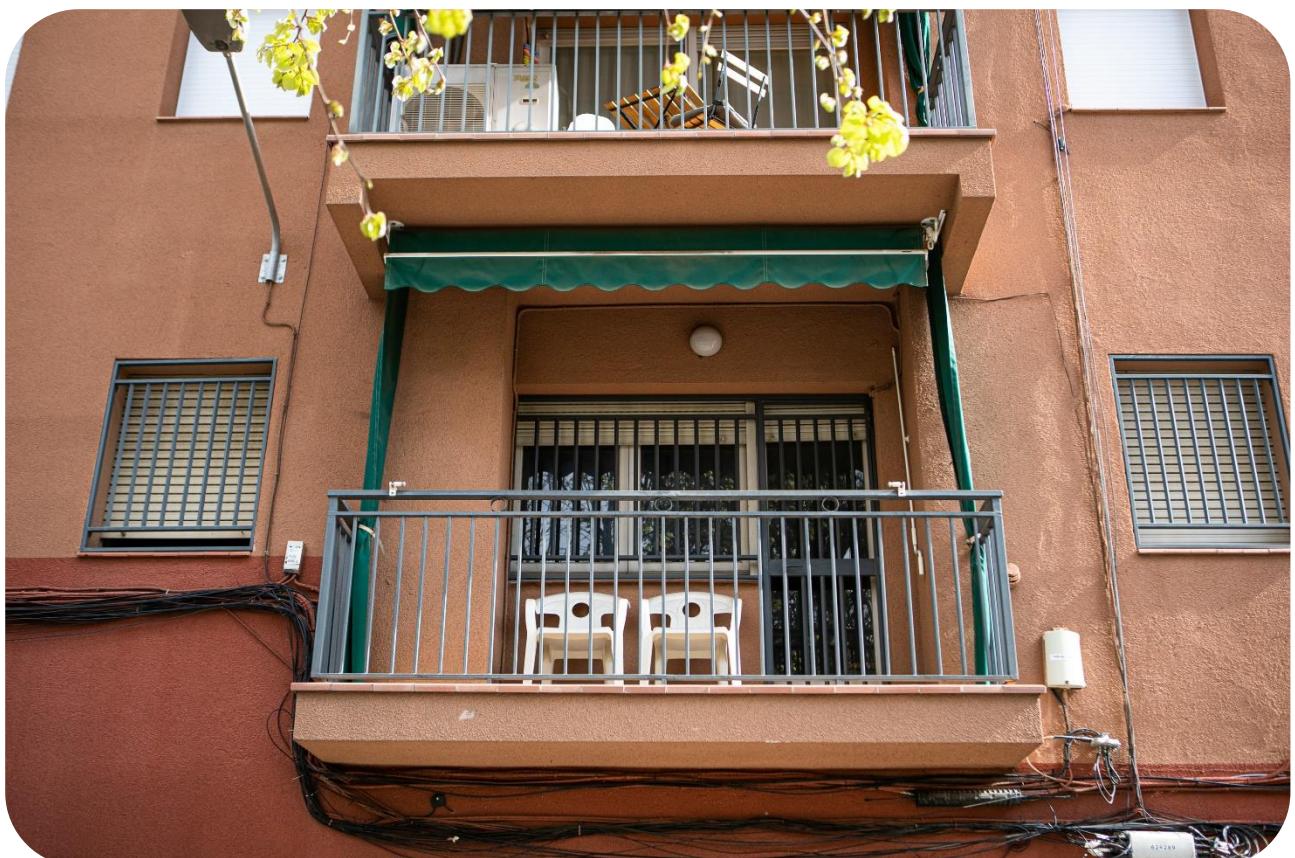


Mataró's Tenants Housing Cooperative

for affordable rental housing

zoom-in °2



UIA project led by the city of Mataró

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1 Yes, we rent! – Why a tenants housing cooperative

Initial situation

Within the UIA project 'Yes, we rent!' the city of Mataró, a city of 127,000 inhabitants 34 km north-east of Barcelona at the Costa del Maresme, tackles the challenge of "**people without flats and flats without people**". There are about 2.800 private owned vacant flats in Mataró. Owners leave these properties empty due to different reasons: among others because they do not have the resources to renovate them or are afraid of tenants not paying the rent (and it is difficult and time consuming to evict "rental nomads"). Speculation may also be a reason for leaving the flats empty.

