

SOCIAL HOUSING COOPERATIVES AS A TOOL FOR SELF- ORGANISATION

By anticipating seizures and attempts at eviction, we can respond to the offensive by cooperatively generating social housing.

To make social rent an option that provides an organised fight against the problem of unpayable mortgages, the best option is to generate a collective tool that allows the implementation of social housing cooperatives that rent mortgaged flats and thus assure social housing for debtors who cannot continue paying their mortgages. This is the case of CIC-HS, the social housing cooperative of Cooperative Integral Catalana, which you can find at habitatgesocial.cat and which could be a model to follow in other territories.

Moreover, this cooperative has already managed to get a judge to declare that its social rent is legitimate, because it has the social objective of obtaining affordable housing for its members, despite the fact that the case in question concerned Roig 21, a property that the cooperative rented less than one month before the auction date. This precedent demonstrates the viability of a cooperative strategy that has a long way to go in order to spread among people who have difficulty accessing a home, especially among people with mortgages.

The basic function of a social housing cooperative dedicated to offering an alternative to people with mortgages is the following: an owner who cannot continue paying their mortgage will lease their flat to the cooperative for 5 years and will become a member of the cooperative. The cooperative will take care of assigning another rental home to the owner from among its pool of rented homes. Rents will be at a social price. Likewise, there will be a waiting list for generating social rents in order to assign use among future members that are interested. A cooperative such as this one can aspire to generate a pool of social housing in order to offer homes to its members under an assignment of use scheme.

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