Barcelona Housing Services and Aid Guide



Barcelona Housing Services and Aid Guide for 2018-2019

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01- The challenge of promoting the right to housing

Having access to decent housing is a key aspect for quality of life. In addition, having a stable housing situation helps you to build ties with your neighbourhood and take part in local resident and association networks.

A historical lack of investment in housing policies in both Catalonia and Spain has also helped to prevent the public rental housing pool from reaching 2%, well below the European average standing at around 15%.

For decades housing was promoted as an investment asset and its purchase encouraged through mortgages; but when the housing bubble burst in 2007 hundreds of thousands of people ended up evicted from their homes.

Despite the housing-emergency situation, the main reforms to state legislation were aimed at shortening leases, speeding up eviction proceedings and promoting housing as an investment asset.

The last few years have seen a freeze in salaries and a disproportionately sharp rise in rental prices in the big cities, leaving many tenant families in a situation of severe helplessness.

So much so that housing has become one of the main concerns of Barcelona's residents. Hence Barcelona City Council's approval of the Barcelona Right to Housing Plan (2016-2025), with its four major areas of action:

Preventing and attending to housing emergencies and residential exclusion

The Unit against
Residential Exclusion
(UCER) was set up
towards the end of 2015
to prevent and halt housing
evictions of people in
vulnerable situations. The
unit had assisted over
6,500 families by the end
of 2018.

At the same time, some 9,300 family units have been receiving financial aid to cover their rent payments and temporary shelter units (APROPs) have been built, allocated to groups requiring temporary shelter as they wait for permanent dwellings.

Ensuring the proper use of housing

If policies are to be implemented, detailed analyses need to be conducted on the state of the housing pool's conservation, the development of rental prices, the excessive efforts required to pay for housing and so on. That is why the City Council, working in collaboration with the Barcelona Metropolitan Area, Barcelona Provincial Council and the Catalan regional government, created the Barcelona Metropolitan Housing Observatory (OHB).

Promoting the proper use of housing also involves putting a halt to anti-social uses of properties, such as illegal tourist accommodation, property mobbing and flats owned but left vacant by banks. This was the goal behind the setting up of a housing-discipline team which has imposed fines for over 5,500 illegal tourist flats and commenced various disciplinary proceedings against banks that accumulate vacant flats, for poor housing conservation, mobbing and so on...

Expanding the stock of affordable rental housing

One of the city's main challenges is to expand its small public stock of rental housing. Hence the launch of 72 public housing promotions, 4,600 brand-new flats involving a municipal investment of over 300 million euros. Add to these the 535 purchased flats. All for the sake of doubling the public housing stock within 6 years.

The housing-construction and purchase policy has been combined with special efforts to move flats out of the private market into the affordable rental housing pool. The Rental Housing Pool offers guarantees for rent payments and housing-renovation subsidies of up to €20,000 to owners who rent out their properties for below-market prices.

These measures need to be added to the recent urban-planning amendment that obliges private promoters to allocate 30% of their new dwellings and major renovations to official social housing.

Maintaining, redeveloping and improving the current housing stock

Improving housing interiors is crucial for people's health. Measures such as installing lifts and replacing bathtubs with shower basins has a direct effect on the quality of life of elderly people.

More specifically,
2018 saw over
16,000 households
receiving public aid for
improving accessibility,
promoting energy
savings and repairing
structural pathologies.
And to stop such
improvements from
leading to rent increases,
this year's aid was
conditional on leases
being lengthened.

These are just a few of the measures. We know there is still a lot to be done to protect access to decent housing. This includes, among other things, informing Barcelona's residents of their rights and current public aid and where to turn to benefit from it.

Which is why we are providing you with this guide. You will find useful information in it on all the services, aid and subsidies at your disposal from Barcelona's network of Housing Offices.

These Offices are a one-stop-shop for all housing services in Barcelona, whether they are run by Barcelona City Council or the Barcelona Housing Consortium, which is made up by the Catalan government and the City Council.

