

NEWS

PROJECT

Yes We Rent! -  
Leveraging vacant  
private property to  
build up a cooperative  
affordable housing  
scheme

📍 Mataró, Spain

TOPIC

Housing

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## Mataró concludes its project ‘Yes, we rent!’ – the final event

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website



On December 12th of 2019, the UIA project ‘Yes, we rent!’ launched officially with a learning event to make it known to a larger audience of experts and interested parties and to gain supporters (see [article](#)). Almost three years later, the circle has come to a close: on September 09th of 2022, the city of Mataró invited interested stakeholders to the ‘Espai Mataró Connecta’, a venue to promote and develop interaction between citizens and the City Council, to learn about the experiences of the ‘Yes, we rent!’ project and to discuss the project in its wider context with international experts and practitioners from the projects Advisory Council.

### Challenges and innovative approach

After welcoming words of David Bote, mayor of Mataró, and David Mongil, Head of Housing Office of the Barcelona Provincial Council, *Laia Carbonell*, project officer of the city council for the project ‘Yes, we rent!’, pointed out the experimental character of the UIA project. The challenges they wanted to tackle with the project ‘Yes, we rent!’ were:

- The existence of empty private homes in the city.
- The steady increase in rents and the growing expenditure for housing for the citizens.
- The insufficient provision of affordable rental housing.

As a response to these challenges, the city of Mataró tried to mobilize private empty flats in Mataró for the affordable housing rental market by offering the owners a series of incentives to let their flats below the rental price index of the Housing Agency of Catalonia. In addition, a new cooperative was set up that will continue this task when the ‘Yes, we rent!’ has officially ended: supporting owners to let their empty flats for the affordable rental housing market and provide its members with affordable rental homes.

*Romain Turmine*, project officer of the UIA programme, stressed the innovative elements of the ‘Yes, we rent!’ project:

- The merging of the social rental agency model with a multi-stakeholder cooperative that will manage the acquired private vacant flats on the long run.

- The empowerment of the tenants to self-manage their cooperative as its members and the management of the flats.
- The incentive package for the owners to let their flats to the cooperative below the average market rent (rental guarantee, grant for renovation).

A further approach of the 'Yes, we rent!' project was to use the renovation of the vacant flats to train vulnerable young adults labour skills to improve their chances on the job market. For further information: [1st zoom-in](#).

### **The cooperative ,Bloc Cooperatiu'**

*Ivet Compañó*, co-founder of the new cooperative 'Bloc Cooperatiu', talked about the establishment and the founding of the cooperative (further information: [2nd zoom-in](#)). This was and is a challenging task. A particular challenge was to find interested and committed people at the beginning and to build up collaborative working structures - all based on voluntary commitment - in order to advance the founding and organisation of the cooperative in a participatory process. This was made even more difficult by the fact that the people had no cooperative background and came from different social stratospheres, all of whom wanted to be taken along in their way. They all had to learn how to build up and run a cooperative.

This required time, which was limited by the time frame of the UIA project. At the same time, the cooperative, while still in the process of being set up, was required to take over tasks as fast as possible, which were envisaged for the cooperative in the project proposal. This led to a high work pressure that pushed some participants to their limits.

However, the cooperative was successfully established on February 2nd of 2021, although their construction, especially a viable business model, is not yet complete. They currently have 75 members and another 100 people on the waiting list. This compares to 61 flats currently available. Thus, another challenge is to acquire more vacant flats at affordable conditions for the members as quickly as possible. This requires further cooperation and continuation of the partnership with the city of Mataró, which both sides also want to continue.

### **First research results**

Finally, *Helena Cruz*, from the Institute on Government and Public Policy of the Autonomous University Barcelona, and *Catalina Llana*, from TecnoCampus, reported on the first research results of the project. They stressed that with Bloc Cooperatiu, a new option of accessing affordable rental housing below the market price in Mataró has emerged, but with the current system the affordable rents can only be assured for 5 years. With the acquired flats, which are managed by the cooperative, the housing quality of the tenants has improved (more space and better thermal and acoustic insulation). But the income/rent level ratio has not changed significantly, partly as the tenants live now in larger apartments. Further findings have been that owners have participated in 'Yes, we rent!' project mainly due to the subsidy for the rehabilitation of their flat and because of the guarantee of the rental payment. For some, participating in a social project was a reason. To have additional income through renting the flat was for most owners not of high relevance.

