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BARCELONA

AREA DEVELOPMENT + COOPERATIVE

Carles Baiges Camprubí

Co-Housing in Europe #1 : La Borda, Barcelona

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WRITTEN BY
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"We want to show that we can succeed without following the path dictated by the market or traditional practices."

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Housing is a major issue in most European cities due to housing shortage and a lack of affordable houses. In this series, Co-Housing in Europe, we shed the light on community housing projects, who represent an alternative to traditional social housing or purely market-driven real estate. Every two weeks we present the experience of a City Maker involved in this type of project.

This week we explore with Carles Baiges Camprubí the case of La Borda, a housing cooperative project in Barcelona. Carles is working on this project as an architect (LaCol cooperativa) and is also a member and future occupant of La Borda.

By 2018 the cooperative will build 28 apartments on a public land rent out for 75 years by the municipality of Barcelona. The site is located in Sants, a working class neighbourhood, next to a former textile factory that was converted into a vast autonomous cultural centre name 'Bloc Onze'. Since 2011, this 9 hectares industrial complex, called Can Batlló, has been occupied by several organizations from the neighbourhood in order to reinvent a public space where locals can gather and express themselves. They organise many activities for the community including markets, concerts, screenings, artistic workshops. Three years ago they started looking for solutions to tackle the lack of affordable housing and imagined La Borda, a self-initiated co-housing project.



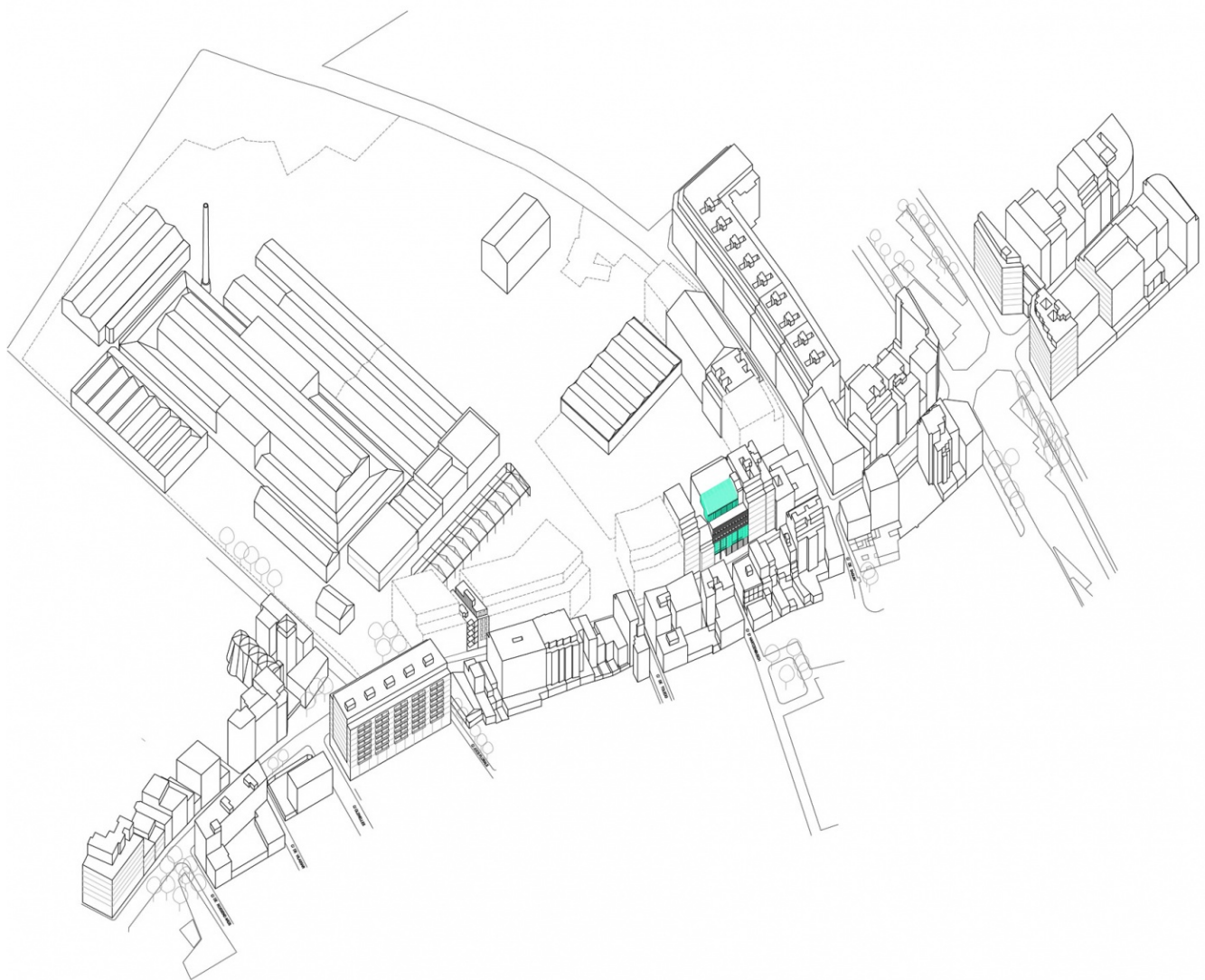
What is La Borda? (english subtitles)