Whether you are an owner or tenant or you would like access to public housing or new forms of communal living, such as cohousing, you will find useful information throughout these pages, on topics such as the resources for dealing with the main housing problems and how to exercise your energy rights.

You will find all this and further information on the www.habitatge.barcelona website.



02- Housing Offices

Did you know that Barcelona has 10 Housing Offices?

Housing Offices are a meeting point between city residents and the housing services. These offices are run by the Barcelona Housing Consortium, which is made up by the Catalan government and Barcelona City Council.

Come along to any of the Housing Offices – you can visit the one closest to you – where you will be able to carry out all the city's housing-related procedures.

Housing Offices have a specialist professional team who will offer you personal assistance and advice.





Opening times

Mondays, Tuesdays, Wednesdays and Fridays from 8 am to 2.30 pm

Thursdays, from 8.30 am to 6.30 pm, all day.

Opening times may vary throughout the year for reasons outside our control.

Consult the website for information of any changes or alterations.

Speed up your assistance by booking an appointment in advance on www. habitatge.barcelona or calling 010, the free citizen help and information line. Each of the city's districts has a Housing Office offering you services such as information on available grants and subsidies, legal advice and mediation services. You will receive assistance at any Office in the network, but here is a list of the ones you will find nearest you:

Horta-Guinardó Housing Office Calle del Llobregós, 175-189

Nou Barris Housing Office Plaza Major de Nou Barris, 1

Sant Andreu Housing Office Calle de Joan Torras, 49

Sant Martí Housing Office Rambla del Poblenou, 154

Eixample Housing Office Calle de Alí Bei, 13-15

Ciutat Vella Housing Office Plaza de Salvador Seguí, 13

Sants-Montjuïc Housing Office Calle de Antoni de Capmany, 23

Les Corts Housing Office Calle del Remei, 9

Sarrià- Sant Gervasi Housing Office Calle de Canet, 24

Gràcia Housing Office Calle de Francisco Giner, 14



03- Are you having problems paying your rent?

If you are unable to pay your housing rent, you do have financial help and assistance services at your disposal to protect you from the risk of residential exclusion.

This financial assistance is designed to enable people in vulnerable situations to pay their rent and thereby keep their home and to prevent their situation from ending up in an eviction process.

People with a low or moderate income can opt for various types of subsidy, depending on their circumstances.

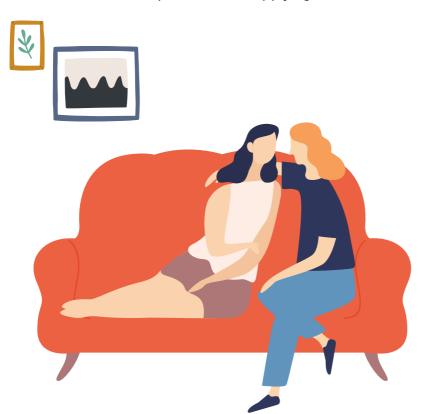
Consult those available, and the terms and requirements for applying for them.

All the subsidies in Barcelona are processed through the Housing Offices, irrespective of the authority that grants it.

Mediation for tenants

Besides requesting financial aid, you can ask for advice from the Housing Office mediation services, should you be at risk of losing your rented home, to find out about and understand your situation and receive the advice and support you need.

Mediation takes place between the property owner (lessor) and the tenant (lessee) where the latter is at risk of being evicted because of financial difficulties (nonpayment, arrears, legal action).



Subsidies resulting from the mediation service

Recipients:

People with difficulties paying their rent, arising from a mediation process.

Family income limit:

2 - 2.5 - 3 times the IRSC*, depending on the unit.

Maximum monthly rent:

€ 900.

Authority that awards the subsidy:

Barcelona Housing Consortium.

Subsidy for paying rent arrears

Recipients:

People with monthly rent arrears caused by unforeseen circumstances, such as job loss.

Family income limit:

2 - 2.5 - 3 times the IRSC*, depending on the unit.

Maximum monthly rent:

€ 750.

Authority that awards the subsidy:

Catalan Housing Agency.

Subsidy for rent payments

Recipients:

People who are up to date but having difficulty in paying their rent.

