

Guide to housing aid and services in Barcelona



B Municipal Institute
of Housing
and Renovation

Ajuntament de
Barcelona



This guide provides useful information on all the services, grants and subsidies you have at your disposal at 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 want access to public housing or new forms of communal living, such as cohousing, you will find useful information throughout these pages, as well as on exercising your energy rights.

You will find all this information and more online on the **www.habitatge.barcelona** website.

Because access to decent housing is a fundamental right for everyone.

Guide to housing aid and services in Barcelona

Published by

Barcelona City Council. Area of Social Rights
Councillor's Office for Housing and Renovation
Municipal Institute of Housing and Renovation
Barcelona Housing Consortium

Editorial production

Pauta Media, S.L.
www.pautamedia.com

Graphic design

Evil Love
www.evillove.com

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January 2018

Contents

- | | | | | | |
|-----------|---|-----------|-----------|--|-----------|
| 01 | Housing Offices | Page// 2 | 07 | Do you want to renovate your home? | Page// 14 |
| 02 | Are you having problems paying your rent? | Page// 4 | 08 | Do you know your energy rights? | Page// 16 |
| 03 | Are you having problems paying your mortgage? | Page// 6 | 09 | What is cohousing? | Page// 18 |
| 04 | Have you lost your home? | Page// 8 | 10 | Do you know what your rights and duties are under a lease? | Page// 20 |
| 05 | Are you interested in gaining access to public housing? | Page// 10 | 11 | Do you know what you have to take into account before you buy? | Page// 22 |
| 06 | Would you like to rent out your home with guarantees? | Page// 12 | | | |

01

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.



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:

Ciutat Vella Housing Office
Plaça de Salvador Seguí, 13

Eixample Housing Office
Carrer d'Ali Bei, 13-15

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

Les Corts Housing Office
Carrer del Remei, 9

Sarrià-Sant Gervasi Housing Office
Carrer de Canet, 24

Gràcia Housing Office
Carrer de Francisco Giner, 14

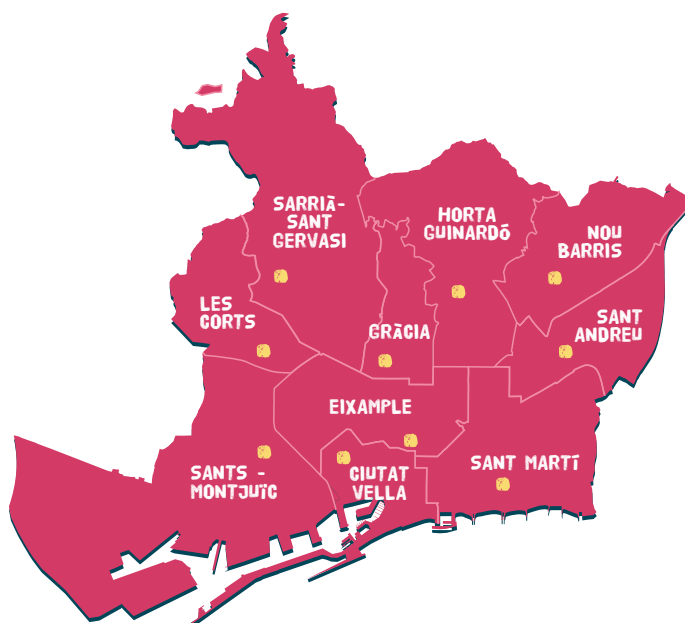
Horta-Guinardó Housing Office
Carrer del Llobregós, 175-189

Nou Barris Housing Office
Plaça Major de Nou Barris, 1.

Sant Andreu Housing Office
Carrer de Joan Torras, 49

Sant Martí Housing Office
Rambla del Poblenou, 154

Speed up your assistance process by booking an appointment in advance through the www.habitatge.barcelona website or by calling 010, the free citizen help and information line.



Opening times

Mondays, Tuesdays, Wednesdays and Fridays,
from 8.30 am to 2.30 pm
Thursday, from 8.30 am to 8 pm.

Opening times may vary throughout the year
for reasons outside our control.
Consult the website for information of any
changes or alterations.

02

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.

Subsidies resulting from the mediation service

- Recipients: people having difficulties paying rent and arising from a mediation process.
- Family income limit 1.5 times the IRSC*.
- Maximum monthly rent: €800
- 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
- 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.