At the same time there is a low number of affordable rental flats for households that both, are not eligible for social housing and cannot afford to buy a flat (as is typical in Spain). An increasing number of the inhabitants are overburdened by the rental housing cost, in particular younger people. Since 2015, rental prices in Mataró have been growing by 27 %. The expenses for rent can be significantly over a 1/3 of the monthly income.

The city's solution is to mobilise and renovate the vacant flats for the affordable rental housing market for households with problems renting a flat at an affordable price. For this they have set up a support and incentive scheme for owners to let their vacant flats to a tenants' housing cooperative at a rent below the average market rent (read [web article](#)).

For further information about 'Yes, we rent!' take a look at the two videos: [video 1](#) / [video 2](#).

The cornerstone of the project is the **establishment of the tenants' cooperative** as an important tool in the city's strategy to provide an alternative supply of affordable rental flats to households with problems in the rental market. With the cooperative the city's intention is to utilise the cooperative's potential for empowerment and self-management.

Objective and task

The purpose of the tenants' cooperative is to provide its members access to decent housing at an affordable price, to advise and train in tenure issues and access to housing and to facilitate its members with services in the flats managed by the cooperative that can improve their living conditions in the different stages of their lives.

In particular the cooperative will be in charge of managing the flats acquired through the 'Yes, we rent!' project and to continue attracting and managing further empty flats to make the 'Yes, we rent!' model sustainable, with a strong focus on affordability and continue with the support and incentive scheme installed by the city.

The hope is to create a new dynamic between tenants and owners governed by the values of the social and solidarity economy and by this to transform the rental housing market in Mataró to provide rental flats for a fair price.

Further web information on 'Yes, we rent!':

<https://www.uia-initiative.eu/en/uia-cities/mataro>;
<https://www.mataro.cat/sites/lloguem>

2 Building and founding the cooperative



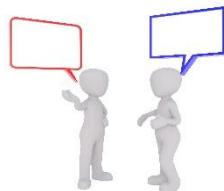
On 18th of February 2021 the new tenants housing cooperative '[BlocCooperatiu](#)' was officially founded. This was preceded by a 1-year process in which dedicated residents of Mataró with the support of Mataró's City Council and the Fundació Unió Cooperadors prepared the tenants' cooperative – besides all the pandemic constraints.

For the preparation of the tenants' cooperative five activities have been crucial:

1. Setting up a Driving and Working groups
2. Drafting of baseline documents
3. Recruiting members
4. Training course for the cooperative
5. Cooperation between the city council and the cooperative

For an overview of how two cooperative members explain building the tenants' cooperative "Bloc Cooperatiu" watch this [video](#).

Activity 1: Setting up a Driving and Working groups



About one week after the public information evening of the city of Mataró in February 2020, at which the idea of the cooperative was presented, about 10 interested people, supported by the [Fundació Unió Cooperadors](#), came together to set up a 'Driving Group' to design, create and promote the cooperative. Within two weeks-time the 'Driving Group' set up of four working groups:

- Internal and external communication
- Strategy
- Statutes
- Internal regulations

The working groups worked independently of each other, at their own pace. The coordination between the groups took place through the Driving group.

Activity 2: Drafting of baseline documents



In preparation for the establishment of the cooperative, the working groups drafted with the support of the [Colectivo Ronda](#), a cooperative of lawyers, the department of Social Economy of the

[TecnoCampus Mataró-Maresme](#) and the Fundació Unió Cooperadors four key documents:

1. The cooperative we want
2. The social statutes of the cooperative
3. The internal regulations of the cooperative
4. The business and viability plan

In the document '**The cooperative we want**' the members collected questions they had with regards to the implementation and functioning of the cooperative and defined together answers as guidelines for the further process.

In the '**Social statutes**' the official mission of the cooperative, the regulations towards the members, the economic regime and the functional organization and management of the cooperative were constituted.

In addition, for internal regulations, the '**Internal regulations of the cooperative**' contains further clarifying statements about the cooperative.

In the '**Business plan**' the economic and business model of the cooperative is laid out. Part of it is the viability plan. The business plan determines among others the minimum amount of flats and the conditions for the cooperative to be sustainable. The current situation is that these conditions are not in place yet for the cooperative to be able to continue the 'Yes, we rent!' housing

scheme in its full scope on a financially independent basis.

