as bedrooms, helping residents define their home. If the household's needs change, additional units can be transferred from one apartment to an adjoining one, with physical and legal structures to allow that.

Financial approach: The principle of the project is to always use collective funds and ethical sources. La Borda worked with an ethical financial services company (Coop57) to create a new financial product linked to housing projects. For this project, Coop57 has managed the biggest issue of equity bonds in its history €865,000 (\$983,258 USD) from 443 people and entities.

Environmental Impact

As a passive building it has a lower environmental impact: 66.37 kwh/m² per year, compared to the average 87.49, with reduced CO₂ emissions both in construction as well as in its lifetime. This includes reducing energy needs, improving efficiency of equipment and maximising natural resources, which will alleviate energy poverty among residents and achieve climatic comfort with a reduced cost. The calculation is based on environmental and energy simulations developed during the project design phase. The consumption management platform, recently implemented, allows for real time monitoring and shows slightly lower consumption for the last few months in relation to the simulation.

Bioclimatic design was used in the orientation and distribution of apartments; design and quality of windows and doors; and the use of an automatic greenhouse to control the temperature in the internal patio. Bioclimatic design parameters were also implemented for insulation levels above regulation, maximum use of solar energy, crossed ventilation, galleries facing south, and a covered courtyard. Residents have participated in monitoring and training to ensure appropriate use. As a result, most of the apartments did not need heating last winter.

The city has a regulation where all new construction must include a car park. The co-operative refused to comply with this, arguing that residents do not have cars, but instead use bikes, and that the regulation goes against promoting sustainable transport. The regulation was changed - they did not have to include a car-park - and neither will future similar initiatives. This also contributed to a cost saving in the construction.

The building uses contra-laminated pine wood from the Basque country, which has a lower environmental footprint than traditional materials. Measures to reduce water consumption include efficient systems in water taps, showers, washing machines and dishwashers; reuse of grey water (shower and sink) for the toilet, regular cleaning of the building and washing machines; reuse of rainwater by infiltration into the subsoil, and the possibility to use rainwater in sinks. Yellow water purification and subsurface horizontal phyto-treatment systems are also used.

La Borda is currently working with the Energy Agency of Barcelona to analyse their consumption and study whether it is replicable.

Financial Sustainability

The monthly contributions paid by residents cover:

- maintenance of the building, shared spaces (including utilities) and management of the co-operative;
- contribution to finances - to cover repayment of loans and interest; and
- contribution to mutual support funds - €5 (\$5.69 USD) per household to help residents who might struggle to pay their contributions; and reserves for future improvements or refurbishments in the building. The mutual support fund can be requested on a monthly basis. These allow the co-operative to pay back loans and cover maintenance costs, which means it is self-sustaining and not reliant on future funding streams. There is no indication of what will happen once the 75-year lease on the land expires.

Initial costs included a one-off capital contribution of €18,500 (\$21,029 USD) per household. This had to be paid over a period of three and a half years whilst construction was taking place. For those who were not able to afford it, a mechanism of mutual support was put in place: some members lent money without interest to those who requested it, for an agreed time period. The co-operative was used as the guarantor for this. If residents decide to leave, they are required to provide six-months' notice. They are refunded their initial payment, with a new resident requested to make that contribution. So far, none of the original residents have left and there is a waiting list of 76 people. The co-operative plans to develop more qualitative criteria for selecting future residents than the current first-come-first served, which considers diversity (household type, origin) and vulnerability (such as single parent households, education levels).

The initial capital contribution and requirements to access state-subsidised housing mean that there were some interested people who could not participate in the initiative.

The project also expects to generate income through renting commercial space on the ground floor, which is currently leased for free to another co-operative. For the next two years the expected income is €600 (\$672.56 USD) per month, and €650 (\$728.64 USD) per month for the following two years.

Social Impact

The initial criteria of the project was to be equal and inter-generational, which was achieved naturally. The co-operative receives regular professional support to promote group cohesion and to facilitate changes in the organisational structure. This is done through workshops.

Residents have already spent their first winter in the building, the heating system was not needed and the number of respiratory problems in children was stated to be considerably lower than in previous accommodation.

By achieving all funds through ethical sources and using providers from the social market, La Borda had a considerable impact on the dynamics of the social and solidarity economy of Catalonia. It has contributed to the creation of La Dinamo Fundació, which wants to extend the co-operative model based on grant of use. Members of La Borda have promoted spaces such as the Social Housing Board at Barcelona City Council, which is comprised of representatives of ethical finance and co-operatives.

La Borda modified the General Metropolitan Plan for Barcelona to exclude new co-operative housing projects with an A++ label from having to build parking spaces within the premises. It served as a precedent on construction on leased public land that Barcelona City Council carried out in 2017 to allocate another seven plots.

Other activities carried out as part of the wider Can Batlló project include a library, a community centre and meeting space, sport courts, children's playground, vocational workshops, and educational projects.