Family income limit:

2 - 2.5 - 3 times the IRSC*, depending on the unit.

Maximum monthly rent:

€ 750.

Authority that awards the subsidy:

Catalan Housing Agency.

Subsidies for rent payments

Recipients:

People who are up to date but having difficulty in paying their rent.

Family income limit:

2.8 times the IRSC*.

Maximum monthly rent:

€ 600 (€ 900 for large families).)

Authority that awards the subsidy:

Catalan Housing Agency / Spanish Ministry of Public Works

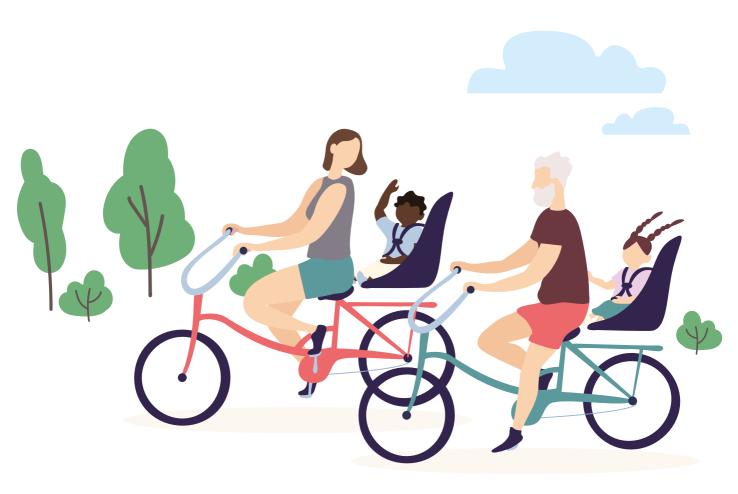
^{*}Income Sufficiency Indicator (IRSC). The current value for this indicator is € 569.12 a month and € 7,967.73 a year

04- Are you having problems paying your mortgage?

Do you have problems meeting your mortgage payments or are you in arrears for unforeseen reasons?

In that case, there is a subsidy to prevent you from losing your home as a result of not meeting your mortgage payments or being in arrears for unforeseen reasons.

It is important you receive the right help and information to protect you from an extreme situation such as losing your main home. The mortgage aid is aimed at helping people in vulnerable situations to keep their usual home.



Help in paying mortgage arrears

You can request this subsidy provided you meet the requirements. Applicants must live in Barcelona and be at risk of losing their regular residence for not paying their mortgage instalments. The main requirements and parameters for this subsidy are:

Recipients:

People in arrears on their mortgage caused by unforeseen circumstances.

Family income limit:

2 - 2.5 - 3 times the IRSC*, depending on the unit.

Maximum monthly instalment: € 900.

Authority that awards the subsidy:

Catalan Housing Agency.

Advice on mortgage arrears

If you are at risk of losing your home for financial reasons and you need advice on your mortgage or mediation with your bank, go to your district Housing Office and ask for the Ofideute service.

This service offers you information and helps to resolve disputes between city residents and the banks. Its aim is to avoid the use of aggressive debtrecovery channels and risks of eviction.

Ofideute is a tool for people and families with mortgages who are at risk of losing their regular residence but also at sureties at risk of losing their main home because of nonpayment.

^{*}Income Sufficiency Indicator (IRSC).
The current value for this indicator is
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05- Have you lost your home?

People who have lost their home or find themselves at risk of losing it have a help and mediation service at their disposal that is designed to prevent and stop evictions. And, when that does not prove possible, it attempts to provide those affected with a decent relocation.

The Housing Offices work with other municipal service teams to provide people with support, advice and information so as to minimise the effects of such situations. All the services are aimed at preventing the residential exclusion of people who have lost their home.



Prevention

Various mediation and action services aimed at preventing evictions are carried out through the Housing Offices. Specialist teams coordinate with the other municipal services, such as social services, to mediate and provide support in processes where there are people who could end up being evicted.

These teams promote a service that includes negotiating with the property's owners, whether natural or legal persons, coordinating the municipal teams involved and managing the necessary measures for reducing the effects that loss of a home can have if that eventually happens.