Activity 3: Recruiting members



To initiate the cooperative the city of Mataró, after a PR campaign, invited interested citizens in affordable rents to an information evening in February 2020. During the meeting the idea of the cooperative was presented and the participants invited to prepare and constitute the cooperative. Just one week after around 15 dedicated residents of Mataró in age between 24 and 45 took up the initiative.

To attract further members for the cooperative they produced newsletters and leaflets to inform and attract potentially new interested people. A media campaign on both television and the radio had the best effect. From September 2021 onwards, they started to operate on social media ([Twitter](#), [Instagram](#), [Facebook](#), [YouTube](#), [Telegram](#)). Since 2022 they have offered to interested people to pass by at the office of the cooperative at fixed dates for a coffee and become informed what the cooperative is about and what it offers.

Our motivation was that instead of just complaining about the situation, we wanted to take action and be part of the solution.

Anna Sierra and Lluís Ferrer, founding members of BlocCooperatiu

Activity 4: Training course for the cooperative



An important support for the establishment of the cooperative was the organisation of three training courses on cooperativism in the summer 2020 by [TecnoCampus](#). The 1st course was about key concepts of cooperativism (social capital, shared responsibility, type of partner, etc.) and governance models. The 2nd course was about organizational facilitation (role, main axes of the ethics, of care, assembly decision-making) and the 3rd about models and economic aspects of housing cooperatives.

In addition to the external support, there was a direct support by the city council. Until now they have acquired and renovated the vacant flats to be rented through the cooperative; but the idea is that the cooperative will take over these tasks.

Lessons learnt

"Having a new idea is a seed that needs to grow and become tangible over the time. In this way ideas are great; but when you put it into practice you start to see all the difficulties and unanswered questions."

Anna Sierra and Lluís Ferrer, founding members of BlocCooperatiu

Activity 5: Cooperation between the city council and the cooperative



Through the UIA funding the city council of Mataró financed an external support for the establishment of the cooperative. This enabled the cooperative to be advised by

the [Colectivo Ronda](#), a cooperative of lawyers, by the department of Social Economy of the [TecnoCampus](#) Mataró-Maresme and the Institute on Government and Public Policy ([IGOP](#)) of the Autonomous University Barcelona in the development of the cooperative. Tecnocampus e.g. drafted and discussed the business and viability plan in several meetings with representatives of the cooperative and the municipality to ensure it meets the needs of the cooperative. This was a much-needed support as the members of the cooperative had little or no experience in setting up and establishing a cooperative. IGOP participated in most meetings of the Driving Group, which served to reach a consensus on the lines of support needed.

One important lesson from the process so far is: To constitute a new cooperative, in particularly when there is no pre-existing group of people and they work on a voluntarily basis in their free time without further experience – and pandemic constraints – takes time, needs external support, group-managing skills and flexibility! So it is crucial to

- provide them the time they need (even if some time pressure is helpful to progress),
- provide them with technical and organization support,
- not restrict them too much with administrative hierarchies and funding requirements.

The members of the cooperative need the time and space to manoeuvre, to become empowered within the project and convinced to engage in the long-term responsibilities of the cooperative. Also, to come up with their "own" model of the cooperative is key. All these aspects are crucial to make the cooperative a new sustainable

stakeholder in the affordable rental market of Mataró.

Here, the time and funding constraints imposed by the UIA project, which had to deliver results at certain times, came into conflict with the bottom-up organisation of the cooperative based on volunteer work.

It has to be acknowledged that bottom-up initiative, such as the constitution of a cooperative with a participatory approach, has its own dynamics and tempos and funded projects needs the flexibility to adapt to it.

Also, more clarity from the very beginning on what the project requires and expects from the cooperative and its members would have been helpful, despite this contradicting some dimensions of bottom-up processes!

Moreover, being confronted with (strict) bureaucracy, hierarchies and decision-making structures in the city administration and partner organisations made the cooperation sometimes challenging. Here, forms of cooperation must be developed that enables smooth collaboration despite the different working and decision-making cultures of the public and the civic sector.

Last but not least, developing a cooperative from scratch with no previous reference, in which the members could mirror themselves and track their progress, is a great challenge. In the best case, first the cooperative is built and founded, the model developed and first then started to acquire flats and further members.

