

# Affordable and socially driven financing models for social and cooperative housing projects: **REAL CASES FROM LA DINAMO FUNDACIÓ**



February 17th 2026

**LADINAMO**

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Foundation established in 2016 with the main goal of encouraging and **promoting the implementation of the cooperative housing model in Catalonia**

## Our partners:

**LACOL**  
ARQUITECTURA  
COOPERATIVA

Architecture and  
construction management



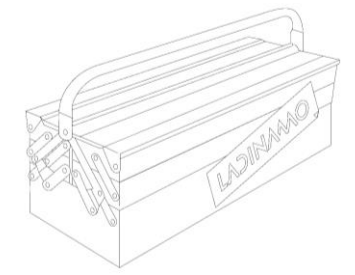
LA CIUTAT  
· N V · S · B L E

Economic and legal advisory



Group mediators  
and facilitators

# What we do?



Technical support  
to projects

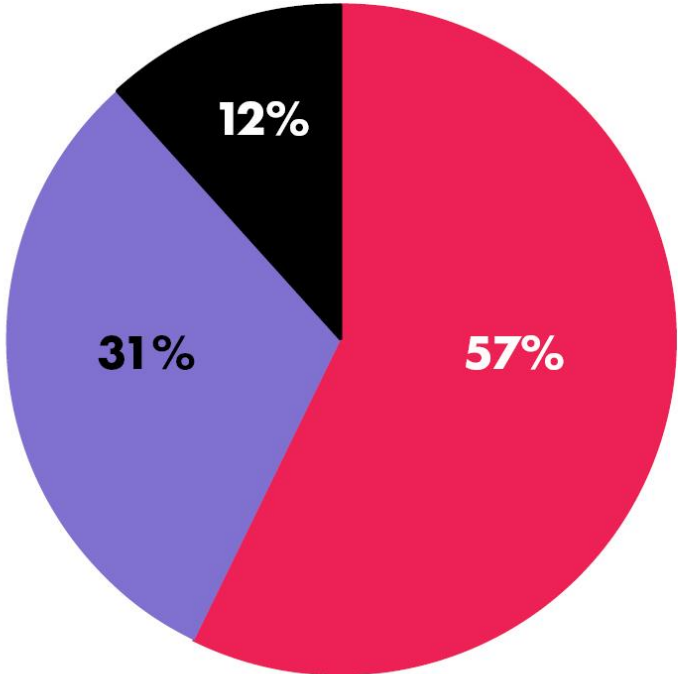
Dissemination  
of the model

Political  
advocacy

Academical  
research

Group  
development

# La Dinamo membership base: 1.086 people



**128** people who want to join a group



**338** people conforming initial groups



**620** people currently in coops



# La Dinamo's map of projects

19 projects

357 dwellings

Private land / Under development: 3

Public land / Under development: 8

Private land / Inhabited: 6

Public land / Inhabited: 2



La Raval ▲



La Torreta ▲



La Closca ▲



Les Juntes ▲