Help with the loss of a home

There is a specific subsidy for supporting people who are in the process of being evicted. These are the main details of the subsidy, which can be processed in Barcelona's Housing Offices:

Recipients:

People who have lost their home as a result of an eviction process or foreclosure on their mortgage and who have a leasehold or are looking for housing.

Family income limit:

2 - 2.5 - 3 times the IRSC*, depending on the unit..

Cuota mensual máxima:

€ 750.

Authority that awards the subsidy:

Catalan Housing Agency.

Rehousing

If you are in the process of being evicted, you can turn to one of the Housing Offices and ask for help. Services and financial help are available for people affected in order to promote rehousing in decent accommodation for social emergencies and also on the private market in the form of rent subsidies.

You will find the necessary advice and support at any Housing Office. However, in the event of an emergency, there is also the Barcelona Emergencies Centre (CUESB) which you can call on free-phone 900 703 030.

The centre has a specialist team who will assist you should you require temporary emergency accommodation.

^{*}Income Sufficiency Indicator (IRSC).
The current value for this indicator is
€ 569.12 a month and € 7,967.73 a year

06- Are you interested in gaining access to public housing?

Barcelona has a stock of quality public housing at social rental prices, which means belowmarket prices.

The body responsible for building and managing these homes in the city is the Barcelona Municipal Institute of Housing and Renovation (IMHAB). Find out more about the current public stock and the regulated procedure for requesting a home with these features.

The aim behind the public housing stock is to promote quality homes at low prices and provide everyone with access to housing.

First step: registration with the Register of Applicants for Social Housing

To opt for officially protected (social) housing in the city you will need to register with the Barcelona Register of Applicants for Social Housing. Book an appointment with your nearest Housing Office to find out the terms and conditions for registering and what the procedure is.

This is a permanent register and any Barcelona resident may register with it at any time, through any of the channels at their disposal.

Once registered, applicants who meet the requirements will be able to take part in the housing allocation processes.

What types of public housing are there?

Rental housing, which is divided into two large groups:

- Flats with services for elderly people: aimed at people over the age of 65 who are offered a safe, adapted and comfortable home in the city. They have all the services and care that elderly people need: 24-hour specialist service, direct personal assistance at the centre and telecare.
- Public lease: rented housing aimed at every person or cohabitation unit in need of housing. To access any of these housing allocations you need to be registered with the Register of Applicants for Social Housing and meet the requirements it stipulates.

Building leases: in the case of building leases, ownership of the building - but not the land it stands on - is transferred for a certain period of time, which is specified when the right is created. After that period has ended, the building's ownership returns to the Public Authority.

Promotions for people affected by urban development: these are homes for rent or sale for individuals or cohabitation units affected by urban-planning redevelopment projects for improving the city.

Direct promoter-awarded promotions:

properties that have been left vacant after the awarding processes and which are transferred to promoters, who are responsible for marketing and awarding them.







07- Would you like to rent out your home with guarantees?

The Rental Housing Pool offers owners guarantees and enables tenants to access private housing at affordable prices.

Reasons for including a flat in the Pool

You are fully guaranteed:

- Guaranteed rent payments, with specific monitoring so that you will always receive your rental income.
- Coverage of your home under a multi-risk household insurance policy.

You enjoy subsidies and other advantages:

- You will receive an incentive for including your flat in the Pool: € 1,500 if the flat you have is vacant or, in the case of flats that are rented out, a sum equivalent to arrears of up to a maximum of € 6,000. In either case, conditional on signing the lease and subject to the relevant call for subsidy applications.
- You will be able to renovate your flat with a grant of up to a maximum of € 20,000, subject to a technical evaluation of the flat and for 5-year leases. Conditional on signing the contract and subject to the call for grant applications.

Do you want to opt for a flat from the Rental Housing Pool?

If you want to register as a housing applicant with the Barcelona Rental Housing Pool, you can visit any of the city's Housing Offices.

For any queries or complaints, tenants in a dwelling leased through rental-pool mediation can submit a request or a written document at any Housing Office..