For recommendations for the establishment of a new housing cooperative to provide affordable housing in Mataró read this [web article](#), which outlines three key recommendations:

1. To reinforce the technical support to the founding members of the cooperative
2. To develop non-economic incentives to attract and keep flats in the "Yes, we rent!" housing system
3. To outline strategies to capitalise the (future) tenant cooperative

3 Bloc Cooperatiu

"Bloc Cooperatiu is a one-of-a-kind housing project that strives to build a network between citizens with a view to transform the rental market of the city."

*Barbara Sanchez, member of
BlocCooperatiu*

Currently, Bloc Cooperatiu has 67 members and more than 100 on the waiting list. The cooperative manages 25 flats, which have been attracted through the 'Yes, we rent!' project, in which live 32 members of the cooperative.

Service of the cooperative



Affordable rental housing

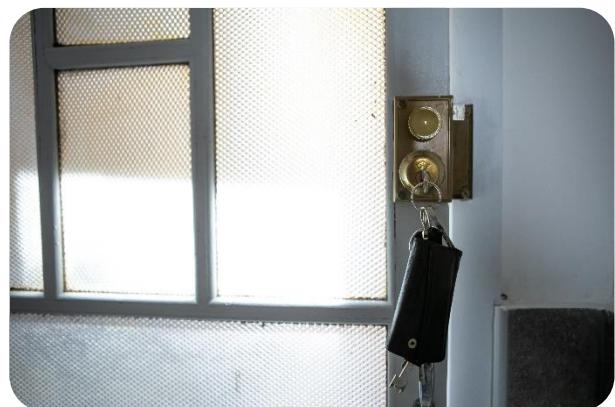
The cooperative offers its members affordable, decent rental housing and advice and training on tenure issues and access to housing. Affordable means that a tenant may not pay more than 40 % of its income for rent based on its tax return/annual income). If a flat becomes available, members can apply for it. Based on a point system it is decided who receives the flat. If members have the same score, the person with the longer membership receives the flat. Members receive points for fulfilling tasks/work in the cooperative (cf.

'Structure and organisation' further below). Members can also receive extra points because of social needs e.g. mobility problems (relevant for flats with lift or on ground floor), number of household members (relevant for larger apartments) or low income (relevant for flats with a rent lower than 400 €/month).

Services to improve the living conditions

It is the intention of the cooperative also to provide or facilitate services to and beyond its members to support personal growth and improve the living conditions of its members. I.e. at the moment, all members of the cooperative can hire a personal home insurance plan with another insurance cooperative.

Taking care of private rental flats



The cooperative takes care of the flats that are rented with favourable contractual and economic conditions to its members. They ensure the good condition of the flat and support a friendly and reliable relationship between the landlord and the renting cooperative member. In the future they want to provide renovation grants and renovation work as well as a rent protection insurance to the owners.

Structure and organisation



General assembly

The general assembly is open to all members. It expresses the cooperative's social will. Its decisions are binding to all members. It can debate and decide on any cooperative matter that has not been expressly attributed to another cooperative body. The general assembly elects the members of the governing council.

Governing Council

The Governing Council, consisting of elected members of the cooperative, is the representative and governing body of the cooperative, headed by its president. It is responsible for the general management and administration of the cooperative and the implementation of the decisions taken at the General assembly.

Technical secretariat

The technical secretariat is responsible for the day-to-day management and administration of the cooperative. Currently three paid persons are running the secretariat, coordinating the further development of the cooperative.

Working Committee

The cooperative has several working committees to support the work of the cooperative. The different working committees should also ease its members to become involved in the cooperative

based on their interests. Currently there are working committees for:

- communication
- flat recruitment and maintenance
- welcome and accompanying of new members
- community living (relationship/social and supportive activities between the members, training, IT support)

Membership



Anyone over the age 18 can become a member of the cooperative. Interested persons can apply via the website of [BlocCooperatiu](#). The Governing Council examines the application and makes a proposal to the General assembly that takes the final decision.

Members are differentiated according to their relation to the cooperative:

- general members
- user members (general members that dwell a flat of the cooperative)
- collaborative members (individuals and legal entities that have no possibility to become a user member)

In order to become a general member an initial contribution of € 100 as share capital has to be paid and the principles and values of the cooperative have to be signed (Code of ethics of a good tenant) when joining the cooperative.

