

“ SOCIAL AND COOPERATIVE HOUSING IN SPAIN”

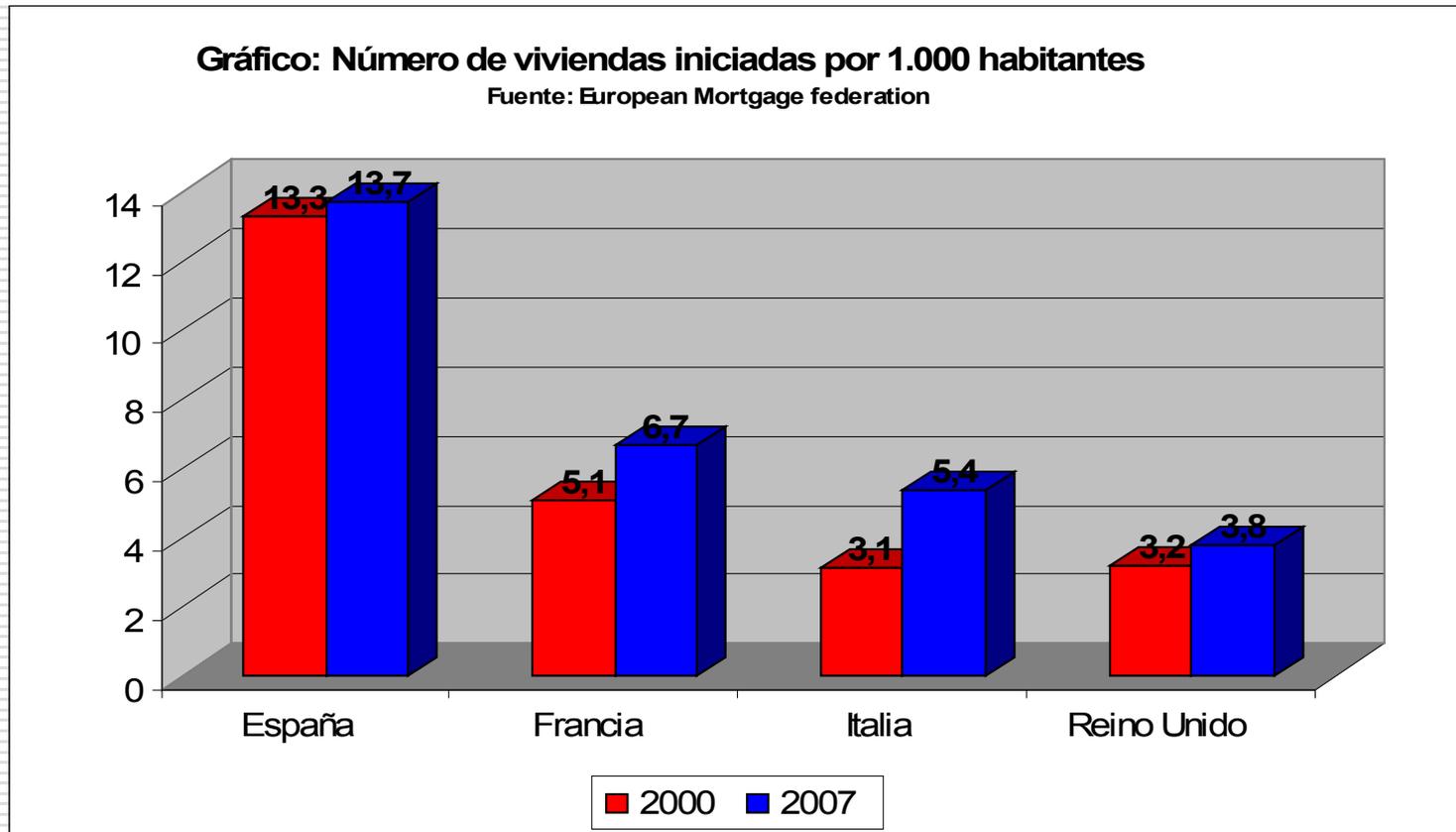
CHINA-EUROPA FORUM
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PREMISES

- ❑ The Spanish Government chooses to reduce the deficit.
- ❑ Spain has 45 million inhabitants.
- ❑ The construction has been an engine of the Spanish economy and development.
- ❑ The cooperatives have been hit by the financial crisis.
- ❑ Housing is a constitutional law.
- ❑ Protected housing fulfils a social and economic function.
- ❑ Cooperative companies have to look for new ways of promotion.
- ❑ It is needed get alliances between cooperatives, and public and financial entities.
- ❑ The values of a cooperative are the main points in contrast of our activities: information, education, transparency, shares, social responsibility.