 You will obtain a subsidy for 50% of the total property tax due during the lifetime of the lease, subject to annual applications.

You will have all the facilities for carrying out procedures:

- You will enjoy legal defence insurance coverage and a legal advice service.
- You will have access to a professional advice service and to processing your property's habitability certificate (CH) and energy-efficiency certificate (CEE), except rates, conditional on signing the lease.

 We will ensure the smooth running of the lease and provide mediation between the parties where necessary.



08- Do you want to renovate your home?

If you would like to renovate your home, check out the renovation grants for interior alterations, the comprehensive structural renovation of buildings and energy-efficiency measures for improving people's well-being and quality of life.

Because living in a home in good state of repair has a positive impact on our health.

To benefit from renovation grants, flats must be used as regular and permanent residences. As for buildings, 70% of their surface area (excluding the ground floor) must be used for usual residences. In addition, they must have been built before 1993, except in the cases of accessibility-improvement work or energyefficiency and generation initiatives. Application requirements, aid amounts and terms and conditions can be consulted at housing offices and on the www.habitatge. barcelona website

Where a dwelling is vacant and without residential use, aid will only be allocated if the owners commit to it being included in Barcelona's Rental Housing Pool once it has been renovated.





Energy renovation grants

This call for grant applications promotes work to boost energy efficiency in buildings.

The percentage of the grant varies according to the type of work and the following are examples of the kind of work funded:

- Renewable energy generation using solar thermal or photovoltaic panels.
- Centralising facilities and replacing utility supply systems with more efficient ones.
- Comprehensive energy improvement work (insulation, energy audits).
- Work on façades, roofs, terraces, dividing walls and light wells.

Aid for interior renovations

Renovating home interiors is key to making housing decent. There are grants available for the following types of work:

- Adapting interior mobility (removing architectural barriers, installing lifts, replacing bathtubs with showers and so on).
- Sustainability improvements (insulation, replacing doors and windows, etc.)
- Installing utilities (water, electricity and gas supplies).
- Improving bathroom and kitchen furniture in flats incorporated into the Rented Housing Pool.

These grants can be requested by owners or tenants, with the owner's consent, on condition that the dwellings are for family units whose annual income does not exceed € 25,000.

Building renovation grants for communities of owners

Grants are available for renovation work intended to help make communal spaces healthier, more accessible and more efficient, as in the following cases:

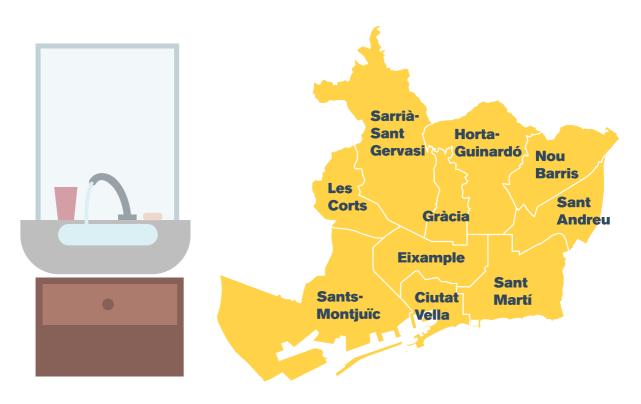
- Structural pathologies that can affect a building's safety.
- Non-structural work on facades, courtyards, light wells, roofs, party walls, stairs, halls, etc.
- Accessibility improvements (installing lifts and service lifts, levelling floors, adapting doors and corridors, building ramps, etc.)
- Removing materials that are obsolete or in poor condition from sanitation, water, electricity and gas systems, unifying antennas, re-arranging airconditioning appliances and fireprevention facilities.

09- Do you know your energy rights?

If you have financial difficulties paying your electricity, water and gas bills or you are unable to keep your home at an adequate temperature during the winter or summer, visit your district's energy advice point (PAE). There you will be given the assistance you need nergy rights.

Barcelona City Council's energy advice points offer the necessary information, assistance and advice for safeguarding your energy rights and preventing utility companies from cutting off the supply of people in financially vulnerable situations.





