

## EXPANDED ABSTRACT

### **Housing cooperatives on “assignment of use”: emerging experiences in Spain**

Historically, housing cooperatives in our environment have been created, the same as protected housing, for the most disadvantaged social sectors, traditionally excluded from the housing market. Traditional housing cooperatives have played the part of developer and builder in the Spanish housing market, in order to be able to offer lower cost housing to the members of said cooperatives, generally as its owners.

Added to this, after the collapse of development and construction activity and profit-earning following the property bubble burst in 2008, another phenomenon of “false cooperativism” was generated, where former developing companies made instrumental use of this legal formula with a view to reducing the costs of the construction and development process. These cooperative modes are far removed from the principles of social economy and have nothing in common with other international models of housing cooperatives, which offer an alternative system to meet residential needs. Interesting references are to be found in Denmark, Germany, Sweden, the USA, Uruguay and Canada, among others.

However, despite this model not having been introduced in our historic context, initiatives have recently emerged involving a “new” housing cooperative trend corresponding to another kind of tenancy: right of use or assignment of use. With this new emerging model, it could be possible to overcome the traditional property-rental binomial on the Spanish housing market. These initiatives are pioneer and innovative in the context of Spain, which is why they have been framed within the scope of social innovation in some recent research. Furthermore, owing, among other factors, to the strong connection of some of these initiatives to our society’s problem of ageing and care management, it is a subject which is now also attracting growing interest from other disciplines, such as psychology, gender studies, social services and others. Several recent research projects are turning up highly interesting results; all necessary in a field practically unexplored until now.

Emerging assignment of use cooperative initiatives often (but not necessarily) include a cohousing project. Within this new concept a series of types have been classified; depending on the age of the cooperative members, a difference can be made between senior cohousing and intergenerational cohousing.

The study presented here shows the main results of a qualitative research project carried out between January and May 2016, in order to obtain deeper knowledge of these pioneer initiatives emerging in Spain in the field of assignment of use cooperative housing. To take a closer look at an emerging practice, the formation of right of use cooperatives, the decision was taken to use a qualitative analysis, considering that it is the experts and users who can provide most information on the characteristics, causes and processes of forming these cooperatives. The approach included a first stage of theoretical research on the state of the question, and a second stage involving a series of non-structured interviews with assignment of use cooperative experts and users between March and May 2016.

In view of the widely differing profiles of the people interviewed, the decision was taken to use a non-structured interviewing methodology, given its more open and flexible nature, thanks to which we were able to maintain common questions for the experts and users, while being able to ask specific questions depending on their specialisation. Being a qualitative approximation to this type of housing tenancy, the objectives of the research were rather introductory and unexplored, and can be summed up as follows: to obtain deeper knowledge of right of use cooperatives and cohousing, their categories and profile types; how the projects are set in motion, the process methodology; models of relationship between right of use cooperatives and cohousing, obstacles and successes of real projects; funding and economic aspects; eco-housing, more sustainable models.

Outstanding among the results obtained, in first place is the fact that assignment of use housing cooperatives generally, but not necessarily, entail a cohousing or collaborative housing project. Collaborative or cohousing initiatives involve living with other people and assignment of use cooperatives are a legal tool which can serve to carry out that purpose. They can occur together, and, in fact, this legal formula represents for most of the people interviewed the most adequate formula for being able to launch a collaborative housing initiative in Spain.

However, cases have also been found where a cohousing project uses other, more generic legal formulas, such as traditional associations or cooperatives (due either to lack of knowledge or to the actual size of the project). Lastly, there may also be cases of instrumental use of the "assignment of use" concept, which use the legal tool with the aim of obtaining improved economic conditions (without constructing a collaborative housing project).

Between the two types of cohousing projects, senior cohousing initiatives enjoy greater success rates in Spain (distinguished from the intergenerational nature of the original cohousing experiences at international level). The fact that intergenerational initiatives experience higher failure rates is due to different factors, mainly of an economic-cultural or cultural nature.

In general terms, one of the main stumbling blocks of these projects is the financing of intergenerational initiatives (only supported by ethical banking). In many cases, the minimum income

required by financial institutions to grant loans can represent an obstacle impossible to overcome. The difficulty of finding the plot of land on which to set the project in motion is another of the major stumbling blocks. Involvement of the regional and local institutions in overcoming these difficulties could increase the number of successfully developed projects.

Another of the major difficulties is the change of mentality implied by these cooperative projects in a society like the Spanish one, where owning a home has been the backbone of the family patrimony. The change towards new forms of housing tenancy means that these projects do not always end in success. In fact, this factor limits the interest of a certain part of society with sufficient economic resources to take out a mortgage in traditional terms.

On the other hand, participatory methods and a non-hierarchical structure, added to self-management and community-oriented design are an essential part of all cohousing projects analysed. Likewise, open architecture and participatory design (i.e. where the members of these projects actively participate in designing the private and common spaces), and reservation of the more privileged spaces for common use are features shared by all of the projects analysed. Concern for the environment and ecology is also highly present in the essence and development of these alternative living projects (eco-housing).

Consequently, assignment of use cooperatives represent a new answer to the residential needs gradually developing in Spain. These projects place the accent on the social and participatory construction of the cooperative for its improved solidity and greater durability of the project, thereby responding to the new living needs that the traditional market is unable to cover.

**KEYWORDS:** Housing, housing cooperatives, cooperatives of assignment of use, social economy, governance, social innovation.