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HOUSING AS A SOCIAL GOOD: AN APPLIED RESTATEMENT OF THE CONCEPT

ANTÓNIO DUARTE SANTOS (COORD.)

UNIVERSIDADE AUTÓNOMA DE LISBOA
UAL

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COORDENAÇÃO
António Duarte Santos

AUTORES
Peter Boelhouwer, António Duarte Santos, Jorge Atiles, Kathleen Parrott, Liming Yao, Elena Bargelli, Alessandro Dinisi, Héctor Simón Moreno, Nuria Lambea Llop, Yoshihiro Okamoto, Ahsen Özsoy, Yurdanur Dülgeroğu Yüksel, Gülçin Pulat Gökmen, Hélio Castro, Robert J. Wiener, Luisa Cafe Figueiredo Facanha, Magdalena Zaleczna, Richard Sendi, Ludovica Rolando, Salvador Gilabert Sanz, Raül Avilla-Royo, Matteo Robiglio, Marko Horvat, Marietta E. A. Haffner, Gerard van Bortel

COORDENAÇÃO EDITORIAL
Raquel Medina Cabeças

EDITORA
Universidade Autónoma de Lisboa, Autónoma Cultura

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Preface

Housing is frequently regarded as the wobbly pillar of the welfare state. In this context, scientists from various disciplines have been considering for more than 50 years how housing systems should be classified, how the differences and similarities between countries can be explained, if systems in time are converging or diverging, which systems have the best results, which systems serves the low incomes best and which areas of attention should be included. After all, housing almost fills Maslow's entire pyramid, from offering protection against the natural elements to showing one's own identity. Housing also has a major impact on other policy areas such as health, poverty, education and the spatial planning of a country. So, it's no easy task to come up with an universal taxonomy. The book Housing as a social good: an applied restatement of the welfare state edited by Antonio Duarte Santos is a brave attempt to show some light in the darkness. The relationship between society and housing is chosen as the most important starting point for the study, and it tries to explain how society forms housing in a diverse array of countries. It is interesting that this time not the usual countries such as the UK, the Scandinavian countries, and France and Germany are selected as country chapters, but Japan, Portugal, Turkey, Italy, Slovenia, Poland, Spain, Portugal, and China are in the spotlight. Many relevant housing issues are presented and discussed for this rich collection of countries like housing security, safety, health, quality of life, design, heritage, urban patterns, authenticity, public spaces, urban transformation, identity, place attachment, community participation, affordability, disposable income, poverty ratios, monetary poverty and dependency ratios. More precisely, the book analyses the public position in the economy, starting with the theoretical principles of government intervention and moving later to public policies, highlighting its phases and its formulation, implementation, and evaluation. Then, it pays attention to public policies in the field of housing, reviewing the concept of housing and the services generated by it. The analyses are based on the concepts of welfare economics, like criteria of efficiency, equity, and political and social order. Special attention is devoted to identity and place in informal settlements.

The book is certainly interesting for both policymakers and researchers and, based on a wide range of theories and approaches, provides a clear insight into the functioning and outcomes of various housing systems in Europe and China.

Peter Boelhouwer
Professor of Housing Systems TU Delft
Chair of the European Network for Housing Research
August 2024

CHAPTER 11

COOPERATIVE HOUSING UNDER GRANT-OF-USE IN BARCELONA: A MODEL FOR THE FUTURE OF THE RIGHT TO HOUSING?