Barriers

The mandatory criteria for state-subsidised housing meant that there is not as much diversity among residents as wished. Also, the need for an initial contribution from residents meant that some people - including three households who had to leave - could not afford to move in.

One main difficulty was the re-settlement of former residents of the land where La Borda was built. The co-operative refused to evict former residents through a court order, resulting in a process that delayed construction for over eight months. The resettlement process was done through a working group, over three years, which had direct contact with those affected, but also held interventions, lobbied and acted as intermediaries with public administration and other social entities. As a self-managed project, decisions were made collectively, which resulted in a long and tiring process. Other challenges included allocation of the apartments, intense work periods with high stress levels, and negotiations with external organisations. The difficulty to reconcile personal life with the demands of the project and the will to prioritise time to care for people and the group is, up to today, one of the main challenges of La Borda.

Lessons learned

It is not currently possible to rely on national, regional or local public funding for the development of initiatives such as La Borda. Although the City has leased the land and regional and national governments have provided significant subsidies, their future participation is not guaranteed. It is also not known if EU funds are available for

co-operatives such as La Borda. They plan to create a resource map to answer these questions and facilitate the creation of more social housing and housing co-operatives.

The 'bottom-up' financing through the solidarity economy and individual donations and loans was essential, including support from the credit co-operative Coop57, both for financing and to generate trust. It indicates a process for future developments similar to La Borda.

Evaluation

In order to measure impact, a number of tools and indicators have been used.

1. Social impact indicators developed by [SIOR](#) (Social Impact Open Repository):

- La Borda is mainly contributing to the advancement of Objective 11 of UN's Sustainable Development Goals (sustainable cities and communities) by promoting new legal and co-living models to guarantee the Right to Housing; it supports participatory planning and management with its members, and it is reducing its environmental impact through sustainable construction and bio-climatic design.
- Replicability: La Borda became a reference point for dozens of groups and for a number of public administrations interested in replicating co-operative initiatives based on the model of grant of use, which is not well known in the Spanish and Catalan contexts.

2. The [Social Assessment tool](#) - an annual assessment of criteria of the social and solidarity economy co-ordinated by XES, which looks at the level of social transformation of the projects. XES carries out these evaluations, and the results are published [here](#). The project obtained the highest score (5/5) in categories of internal democracy, social transformation and environmental sustainability, and a 4/5 in inter-cooperation practice, ethical finances and energy demand.

Recognition

There has been widespread interest in La Borda from groups, organisations and governments. The project has won a number of Awards, including:

- 2019 European Responsible Housing Awards - special prize for Innovation in the category 'More than a roof - supporting communities of equal opportunities';
- 2019 [Barcelona Building Construmat](#) Awards (Architecture category);
- 2018 City of Barcelona Awards to the Architectural team; and
- 2016 Social Production of Habitat Award (CoHabitat Network).

Between 2014 and 2019, there were over 100 mentions in general media about the project¹. La Borda's dissemination efforts also include a [web documentary](#), and participating in numerous conferences and debates.

They played an active role in the recent [International Social Housing Festival 2019](#), presenting their work in several forums and cited as an example by many other initiatives.

¹ More information about media articles in [this document](#).

Transfer

La Borda considers that an in-depth analysis of their experience, systemisation of the process and identifying challenges, lessons, limitations and to generate tools and resources for new initiatives are essential for the spread of the model.

La Borda aims to influence policies to help incorporate the grant of use model for the promotion, construction and management of public housing. This includes a new legal reference and a methodology of work and self-organisation that is essential for replicability.

The co-operative has become a reference for other groups and movements in Catalonia and Spain. Among these are 400 co-living units in Catalonia, around 45 in Eukal Herria and 40 in Madrid. They are also actively supporting and transferring knowledge and experience - both technical and procedural - to other projects in the neighbourhoods of Vallcarca and Poblenou in Barcelona, as well as in Catalonia (Cardedeu) and Spain (Madrid and Zaragoza). The existing transfer activities, support to groups, and spread of the model of grant of use have already reached over 1,100 people. Similar projects are being developed both on public and private land.

La Borda signed a collaboration with La Dinamo Fundació to support transfer. La Dinamo has built on the knowledge and experience of La Borda to provide technical and organisational support, promotion, capacity building, research and diagnosis, to other groups replicating this model. La Borda participates in working groups - including XES - to promote urban and housing public policies through the perspective of community, solidarity and co-operative organisations.

They recently participated in the [European Collaborative Housing Day](#) in France and [CoHousing Here!](#) in Ireland to share their financing mechanism and experiences in self-management.

The three main challenges faced by similar projects are securing the land, accessing finance and achieving group cohesion. Land access or securing existing buildings is very expensive, even for governments. Finance is difficult due to the lack of public bodies to provide affordable loans. The process is long and not yet well known, so many groups are still dependant on strong support from technical teams.