La Titaranya ▲



La Morada ▲



Empriu ▲



La Diversa ▲



La Domèstika ▲



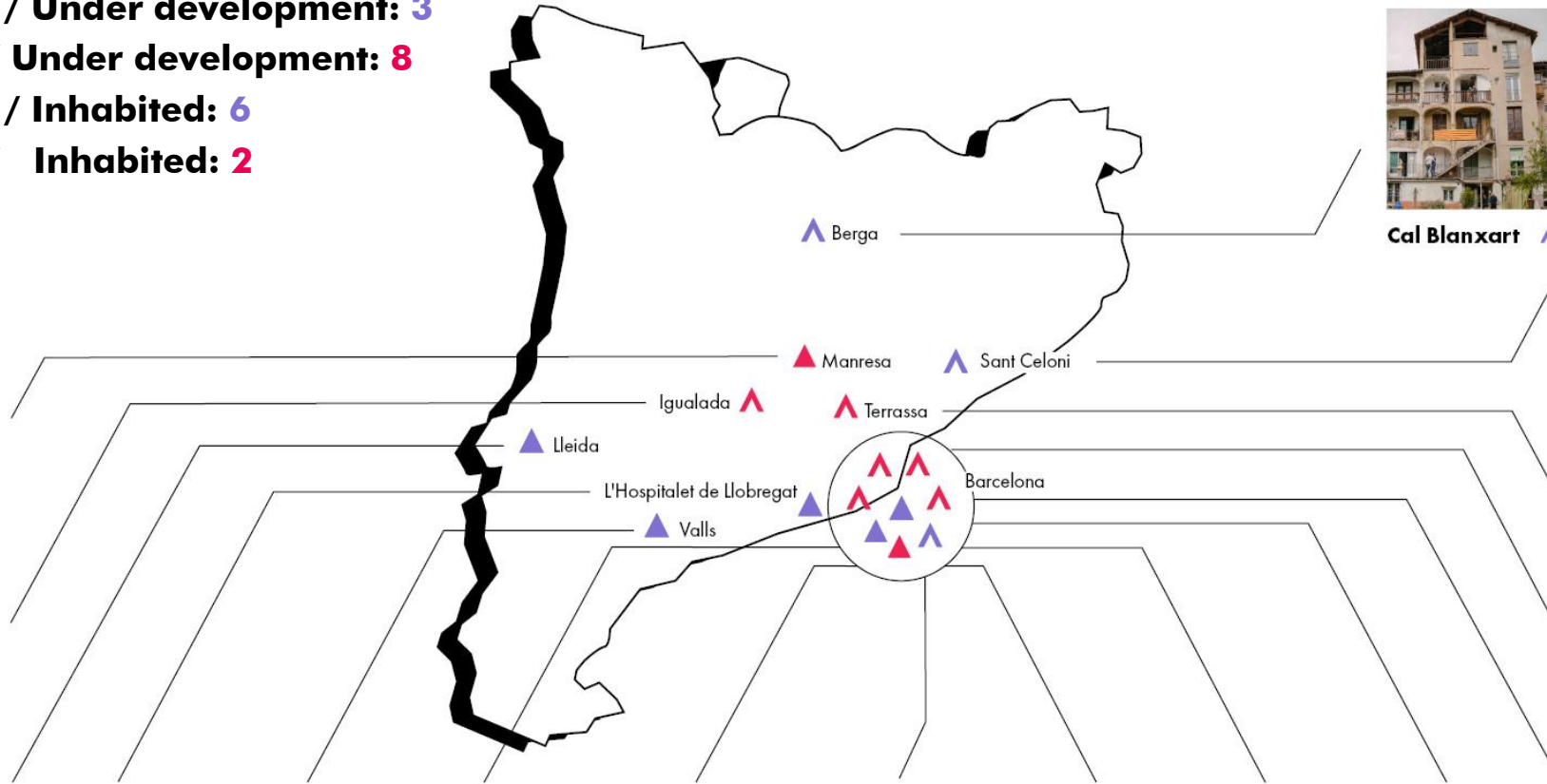
La Borda ▲



La Bombeta ▲



Sotracs ▲



Cal Blanxart ▲



La Teulada ▲



La Corba ▲



Abril ▲

# How are our cooperative housing projects financed?

**Initial capital**  
(refundable once you leave the cooperative)

Between

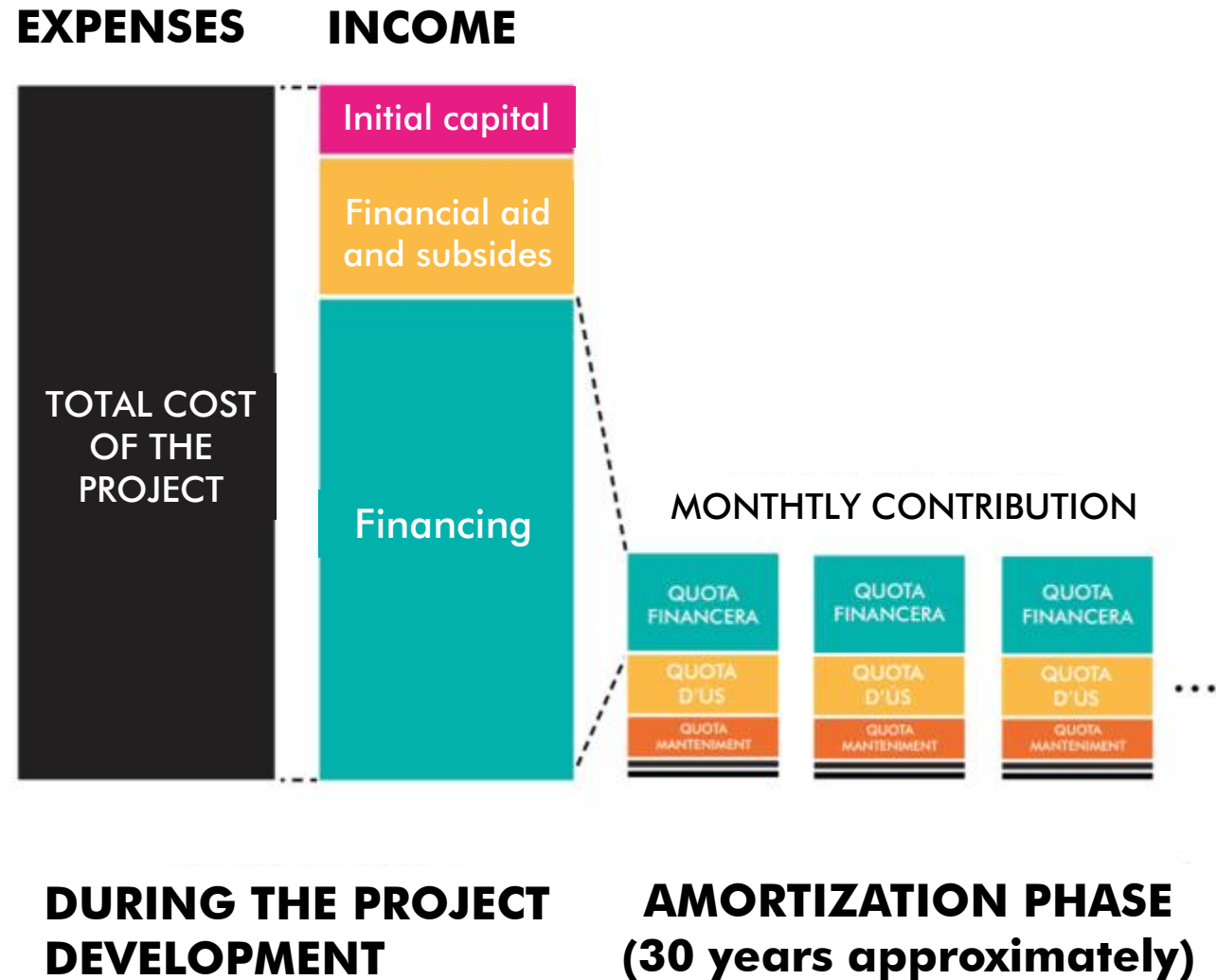
>20.000 euros

>30.000 euros

>40.000 euros

**Monthly contribution**  
(once you start living)

>average 600 euros/mes



# How are our cooperative housing projects financed?

COOP	FUNDING ENTITY	% EXTERNAL FUNDING	FUNDING AMOUNT	INTEREST RATE	PERIOD (years)	MORTGAGE	GUARANTEES
LA RAVAL	Coop57	89 %	1.875.000 €	2,10 %- 2,75 %	30	YES	NO
	La Dinamo	11 %	225.000 €	2,75 %	30	YES	NO
LA DIVERSA	Caixa Enginyers	100 %	825.000 €	EURIBOR + 2%	19	YES	NO
LA MORADA	Coop57	82 %	1.048.501 €	2,65%-2,75%	30	YES	NO
	La Dinamo	18 %	225.000 €	2,30 %	30	YES	NO
SOTRAC	ICF	100 %	4.096.000 €	2,60 %	30	YES	YES
LA DOMESTIKA	ICF	100 %	790.000 €	2,70 %	30	YES	YES
ABRIL	ICF	100 %	2.369.636 €	2,70 %	30	YES	YES
EMPRIU	ICF	100 %	4.800.000 €	2,70 %	30	YES	YES
LA CLOSCA	ICF	100 %	2.100.000 €	3,25 %	25	YES	NO
CAL BLANXART	Coop57	100 %	1.590.000 €	3,35 %	25	YES	NO