Ludovica Rolando, Salvador Gilabert Sanz, Raül Avilla-Royo, Matteo Robiglio

INTRODUCTION

In 2015, Ada Colau, a renowned housing rights activist , assumed leadership as the head of the minority government through the citizens' platform "Barcelona en Comú" (translated as "Barcelona in Common"). Re-elected in 2019, she served as mayor until 2023. "Barcelona en Comù's" political agenda centred around social justice by ensuring fundamental rights, with an emphasis on access to adequate housing, as derived from the activist principles of the citizen platform. Colau's election followed over a decade of housing access protests driven by an extreme housing crisis, with skyrocketing housing prices, driven primarily by the real estate bubble that started at the end of 1990s and lasted until its burst in 2008. The economic downturn of 2008-2012, coupled with rising unemployment and mortgage rates, led to a wave of home foreclosures, affecting hundreds of thousands of households in Spain. This crisis gave rise to social movements advocating for the right to housing , demanding reforms and solutions to combat corruption and real estate speculation while promoting sustainable urban planning. The rise in unemployment, job insecurity, and declining household wages since 2007 have led to a drop in average household income, along with a surge in the number of individuals with low or meagre incomes. In addition, few years later a second housing bubble emerged in Barcelona: the rental bubble from 2000 to 2020. Rental prices witnessed a significant escalation, surging three times faster than household incomes. Consequently, gaining access to housing and maintaining one's residence became increasingly challenging. In Barcelona publicly managed housing only accounts for a 1.5% of the total apartments , not becoming an effective instrument to compensate market prizes. At the same time, major property owners control significant portions of the housing market. Housing is treated as a commodity in a predatory property market, prioritizing profit-maximizing purposes, particularly tourism and luxury apartments. This resulted in a geographical and socio-cultural shift leading to process of gentrification and resident's displacement , with severe housing exclusion manifesting through homelessness, illegal occupation, subletting, and substandard living conditions. Furthermore, concerns about healthy living environments and energy poverty are prevalent, especially in disadvantaged neighbourhoods. In response to the severe housing crisis, the municipality of Barcelona declared a "Housing Emergency in 2016" and developed the "2016-2025 Barcelona Right to Housing Plan". The plan was characterized by a mission-oriented approach and included measures such as encouraging the use of vacant properties, social renting, and controls on tourist apartments. It sought to diversify housing tenures through a three-tiered provider system, encompassing private, public, and communitarian (non-profit and limited profit) sectors, thus providing the overarching framework for cooperative housing under grant-of-use. The Housing Plan made explicit the link between specific solutions – cooperative housing under grant-of-use – and

the city's housing question: housing cooperatives were seen as partners in the development of policies to reduce affordable housing shortage. As a result of this plan, seven specific strategies have been implemented between 2015 and 2023: public housing promotion by Municipal Institute of Housing and Renovation (1); rehabilitation of public purchased properties (2); industrialised building promotion (3); cession of public plots of land for cooperatives and foundations development (ESAL agreement) (4); housing promotion by municipal public housing developer "Habitatge Metròpolis Barcelona" (5); urban regeneration of vulnerable environments (6); and mobilisation of vacant housing (7). In the following discussion, the concept of housing as a fundamental right will be examined focusing on Spain and Barcelona. Furthermore, specific attention will be given to the outcomes of the cooperative housing under grant-of-use as part of municipal housing policies between 2015 and 2023.

RIGHT TO HOUSING IN SPAIN AND CATALUNYA: A LEGAL FRAMEWORK

The right to adequate housing is declared in more than sixty-nine national and supranational statutes: Article 25 of the Universal Declaration of Human Rights, UN Agenda 2030 Sustainable Development Goals, and UN Geneva Charter on Sustainable Housing, among others. In Spain, it is declared and regulated at the national, regional, and municipal levels. At the national level, the right to housing is recognized in Article 47 of the Spanish Constitution. At the regional level, Article 26 of the 2006 Statute of Autonomy of Catalunya notes that: <<Individuals who lack sufficient resources have the right to a decent home, and public authorities shall, therefore, establish by law a system of measures to guarantee this right, within the terms determined by law>>. Subsequently, the Law 18/2007 was enacted, highlighting the issue of housing as a primary concern due to the disparity between rising costs and wages, as well as the increasing indebtedness of the population with higher interest rates and more extended repayment periods. On March 24, 2015, just two months before Ada Colau's election, Decree-Law 1/2015 was published, which included extraordinary and urgent measures for the mobilization of housing from foreclosure procedures. Among these, Article 2 establishes the "right of first refusal and pre-emption" , which was applied in Barcelona also for constituting new housing cooperatives under grant-of-use.