de [La Borda](#)



The situation of housing in Spain

'Housing is one of the main problems in Spain, together with unemployment. Actually those two issues are linked because when you have no job you can hardly pay your rent or mortgage. It has been an issue for the last 50 years, especially in large cities like Madrid, Barcelona, Valencia. It's insane when you compare housing prices to people's salaries. Even before 2008, when we were supposed to be in an economic boom, housing was problematic. Young people couldn't leave their parents' house, 30-year-olds were still sharing flats, people contracted a 40 years mortgage to buy a house.

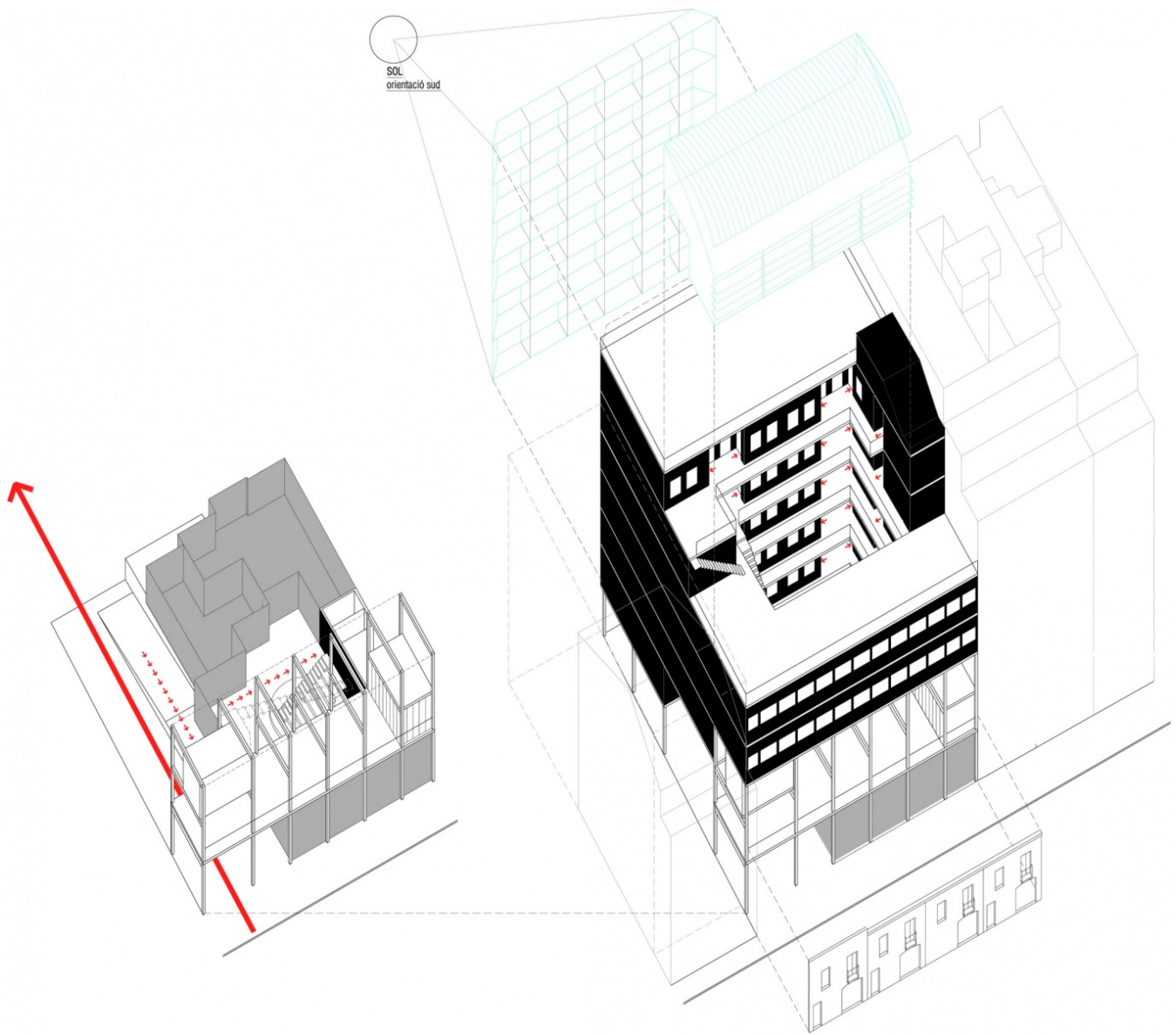


In Spain, social housing is almost inexistent (barely 1 percent of the housing stock) and the vast majority is owner-occupied properties. Therefore, when the crisis hit the country in 2008, people lost their job and were evicted from their house. So with a group of people involved in Can Batllo cultural project we decided to take action regarding the housing issue. We started exploring alternative models that were neither buying or renting or social housing per se and were inspired by this cooperative housing system established in Denmark.'

The Cooperative model

'Generally speaking, the co-op movement in Spain is getting bigger and bigger. It used to be very popular before the civil war in the 30's but later it was almost banned by the dictatorship who tried to destroy this system. Nowadays, especially after the crisis, there is a comeback of cooperative projects. For example at LaCol, we all work and own the architectural studio at the same time. In La Borda co-housing project, we are both owners and tenants and I am also part of a coop supermarket. You can apply this concept to basically every kind of project. For instance, the fastest-growing co-op is [Som Energia](#), an energy coop in which individuals gather to produce and consume entirely sustainable energy. It's a very successful project.