LA BOMBETA	Coop57	100 %	2.000.000 €	3,35 %	25	YES	NO
LA TORRETA	ICF	100 %	1.232.908 €	2,70 %	30	YES	YES
LA TEULADA	ICF	100 %	2.453.196 €	2,70 %	30	YES	YES



Sotrac | 38 dwellings | Public plot



La Torreta | 12 dwellings | Public building



Empriu | 40 dwellings | Public plot



Cal Blanxart | 14 dwellings | Private building



La Raval | 18 dwellings | Public plot



La Titaranya | 23 dwellings | Private building

# Differences between loans to cooperative housing projects and conventional loans

MAIN DIFFERENCES	LOANS TO COOPERATIVE HOUSING PROJECTS	CONVENTIONAL MORTGAGE LOANS
Access to Credit from Conventional Banks	Conventional banks do not finance housing cooperatives; they do not understand the collective property model.	Conventional banks lend to individuals without any problems.
Average Interest Rate	2.70% – Subsidized by the Catalan Housing Agency	4,80%
Amortization Period	30 years	Between 15-20 years
Capital Repayment Grace Period	2 years	None



# Moltes Gràcies!

For more information visit  
**[ladinamofundacio.org](https://ladinamofundacio.org)**



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**La Dinamo Fundació**



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