In 2018, the modification of the Metropolitan General Plan established that new private developments of more than 600 m^2 must allocate 30% of the housing units to social housing. In 2019, Decree-Law 5/2019 and Decree-Law 17/2019 were published, making modifications and additions to Law 18/2007. The first introduces measures against permanently vacant houses, including the possibility of a coercive fine for property owners. The second includes measures

to increase the stock of social housing and the overall rental housing supply, including incrementing the percentage of housing allocated to social housing in new private residential developments in Barcelona and the obligation to offer rent control for vulnerable groups. In 2020, two other relevant measures were introduced. The first is Law 11/2020, which regulates rental prices and allows for freezing and reducing rents in sixty-one Catalan municipalities where it has been determined that the housing market is under pressure. This law aims to prevent abusive rent increases and sets maximum limits based on the reference price index for rents, which is calculated as the average of rents in a specific area. The second is Decree-Law 50/2020, which provides the legal framework for accommodations with complementary common spaces to meet the demand for housing with shared-use facilities.

Finally, a new national housing law, Law 12/2023, has recently been enacted. This law establishes the right to housing (Art. 1), the social function of property (Art. 3), and housing as a service of general interest (Art. 4). It also introduces the concepts of "large holder" ("gran tenedor") and "Tense Market Residential Area" ("Zona Residencial de Mercado Tensionado" - ZRMT). These concepts aim to improve rent price control and prevent real estate speculation through specific regulations for areas with limited affordable housing supply.
It can be observed that since 2007, the region of Catalunya has progressively implemented measures to facilitate access to housing, considering its social function and opting for public intervention in defence of both collective interests and individual rights associated with housing. The following analysis will delve into the impact of the measures embraced in Barcelona, specifically focusing on cooperative housing under grant-of-use.

BARCELONA'S COOPERATIVES UNDER GRANT-OF-USE AS PART OF THE RIGHT TO HOUSING PLAN 2016-2025

The model of cooperatives under grant-of-use began to spred in Barcelona in the early 2000s from circles linked to civic activism, associationism and neighbourhood movements. In 2004, the association Sostre Civic was founded to disseminate and promote an alternative housing access and tenure model in Catalunya. That same year, about twenty people from the activist milieu of the "Ateneu Rosa da Foc" started to design Cal Cases, the first rural housing cooperative under grant-of-use project in Catalunya, located in Santa Maria d'Olò, eighty kilometres from Barcelona. The project materialised three years later, in 2007.

In 2008, following delays in the relocation of the manufacturing activities of Can Batlló, the neighbourhood platform "Can Batlló és pel Barri" was formed, bringing together popular movements and neighbourhood associations. Thus began a bottom-up process of reclaiming the industrial area, culminated in

2011 with the demolition of the walls of the industrial complex and the cession of some warehouses to the neighbourhood platform – from which the La Borda housing project was also born. Pressure from the La Borda collective and Sostre Civic – both constituted as cooperatives – obtained between 2014 and 2015 the establishment of an agreement with the Barcelona City Council – at that time led by Xavier Trias – for the cession of a municipal building and plot to develop a cooperative project under grant-of-use. The two projects – respectively "Princesa49" promoted by Sostre Civic and "La Borda" promoted by Habitatge La Borda – are pilot bottom-up projects, paved from neighbourhood movements and associationism, whose definition and development process in turn codified the main characteristics of the model itself, then replicated in the other cases.

After the election of Ada Colau, in October 2015, the Cooperative Housing Table ("Taula d'Habitatge Cooperatiu") was convened for the first time to provide the tools to promote the housing cooperative under grant-of-use. This entity was conceived as a new working group of the Barcelona Social Housing Council and included representatives from established organisations in the Social and Solidarity Economy sector.