Average prices of the housing in Spain

- ❑ Protected housing:
 - 1.800 €/m²
- ❑ Free Market:
 - 3.000 €/m²

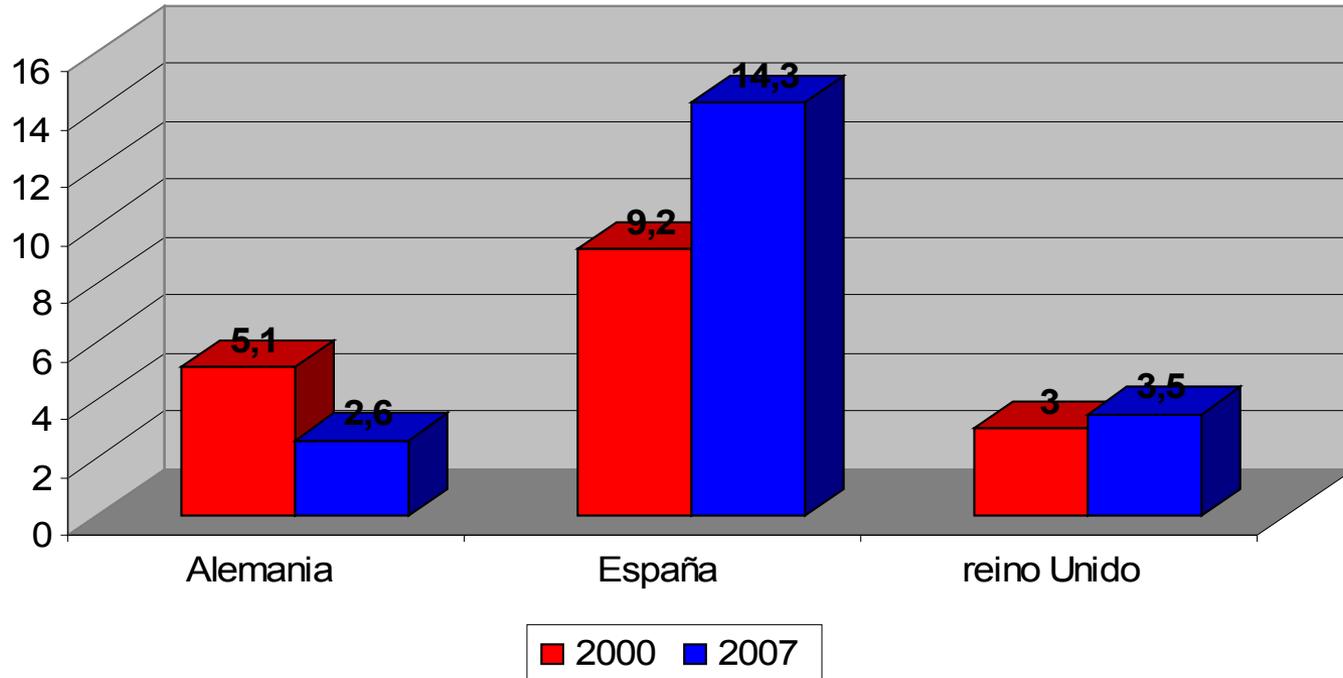
- ❑ Current Spanish housing situation
- ❑ Nowadays half of the market is managed by Banks and credits unions
- ❑ In spite of the stocks there are people (young women, 3^o age and singles) who can not get an own property house

Finished Housings.

Comparative European

FUNDESEM BUSINESS SCHOOL

Gráfico: Viviendas terminadas por 1.000 habitantes
Fuente: European Mortgage Federation





State and Autonomous plan - Spanish legislation

Competition as for housing

- State administration (arrangement of the general economy).
- Autonomous communities (exclusive competition as housing and urbanism).
- Local administrations (disposal of the soil).

- Housing is a constitutional right.
- The property. Culture inside the Spanish society.
- Other kinds of cooperative ways (rent, deferred access, I use ...)
- To compromise the State, Autonomous, Local Administration and credit institutions



the Cooperatives as for Housing:

- ❑ To have voluntary character.
- ❑ To produce tangible improvements in people life and their family.
- ❑ To improve the social and environmental connection.
- ❑ To reduce energetic consumption and to promote clean energies.
- ❑ To endure in time. Sustainability.

Rehabilitation in Spain.

- This activity will help to integrate the urban policies in a setting of energetic sustainability, helping to the economic recover through new employment and innovation.
- Rehabilitation has in Spain an enormous potential of growth, taking into consideration that half of our built-up park, what is to say 12 millions of houses, it has more than 30 years of antiquity, and near 6 millions of them overcomes the 50s.
- Nevertheless, in Spain, the rehabilitation and maintenance of the buildings is only 25 % of the total production, being the main preferential aim of our Public Administrations to reach the 35 % of the total of investment of the real-estate residential sector in 2020



Rehabilitation in Spain.

- Because of, these special time in Spain mainly two tools are in use:
 1. Plan E: 110 millions invested in rehabilitation.
 - The investment of 110 million Euros has allowed the rehabilitation of 44.000 housings, generating, according to information of the Autonomous Communities, up to 27.000 employments.
 2. State plan of Housing and Rehabilitation 2009-2012: Aims of rehabilitation:
 - In the Programme RENOVE there are pondered helps destined to finance actions to improve the energy efficiency, the hygiene, the environmental protection, the safety, the watertightness and the accessibility of the buildings and his housing
 - Action Programme focused to the renovation and the integral rehabilitation of urban and rural areas



Rehabilitation in Spain.

- The plan contemplates three dimensions
 - Social
 - Environmental
 - Economic

The Plan destines 1.700 million Euros to policies of rehabilitation and urban renovation and contemplates a total of 470.000 aims for rehabilitation.

Measures in order that the buildings and housings are more efficient



- ❑ To improve thermal behaviours in fronts and windows,
- ❑ To promote the installation of renewable energies, especially in the warm water and the heating.
- ❑ To obtain major energy efficiency of the building.

Conclusion:

- ❑ After the difficult current situation, the cooperatives, we will bring the shoulder closer to favor worthy homes to the families.

Vicente Diego - SPAIN