Every month user members have to pay € 100 to the cooperative. 20 % of this payment is used for the Social Fund to guarantee possible incidents that arise in the cooperative. The monthly fee may be reduced according to the tasks carried out by the member within the cooperative.

All members are entitled to take part in the General Assembly, participate in the Working Committees and become elected to the Governing Council. It is expected that members take part in the General Assembly and support actively the work and objectives of the cooperative (duties).

Further information about Bloc Cooperatiu can be found here: https://twitter.com/Bloc_Cooperatiu; www.bloc.coop.

If you would like to get in touch with the cooperative, contact Lluís Ferrer (bloc@bloc.coop), founding member of the cooperative.

4 Tasks ahead

"We are confident and strongly believe in the potential and success of the cooperative. Our team involved is hardworking, full of energy and we have a positive mindset for what is to come."

Anna Sierra and Lluís Ferrer, founding members of BlocCooperatiu

The cooperative was successfully founded. The approach to mobilise citizens for an idea of the municipality has worked so far. Committed citizens have embraced the idea of the tenants' cooperative and developed it. This is a success. Nevertheless, there are two key challenges to the long-term success of the cooperative that need to be addressed:

1. Long term financial viability of the cooperative
2. Keeping the acquired flats and acquiring further ones

Long term financial viability

The current viability plan states that the necessary conditions for the long-term viability of the cooperative are not yet in place to be able to continue the 'Yes, we rent!' housing scheme in its full scope (e.g. incentive scheme for landlords) on a financially independent basis. E.g. the current level of rents is too low and the cooperative would need to acquire annually at least 18 vacant flats every year.

There are different option that could be pursued. One option would be not to continue with the "full package" of the 'Yes, we rent!' housing scheme to make the cooperative better viable. That could be to offer flats not only below the average market

rent, but also up to the average market rent, but then to more fair conditions e.g. a rental deposit of one instead of three months. The financial incentive scheme to landlords could be reduced and more non-monetary values could be developed and brought to the foreground. Also other forms of providing affordable housing in Mataró could be examined e.g. through own construction of buildings or buying vacant flats.

Another – or additional – option would be that the city council continues the support of the cooperative – as it provides a service of public interest – till the conditions for their sustainable functioning are in place or the continued existence of the cooperative in the sense of the project intention of 'Yes, we rent!' is abandoned. Also, a long-term cooperation to provide affordable housing could be started. Concerning this matter, to explore meaningful forms of cooperation the municipality has set up an advisory board with people involved in the project and both national and international experts.

The continued cooperation could be an opportunity for both sides. The cooperative could help putting the municipal housing policy on a broader base, inject citizen social capital and collective efforts and potentially circumvent some of the bureaucratic constraints that city council has to work under. On the other side, the municipality could bring the cooperative housing to a new level by acting as legal guarantors, facilitating access to finance and buildings and providing technical support.

Watch this [video](#) how the cooperative sees their viability and future – and this [video](#) for the perspective of the municipality.

Keeping the acquired flats and acquiring new ones

Not only the viability of the cooperative, but also the main service of the cooperative depends on sufficient continuous access to flats to be rented below the average market rent to its members, if possible. One challenge is to keep the flats already acquired over the 5-year rental period, if possible under the same conditions, and the other challenge to acquire further (vacant) flats that can be rented below the average market rent, if possible.

To convince owners to continue or newly rent their flats to the members of the cooperative, preferably to the same conditions, non-monetary benefits and values must also be developed and emphasised, in particular having in mind that the current incentive scheme to landlords cannot be continued in the long term (financial viability). "Non-monetary" values could be e.g. reliable and friendly tenants, no more risks of squatting, making a contribution to the community, administration/management of the flat. Also, if landlords can be involved in potential social and community activities and services of the cooperative this could strengthen their bond with the cooperative. In order to acquire sufficient new flats, other target groups could also be addressed, such as banks, which seem to own several vacant flats. For this the cooperative needs to develop a good reputation on the rental market.

The cooperative might also need support in identifying vacant flats in order to actively approach owners. Here a further cooperation with the city council would be very helpful.

"We want to be a cooperative where owners and tenants feel they belong to, which shares their values and will back them in what is to come."

Anna Sierra and Lluís Ferrer, founding members of BlocCooperatiu