The Cooperative Housing Table's work converged into the abovementioned ten-year policy plan "2016-2025 Barcelona Right to Housing Plan". The municipal government first encouraged the growth of community-led housing by holding tenders on public land to develop cooperative housing in 2016 and 2019, with a 75+15-year land lease. After this period, the entire building promoted by the cooperative reverts to municipal ownership. In addition, Barcelona City Council would provide technical support to new organisations, direct economic aid for construction, guarantees - or the facilitation of guarantees - for access to financing, bonuses in property (IBI) and real estate taxes, as well as subsidies for initial member's contributions. The plan specified that, to obtain public support, cooperatives would have to include shared spaces, be rooted in the territory and reach the highest energy efficiency classification. Under this regime, the goal was to provide 535 flats by 2025.

Starting in 2017, within the framework of the Solidarity Economy Network ("Xarxa d'Economia Solidària – XES"), entities related to the promotion of the model began to come together (La Borda, La Dinamo, La Xarxaire, Perviure, Ruderal and Sostre Civic). At the same time, other actors consolidate, acting as intermediaries, technical teams and consultants to support project development (Filalagulla, Coop de Mà or Celobert, among others). This set of actors configures a specific community around the policies to promote cooperative housing under grant-of-use as a formula to widen access to housing (Martì-Costa & Ferreri, 2021). However, in 2019, when the Cooperative and Transformative Housing Sector ("Sectorial d'Habitatge Cooperatiu i Transformador") was founded, the model was defined through its conceptual basis. Its core values are:

1. Non-speculation and collective ownership
2. Community-led and self-managed
3. Affordable and inclusive housing
4. Replicability and scaling-up
5. Neighbourhood engagement and right to housing.

In 2020, the COVID-19 pandemic has underscored the urgent need for affordable housing and creating strong communities as a response to loneliness. However, the complexity of public tenders and the proliferation of cooperative groups necessitated a more agile mechanism. On the one hand, overcoming the limitations of public tenders by accelerating timelines and reducing competition among groups was imperative. On the other hand, a method was required to facilitate co-governance and long-term vision.

Drawing inspiration from the experience of Community Land Trusts (CLTs) established in the United States, UK and more recently in European cities like Brussels, the solution lay in establishing a framework agreement for collaboration between the City Council, non-profit and cooperative housing developers (Cohabitac, FCHC, and XES), and the Catalan Federation of Social Housing Developers (GHS). The ESAL agreement, signed in November 2021, made public land and buildings available for these organizations, with 60% designated for social rental and 40% for grant-of-use. This formula reduces competition among collectives, as representative entities from the sector are responsible for selecting the best proposal for each public plot and building. Moreover, it expedites the transfer of properties and ensures joint governance with the third sector and the cooperative world.

THE GRANT-OF-USE COOPERATIVE MODEL

The cooperative cohousing model under grant-of-use is formulated echoing the emerging cooperative movement in the City and drawing from extensive international experience in collaborative social housing.

The grant-of-use model refers to an hybrid tenure system between individual ownership and rent. Ownership and use of the property are divided among the three parties involved: the City owns the land, the cooperative holds the surface right and, consequently, the constructed or rehabilitated building, while the cooperative members have the right to use the dwellings during the same term granted to the cooperative. This means that members do not own their dwelling units, they are not allowed to sublease it to third parties, nor to transfer the right to use by inheritance. Moreover, they can make modifications to the interior as long as they do not alter the building structure. After the established period of time of the agreement, either the property will return to the municipality or a new agreement will be formulated.

Cooperative members are responsible for covering costs through usage fees (monthly rent), which include mortgage payments, condominium fees, and collaborative facility and service expenses. Additionally, they must contribute the initial fees required to obtain financing for construction or rehabilitation. The contributions from cooperative members and the borrowed financing will be repaid when the properties are granted, as stipulated by the statutes of each cooperative. It should be noted that when public land or building is leased, the development must be qualified as social housing (HPO), and the usage fee is capped by the sections set for this housing regime. Publicly subsidized housing (HPO) entails specific eligibility criteria: cooperative members must be on the list of individuals requesting social housing in the city, which implies income thresholds, ranging from €53,118.20 annually for single-person units to a maximum of €59,020.22 annually for units with four or more occupants.