In terms of housing, we discovered that in the seventies in Spain, cooperatives were also working as housing developers but the system was based on property. Indeed, a group of people would form a cooperative so they can collectively build houses. They would then split the project into lots so each family could buy its own house at the end. When the construction is over the cooperative is dissolved and it becomes a traditional privately owned model.



In Danish cooperative model, the building remains the property of the cooperative itself. You cannot sell the house you live in because it doesn't belong to you, but as long as you are a member of the cooperative you have the right to live in this house. This system gives you the same stability and security as an owner-occupied house because no one can kick you out and you can live there as long as you want if you pay the rent. You cannot sell the house but if you don't want to use the house anymore you can step away and leave the co-op. In Denmark there are different kinds of coops and in some cases you can sell your share (which represents the money you invested in the beginning) to someone else. At the end it's the same as selling or buying a house.

Therefore, in La Borda we chose to put houses out of the market so in case you want

chooses another person to replace you. This person has to pay its share to be able to use the house.'

Financial aspects and partnerships

'In this case, the organization leading the project is La Borda cooperative that represents 28 families.

The municipality of Barcelona is renting out the land for 75 years. La Borda is hiring experts from different fields : LaCol (architectural design), and a cooperative in charge of economical aspects and managing the budget. An other important partner is Coop57 which is some sort of a cooperative bank, that lends money to social projects. They directly contribute to 20% of the overall budget and also help us raising money via a micro lending campaign. It's between the loan and the crowdfunding campaign ; individuals from all over Europe can give us a small amount of money (few hundred euros) and will get it back in 10 or 15 years.