### **Panel discussion**

Following the presentations, the Advisory Council members *Eduardo González*, researcher in housing at Pompeu Fabra University, *Núria Lambea*, researcher of the UNESCO Housing Chair at Rovira Virgili University, *Geert De Pauw*, coordinator of the Community Land Trust in Brussels, *Nils Scheffler*, expert of the UIA programme for the project and *Barbara Steenbergen*, member of the Executive Committee of the International Union of Tenants discussed the project in its wider context of international debates on affordable housing.

Nils Scheffler stressed the need for cooperation between the public sector and housing actors who want to contribute to affordable and decent housing, in order not to leave the housing market to profit maximizing housing companies. At the same time, municipalities are urged to use their legal tools, such as higher taxation or penalties on vacant flats or the establishment of rent ceilings.

With a view to strengthening community cohesion in Bloc Cooperatiu, where members live separately in different buildings, he recommended to (self)-organise joint social activities for social bonding e.g. a joint barbeque or cooking session, sports activities, etc. Moreover, providing supporting services to each other can strengthen the community i.e. helping with the move, taking care of a dog or child, offering items that you no longer need, etc. Last but not least, working together on the further development of Bloc Cooperatiu can create bonds between the members. In order to also bond the owners (emotionally) to the cooperative, they could be involved in the activities mentioned above.

Núria Lambea stressed as well the need for the municipality to increase their partnerships in the housing sector, in particular to diversify the access to housing for middle-income households that have no access to social housing. Here non-profit cooperatives can be a good tool, even if the cooperative model in Mataró is quite complex. The model still needs to evolve and find its clear role in the affordable housing market.

Eduardo González emphasised the social responsibility of property owners in providing affordable housing and the responsibility of public authorities to intervene when private owners do not fulfil this responsibility. Here, the cooperative 'Bloc Cooperatiu' can be a solution to empower citizens to self-provide affordable and decent housing, especially with the cooperative history in Mataró. Thus, the previous financial support of the city of Mataró for the establishment of the cooperative 'Bloc Cooperatiu' does not represent an expense, but an investment in the future. At the national level, a law should be enacted in Spain that rental contracts, which are usually limited in time, are timeless. In addition, the public sector – with the support of public banks – should start buying land for the provision of affordable housing, or enable organizations who want to provide affordable housing to do so.

Geert De Pauw sees the 'Yes, we rent!' project as part of the innovation movement against the housing crisis in Europe, in particular as there are not many public-civic partnerships in the rental housing sector so far. For him, Mataró's approach represents a combination of social rental agencies and 1970s tenant unions to be able to negotiate with home-owners. As a challenge he perceives that the rental contracts of the home-owners with the cooperative are limited to maximum 5 years. This poses a permanent challenge for the cooperative. He also considers the need to establish a permanent relationship between the cooperative and the city council of Mataró, at least as long as the cooperative provides a service for the city, which is the provision of affordable rental housing.

Barbara Steenbergén stressed the necessity of accessible, affordable rental housing in Europe and that the project 'Yes, we rent!' is about fairness: fair rents for landlords, so they can maintain their property, but also fair rents for tenants to have a decent living. For this, loans without interest as well as free cession of land for housing cooperatives should be provided and pension funds obliged to invest in social and green housing businesses.

## Conclusion

The event illustrated that the city of Mataró has launched an innovative element for affordable rental housing in their city. With the experience gained from the 'Yes, we rent!' project and the new framework conditions (no further funding from UIA), the model needs to be adapted and further developed to ensure the long-term financial viability of Bloc Cooperatiu. This requires further cooperation between the city council and Bloc Cooperatiu, even the development of further partnerships with other stakeholders, in order to gain a long-term influence on the rental housing market for permanently affordable rental housing in Mataró. The first chapter of this journey is closed, the next chapter is now to be opened.

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