Cooperative under grant-of-use projects in Barcelona are characterized by a unique blend of features that make them stand out in housing initiatives. Among these attributes, is their promotion through a participatory decision-making process involving both technical experts and cooperative members. The collaborative design process enables the formulation of a shared vision for the projects, which takes into consideration the individual needs and preferences of prospective residents, while also involving negotiations within the group. Although this negotiation process can be demanding and may give rise to conflicts, it plays a pivotal role in fostering cohesion within the collective. Additionally, it serves an educational purpose, making future residents more attuned to the advantages of one choice over another. Upon the completion of construction, the community assumes responsibility for managing the building and governing community activities and tasks, thus fostering a collaborative way of life.

The hallmark of these cooperatives is the sense of community they cultivate. Cooperatives foster a strong sense of solidarity, social cohesion, and mutual assistance among their residents. Solidarity reaches beyond their boundaries as they actively engage with wider community networks, partnering with fellow cooperatives, participating in the social and solidarity economy network, and cooperating with the surrounding neighbourhood.

Collaboration and community living is reflected is the provision of shared spaces and facilities. These spaces may include reading areas, workspaces, care facilities, communal gardens or orchards, laundry rooms, dining rooms, guest accommodations, and spaces for children – in short, all elements that are part of the collective project designed by the members and may also provide services to the neighbourhood or surrounding area.

Cooperative housing projects exhibit high-quality architecture and typological experimentation. The primary innovation lies in the realm of communal living, offering an alternative to the traditional nuclear family model, particularly through the design of common areas and diverse apartment types. The design prioritizes an adaptable, open infrastructure that evolves over time

in response to usage, with a continued emphasis on diversifying typologies and flexible dwelling options. Within these developments, characteristics features are the spacious stairwells, double-height spaces, interconnected walkways, internal streets, shared balconies, and terraces, all thoughtfully designed to foster social interaction. The use of permeable connections and interfaces, including inhabited facades and rooftops, serves as a defining feature of these initiatives.
Environmental sustainability is another core principle of these cooperatives, facilitated by bio-materials and prefabricated construction systems. Cross-laminated timber construction has been implemented in many projects. This approach not only accelerates construction but also minimizes the carbon footprint of the buildings, aligning with global efforts to combat climate change. In addition, these cooperatives place a strong emphasis on energy efficiency. They consistently achieve energy efficiency class A and adhere to nZEB building standards, setting a high bar for sustainability in the housing sector. This commitment to energy efficiency benefits the environment and leads to low utility costs for residents.

The dedication to high-quality design not only enhances the efficiency and aesthetic appeal of these cooperatives but also contributes to the overall well-being of their residents. This relates to the thermal comfort and air quality achieved through passive building standards, as well as the positive perceptions of the living environment held by the residents.

BARCELONA'S COOPERATIVES UNDER GRANT-OF-USE: OUTCOMES EIGHT YEARS AFTER THE RIGHT TO HOUSING PLAN

Eight years after Ada Colau's election and seven years after plan's approval, it is appropriate to assess the results achieved. Firstly, Colau's municipal government conducted a census of vacant houses in Barcelona. Between 2015 and 2023, the City Council formed teams of professionals dedicated to specific issues, such as the Anti-Eviction Unit ("Unitat Antidesnonaments") and the Housing Discipline team ("Disciplina d'Habitatge"). The former, since 2016, has assisted over 140,000 vulnerable families at risk of eviction. The latter was responsible for inspecting the city's social housing stock and sanctioning real estate developers who did not comply with the obligation to allocate 30% of new developments to social housing. Thanks to this measure, integrated with a subsidy policy, the City Council has managed to increase the social rental housing stock, which, by 2022, covers 17.3% of tenants through public action, representing a 40% increase since 2012. To expand the public housing stock, over €500 million has been invested, increasing the total number from 7,500 units in 2015 to 11,500 at the beginning of 2023. Measures have also been implemented to regulate the tourist apartment and short-term rental market under the Special Tourist

Accommodation Plan (PEUAT), which has imposed limits on license renewals and the mobilisation of vacant apartments for emergency housing situations.