Budget

- Total budget : 2 millions Euros
 - Partnership with the municipality to get the land
 - 20% of the budget is paid by the members of the coop
 - 20% lend by the coop bank
 - The rest : raised through micro lending campaign
-

Then, each family participates financially in the project through their initial share (about 15 000€ each) and the rent they will pay monthly to the cooperative. Rents, that range from 300€ to 600€, are about 50% lower than the market price. Our project also includes much more services than what you could usually have. The fact that the building will be built on a plot owned by the municipality implies that rent cannot exceed social housing prices.

After paying back our debts in few years, we could eventually decrease rent a little

having enough capital to reinvest in other projects and expand this co-housing model in Barcelona.'

Community life :

'This project is entirely self-managed by the members of La Borda. We are organised in commissions that deal with specific aspects (architectural design, community life, communication etc.). We try to reach consensus and big decisions are taken during our assembly, when every family is present. We will hire an accountant to collect rents and pay taxes when we will move in the building the coop, but every other decision will be made by inhabitants.



We conceived the project as part of Can Batlló, so occupants will have access to every cultural activity next door. We designed small apartments to maximize shared space and facilities : a laundry room, a big kitchen, a terrace for barbecues and a large dining room. Inhabitants will also have the possibility to book a room

Sustainability is also an important part of the design. In Barcelona there is a regulation that forces you to have an underground parking when you build a certain number of dwellings but we would like to have instead a large parking space for bikes. We also decided to use a wooden structure, which is not common in Spain especially for six-storey buildings. This technique also fastens the construction process.



Co-creation process © LaCol

Regarding the occupants' profile, there are 28 families part of the coop and a waiting list. The one on the top list get in if they fill the social housing requirements in Barcelona. In La Borda there are different profiles : some are young and single, others are young couples with small children, some elderly people in their 60's. We really like the intergenerational dynamic and the diversity of backgrounds, education and interests. We have people coming from all over Spain and other countries in Europe but in the future we would like to include people from outside

Challenges and lessons learnt

‘One of the main challenges is to keep prices low, especially because we have to find all the financial resources by ourselves. We managed not to pay much for the land thanks to the agreement with the municipality, but we still we have to pay taxes and other expenses.

It’s a long term project but it makes me grow as a person. In total we would have spent five years working on it to be able to move in our new houses in 2018. We are meeting every month, which is time consuming and exhausting. But at the same time, the human group we created in this co-op is really nice, we have been learning a lot, also from each other. Every time we’ve been through some struggle we managed to get over obstacles.

I am always involved in political urban movements and I am really happy we are actually doing this ground-breaking project which respond to one of the main problem we have. We want to show that we can succeed without following the path dictated by the market or traditional practices.

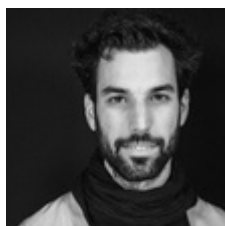
It has been rewarding but it’s always difficult to change people’s mindset. In Spain people are really attached to the owner-occupied housing model. My parents are pressing me, asking me when I will buy a house, my brother and friends already own theirs. Many think that renting or other options are a waste of money. But since we started talking about this project and educating people, we’re getting more and more attention. We are approached by individuals and even some municipalities that would like to implement the same initiative in their community.

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We also managed to get Coop57, the cooperative bank, on board although it has never invested in housing projects before. We're changing mindsets step by step and I hope it will set an example for other communities. I picture myself living there while teaching and spreading this idea. We could organise once a month some kind of open day for people who want to learn about this experiment and how to do it themselves.'

Involved city makers



Carles Baiges Camprubí

architect and urban sociologist at LaCol

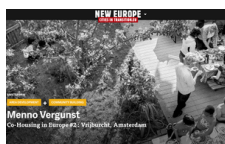


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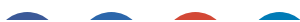
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