Go to the energy advice points in these cases:

- You have received a default notice.
 If you have received a default notice and you cannot afford to pay your bill, you district's energy-assessment point will assess your situation and start proceedings to prevent it from getting worse.
- You have received a supply-cut notice.
 The City Council's assistance services will assess your situation and prevent your supply from being cut off during the process. Once the risk of residential exclusion has been verified, a report will be drawn up to halt any order to cut off the utility supply.
- Your utility supply has been cut off.
 The assistance services will help you to get it reconnected and process the request for the report that will confirm your situation of residential exclusion and compel the utility companies to maintain your supply.

Other services

You can also ask for guidance at energy advice points if you need help negotiating with your utility companies or with requesting supplies, if you want information on the services and rates you have contracted and if you want to receive guidance on improving the energy efficiency of you home.

Where can you find them?

PAE Nou Barris Centre Cívic Zona Nord. Carrer de Vallcivera, 14

PAE Nou Barris Casal de Barri Verdum. Carrer de Luz Casanova, 4

PAE Ciutat Vella Ciutat Vella Housing Office. Plaça de Salvador Seguí, 13

PAE Eixample Eixample Housing Office. Carrer d'Alí Bei, 13-15

PAE Sant Martí Sant Martí Housing Office. Rambla del Poblenou, 154

PAE Horta-Guinardó Espai Llobregós. Carrer del Llobregós, 107

PAE Gràcia Gràcia Housing Office Carrer de Francisco Giner, 14

PAE Sant Andreu Sant Andreu Housing Office. Carrer de Joan Torras, 49

PAE Les Corts I Sarrià-Sant Gervasi Les Corts Housing Office. Carrer del Remei, 9

PAE Sants-Montjuïc Sants Housing Office. Carrer d'Antoni de Capmany, 23

10- What is cohousing?

Did you know there is a way to promote housing jointly by sharing the management of communal spaces? The essence of cohousing is an association of people in a cooperative that gives them access to decent and affordable housing and the joint management of common spaces. The cooperative builds or renovates the building, becoming its owner, on a plot of land that may belong to the cooperative or be granted to it by a third party or be a publicly owned asset ceded to it by the City Council at a low price.

Cohousing helps to avoid speculation, as cooperatives are nonprofit organisations. In addition, plots of land ceded by the City Council never stop being public.

To support this housing formula, the City Council announced an official invitation to tender for municipal plots of land, aimed at cooperatives with cohousing projects.

Proposals had to provide for strict environmental criteria, spaces for promoting community life, shared use of basic infrastructures and co-responsibility for managing the building.

As a result of this invitation to tender, there are already four cohousing developments under construction on municipal land plots.

An alternative model

Cohousing promotes networking between the City Council, cooperatives and ethical banks to contribute solutions and funding that enable access to housing.

It is also a model that encourages people to establish roots in the neighbourhood, through community management that involves all the property's residents.

On top of that, it helps to develop a new form of ownership that enables housing to be seen as a non-speculative asset.

Why the cohousing model?

- It gives you access to decent housing at below-market prices, through an initial investment and subsequent monthly payments.
- It offers you greater security, as you will have the home for a long period of time without any big changes to your monthly payments.
- There are no home owners in these residents' communities, only members who live in a system similar to that of an openended lease.
- You will be living in a community environment sharing common interests and spaces tha you will all manage together.





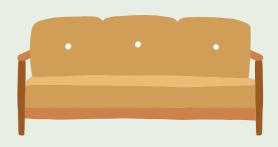
11- Do you know what your rights and duties are under a lease?

If you are looking for rented housing we recommend you find out what your rights and duties are and take note of a series of basic pieces of advice.

Before you rent a home, we recommend you take the state of the property into account. You need to make a thorough inspection and make sure that the property meets your needs. Check the state of the furniture and electrical appliances as well as the water, gas and electricity installations. Before you take any decision on your future home, you should try to find out about the area the building is in. Public transport and green spaces may be determining factors.