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

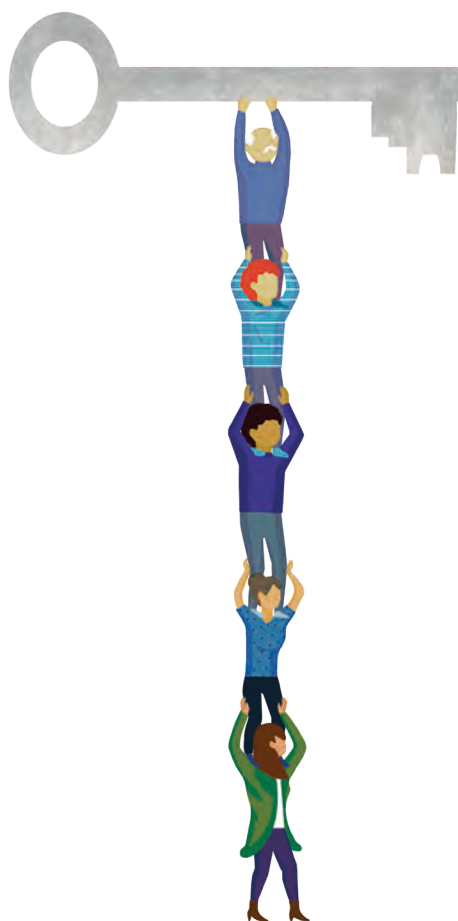
Mediation over rent Besides requesting financial help, you may seek advice, if you are at risk of losing your rented home, from the Housing Office mediation services to find out about and understand the situation you are in and get the advice and support you need. Mediation takes place between the property owner (lessor) and the tenant (lessee) where the latter is at risk of being evicted because of financial difficulties (non-payment, arrears, legal action).

03

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.



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.

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

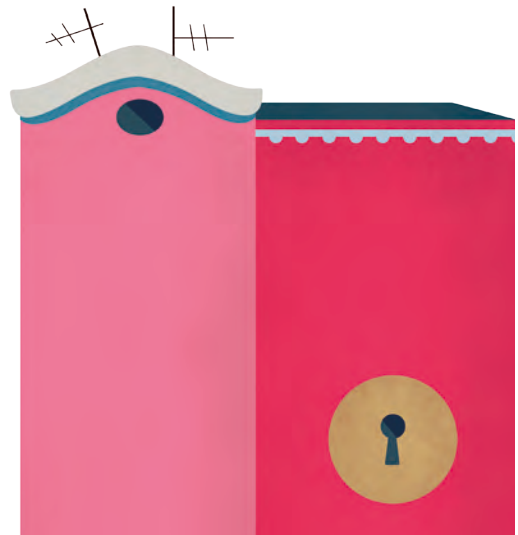
The mortgage subsidies are designed to help people in vulnerable situations keep their normal home.

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 debt-recovery 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 non-payment.



04

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.



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 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.
- Maximum monthly rent: €750
- Authority that awards the subsidy: Catalan Housing Agency

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

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 freephone 900 703 030. The centre has a specialist team who will assist you should you require temporary emergency accommodation.

All the services are aimed at preventing the residential exclusion of people who have lost their home.

05

Are you interested in getting access to public housing?

Barcelona has a stock of quality public housing with low rents or below-market 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.



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.

- Building lease: an exclusive right to use the building (but not its land) is granted to holders of dwellings with building leases, whose duration is specified when the right is created. Once that leasehold ends, the exclusive right to using the property reverts to the public authority.
- Promotions for people affected by urban development: these are homes for rent or sale and for individuals or cohabitation units affected by urban redevelopment projects to improve the city.
- Promotions directly allocated by a promoter: properties that have been left vacant after allocation processes and transferred to promoters, who market and award them to applicants.

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 Register of Applicants for Social Housing and meet the requirements it stipulates.

The purpose of the public housing stock is to promote quality homes at low prices in order to provide everyone with access to housing.

06

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 quantity 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 the technical evaluation of the flat and for 5-year leases. Conditional on signing the contract and subject to the call for grant applications.
- 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 be constantly seeing to the smooth running of the lease and providing mediation between the parties where necessary.

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 query, tenants of a home leased through housing-pool mediation can submit an application or written document to any of the city's Housing Offices.



07

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. In the case of buildings, 70% of their surface area (excluding the ground floor) must be intended for regular residence. In addition, they must have been built before 1992, except in the case of accessibility, energy-efficiency and power-generation improvements.



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 solar 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.

Grants for interior alterations

Renovating home interiors is key to decent housing. Grants are 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 Social 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 air-conditioning appliances and fire-prevention facilities.

You can find out the requirements, the amounts and the terms and conditions for applying for them at the Housing Offices and on the www.habitatge.barcelona website.

If the homes are vacant and not used for residential purposes, the grants will only be awarded if the owner undertakes to include the property in the Barcelona Social Housing Pool once it has been renovated.

08

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 for exercising your energy 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 supply to people in financially vulnerable situations.

You should visit the energy advice points if:

- You have received a non-payment notice. If you have received a non-payment notice and you are unable to pay your bill, your district energy advice point will assess your situation and start the process for preventing 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 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 your 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'Ali 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



ENERGY
ADVICE POINT

09

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.

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 five cohousing promotions 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 open-ended lease.
- You will be living in a community environment sharing common interests and spaces that you will all manage together.



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



10

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.

11

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.

If you wish to choose a 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. If you would like to know the reference guide price, you can consult the Catalan government's reference 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 which documents you need and what 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

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 the freephone 010 or through the **www.habitatge.barcelona** website

Opening times

Mon, Tues, Wed and Fri:

8.30 am-2.30 pm

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
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Or call the

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Barcelona Housing Consortium