Subsequently, an examination of the specific outcomes of the cooperative housing policy in Barcelona will follow. As previously mentioned in the text, promoting cohousing projects as cooperatives under grant-of-use aims at increasing the public social housing stock with a target of 535 housing units. Between 2014 and 2015, La Borda and Princesa49 have been realized, totalling 33 housing units. As a result of the 2016 and 2019's public tenders, four cooperative housing projects have been developed, providing 92 new units. Finally, from 2021, as a result of the ESAL agreement, six cooperative communities are underway and over two hundred housing units are planned.

As of today, there are 135 completed and occupied cooperative housing units under grant-of-use in the city of Barcelona. This number increases to 259 when considering the entire Catalan region. Additionally, there are 571 units currently under development in Catalunya, expected to be completed in the coming years.

After approximately a decade of implementing the cooperative housing under grant-of-use framework in Barcelona, it is now feasible to pinpoint its constraints and delineate the obstacles it must confront to achieve scalability and replicability. One primary limitation pertains to affordability. Unlike traditional renting or homeownership, this housing model necessitates an initial payment and monthly dues. The access fee stands out as the most significant financial barrier to project affordability, averaging around €20,000 (La Dinamo, 2021). The predicament lies in the contradiction between classifying these initiatives as social housing and imposing an high initial access fee. Consequently, these cohousing projects tend to attract educated individuals from the lower-middle-class segment who possess the financial means to cover the initial fee but fall short of the income requirements for subsidized public housing. This situation makes it challenging to integrate economically vulnerable groups despite inclusivity being a fundamental value of the model, although new cooperative housing projects are including social diversity criteria in the social composition of the groups.

The uniformity among residents is evident in their economic status, backgrounds, and social capital (Leyva del Rio, 2022). People involved in these projects often share similar social networks, political beliefs, educational backgrounds, and cooperative experiences even before starting, resulting in a pre-existing sense of community.

Another limitation concerns the duration of project development processes and the commitment they require. The typical development process extends for three to five years and necessitates active engagement from resident-members in negotiations and meetings with diverse stakeholders. As a result, it becomes a highly time-consuming procedure that is not easily accessible. Participants in these projects frequently encounter stress and burnout due to the

rigorous demands of self-management. This factor also affects the inhabitants' willingness to invest time in offering services to the neighbourhood once the project is completed.

A further critical issue is the neighbourhood engagement. Stated in the manifesto as one of the five core values of the model, it is only partially fulfilled. Cooperative housing projects often provide services open to the neighbourhood, like commercial premises, public building visits, and meeting venues for little groups, but also strengthen community networks and action through activism and the constitution of energy communities. However, concerns associated with privacy and security have hindered the desired integration and interaction between the community and the neighbouring area. Despite attempts to create public spaces within these projects, issues stemming from disruptive behaviour, thefts, perceived insecurity, and the desire for privacy have influenced the utilization and accessibility of these areas.

CONCLUSIONS

In the municipal elections held on May 28, 2023, for the 2023-2027 term, support for the "Barcelona en Comú" party, led by Ada Colau, did not see a renewal in democratic backing. Ada Colau secured third place in the elections, following Xavier Trias of "Junts" and Jaume Collboni of the "Partido de los Socialistas de Cataluña – PSC," who was subsequently elected as the mayor. Eight years ago, when Ada Colau was first elected as mayor, the housing question, particularly the issue of evictions, took center stage. Looking at the results so far, the promises made during the first election campaign of 2015 regarding housing, structured in seven strategies and incorporated into the 2016-2025 plan, have been mostly fulfilled. The public social housing stock has increased by approximately 53% as of early 2023, and it is expected to reach an 86% increase by the end of 2023 with the completion of units under construction or rehabilitation. However, the number of new social housing units constructed remains lower than projected in 2015 (4,068 versus the anticipated 8,000), and the results achieved still fall short of other European successful cases like Vienna (5,000 social housing units built annually). The shift on the municipal government opens questions regarding the continuity of housing policies, including the support to cooperative housing under grant-of-use, and the predisposition of the local government to engage with local communities and self-organised groups. It is challenging to predict whether these policies will have continuity, since the new municipal government has already amended the regulation that required new real estate developments of more than 600 m^2 to allocate 30% of the housing to social housing arguing the measure was ultimately ineffective.