Consult the www.habitatge. barcelona website for all the rights and duties governing relations between property owners and tenants, and for basic advice when it comes to renting a home.





Bear the following in mind in any renting process:

Certificate of habitability

It is essential you confirm that the flat chosen has the corresponding certificate of habitability, that is, the document issued by the Catalan government that guarantees the home is fit to be lived in. This is crucial for registering for your water, gas and electricity supplies.

The lease

Read the lease carefully before you sign it and do not accept it if something is not clear to you. Clear up any queries before you commit yourself. If the flat is rented out to several people, it is advisable for all of them to appear in the lease as lessees.

Basic services

You need to check whether the basic utilities (electricity, water and gas) are connected. Although very often all that is required is a (usually free-of-charge) change of party to the utility service contracts, owners are not legally obliged to have them connected. If it is you who has to deal with entering into the utility service contracts, we recommend you find out the cost and waiting time.

Rights and duties

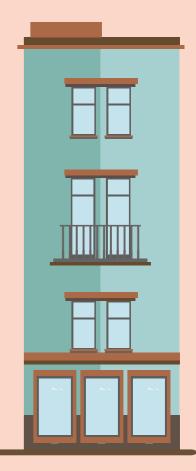
Both lessee and owner are subject to rights and duties that govern their responsibilities. You need to find out what they are because, for example, this means that owners have to receive a deposit as a guarantee that their home will be returned to them in good condition and the lessees have to get it back when the contract ends, provided no damage has been done to the home.

12- Do you know what you have to take into account before you buy?

Buying a flat is a major decision. That is why you need to take various factors into account before you buy a property.

To choose the home that is best suited to your circumstances you will have to take account of its location, price, size, layout, orientation, thermal insulation, brightness, noise pollution, etc. To find out about the guideline price you can consult the Catalan regional government's price index.

Before you make your final choice, it is crucial you carry out a thorough check of both the flat and the building to find out the state they are both in. One of the aspects you need to pay close attention to, especially in second-hand flats, are the water, gas and electricity facilities.



Bear in mind the following before you buy a flat:

Check who owns it

To verify that the person selling the flat is its legal owner, you will need to check in the Property Register, where the first name and surname(s) of the owner of the flat must be the same as those of the person selling it.

Check its urban planning status

A home's urban planning status is crucial, as it can limit the types of work that can be carried out on it and even make it impossible for you to get a mortgage. To find out a property's urban planning status, you will have to make an appointment at Barcelona City Council Department of Urban Planning Documents and Information.

Charges and payments

Whether a home is new or second hand, there are always charges and payments that buyers have to take on. For example, the price, VAT, expenses created by the mortgage and registering with the Property Register, among other things.

Community of property owners

You can ask for the articles of association as well as the certificate from the community's secretary, to find out whether the seller is up to date with their community payments and see the property's maintenance costs, possible restrictions to the use of its interior and the system governing its common elements and spaces.

Do you know the documents you need and payments you have to make?

Visit the www.habitatge.barcelona website if you want detailed information on the documents you need and the expenses you will incur for buying or selling a new or second-hand flat as well as other advice and recommendations before you purchase a home.



Housing Office Network

Ciutat Vella

Plaça de Salvador Seguí, 13

L'Eixample

Carrer d'Alí Bei, 13-15

Sants-Montjuïc

Carrer d'Antoni Capmany, 23

Les Corts

Carrer del Remei, 9

Sarrià-Sant Gervasi

Carrer de Canet, 24

Gràcia

Carrer de Francisco Giner, 14

Horta-Guinardó

Carrer del Llobregós, 175

Nou Barris

Plaça Major de Nou Barris, 1

Sant Andreu

Carrer de Joan Torras, 49

Sant Martí

Rambla del Poblenou, 154

Book an appointment in advance

By calling free-phone 010 or through the https://habitatge.barcelona/es website

Business opening hours

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Thurs: 8.30 am - 8 pm

Opening times may vary throughout the year for reasons outside our control.

Consult the website for information of any changes or alterations.



For further information, go to **www.habitatge.barcelona**

Or call the

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