It is crucial to look specifically at the future of the cooperative housing under grant-of-use model, which, without supportive policies, risks remaining a

niche form of tenure. The transfer and adaptation of the grant-of-use cooperative housing model in the Catalan context is the result of the agency of activists and associations. These social groups directly engaged in the search - and then the demand - for the right to adequate housing, through a non-speculative and secure tenure systems. Conversely, the municipal administration of "Barcelona en Comú" was able to recognise the potential of these initiatives, understanding citizenship as proactive — an essential shift away from conventional housing policies that regarded residents as passive entities merely on the receiving end of housing measures. This recognition led to a process of collaboration between the municipality and the cooperatives, working on a shared political agenda with the common goal of guaranteeing the right to housing. Supporting the implementation of cooperative housing under grant-of-use represented a low-cost option for the local administration, who, in exchange for the transfer of the surface right, could increase the number of social housing units in the city, both in the short term and in the long term (Martì-Costa & Ferreri, 2021). Nonetheless the absence of a long term structured policy, could prevent the replicability of the model. The few cases realized would linger as beautiful experiments, unable to achieve the critical mass necessary to scale up.

Cooperative housing models, like FUCVAM cooperatives in Uruguay, the "Andel" cooperative model in Denmark, and cities such as Zurich and Vienna, which serve as international benchmarks for cooperative housing under grant-of-use in Barcelona, have a long history of decades in embracing cooperativism and social housing policies. The Catalan new cooperative housing sector, of recent creation, needs funding and public support to make the model replicable and affordable, accumulating history and equity over time. Long-term political support, through a public-communitarian (non-profit) collaboration, is thus a key issue. What will happen when the political support fails, which will inevitably happen at some point? What would the model need to become self-sufficient and resist unfavourable political scenarios?

The legal framework analysed previously in this chapter has established several important measures enhancing cooperative housing in many ways, from its public interest in guaranteeing the right to housing, to architectural typological innovation, to mobility and economic issue. There is still the need to establish in the current legal framework, especially in the Cooperatives Act of Catalonia, a specific regulation of the grant-of-use housing cooperative system that recognizes its singularities and establishes the fundamental elements that guarantee its public interest.

Associations, foundations, and cooperatives belonging to the Solidarity Economy Network (XES) have been working for approximately a decade on defining the model, studying international references, proposing regulatory measures, and disseminating knowledge while providing training to interested individuals. Some of these entities, such as La Dinamo, have initiated projects on private land using their own funds, asserting the sector's autonomy. However,

the challenge lies in the financial capacity of private entities to replicate these processes while simultaneously maintaining a non-speculative and socially-oriented intent for their initiatives.

Until the grant-of-use housing cooperative sector has achieved a critical mass and sufficient capital to independently ensure the scalability of the model, the interplay of a public and communitarian collaboration is more necessary than ever. In fact, public support should be increased beyond what it has been so far, to direct the model more towards the low income populations, particularly by reducing the initial entry fees to the projects.

The establishment of specific legal frameworks and the inclusion of the model in public housing access policies are essential. This would help to ensure that various projects do not formalize in different ways, potentially leading to varying degrees of alignment with public interest and social objectives, depending on who promotes them. These components are crucial for upholding the five foundational principles of cooperative housing under grant-of-use: prioritizing housing usage, collective ownership, economic affordability and inclusivity, internal and neighbourhood solidarity, as well as the promotion of social and solidarity economy.

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