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The Urban Lab of Europe !

The 'Yes, We Rent!' project Journal N° 1

Project led by the City of Mataró



HOUSING



European Union
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The ‘Yes, We Rent!’ project

Yes We Rent! tackles the lack of affordable rental housing by bringing back into the local market properties that have been left empty. The project will incentivise owners to rent their dwellings at below market prices by offering them a guaranteed rent and financial/organisational support to renovate their properties.

Through its scale, Yes We Rent! aims to ‘change the rules’ of the whole rental market in Mataró, to put pressure on rents and to contribute to desegregation. In addition, the project tests an original organisational model of a multi-stakeholder cooperative, which allows public control and absorption of public investments while supporting the empowerment and self-management potential of cooperatives members. Tenants will be trained and incentivised to engage in self-help, empowerment, joint development of housing related services and recruitment of new flats. Both the impact and the organisational approach will be assessed through a solid research and evaluation framework and together form a model of a transferrable policy instrument for affordable housing.

Partnership:

- Mataró City Council
- Fundació Unió de Cooperadors
- Fundació Jovent
- Diputació de Barcelona
- IGOP
- TecnoCampus

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1 EXECUTIVE SUMMARY

The UIA funded project ‘Yes, we rent!’ tackles the challenge of **“people without flats and flats without people”**. There are about 2.800 privately owned vacant flats in Mataró and at the same time an increasing number of households that can barely afford the rents on the rental market, which have increased in the last year by more than 30%.

In order to use the empty flats as an opportunity and make them available to the housing market for a fair rent – below average market price for people with problems at the rental housing market, the city has developed the following approach:

1. Reactivation of private empty flats by offering incentives and support to owners to leave their empty flats with the ‘Yes, we rent!’ affordable housing scheme;
2. Using the renovation of flats for the capacity building of troubled adolescents;
3. Establishing a housing cooperative responsible for the ‘Yes, we rent!’ affordable housing scheme beyond the duration of the UIA project.

The ‘Yes, we rent!’ project is still in its initial phase of implementation. Necessary staff for the Technical Office and the Fundació unió de

Cooperadros de Mataró has been hired, preparatory measures for the reactivation of private empty flats have been taken, the training of troubled adolescents for the renovation of the empty flats has started, the Fundació unió de Cooperadros de Mataró has taken up its work and the final draft of the evaluation scheme is in coordination.

So far, no serious challenges for the project have arisen. There is a quite strong political and administrative support of the project, cross-department working and the collaboration of the main stakeholders of the project is taking up. The concrete target beneficiaries and users of the flats of the ‘Yes, we rent!’ housing scheme still need to be clarified. This is crucial as they are supposed to become members of the ‘Yes, we rent!’ housing cooperative and are key persons with whom the cooperative is to be developed.

Thus, the next steps concentrate on the one hand defining the target groups of the housing cooperative and mobilise them for the joint development of the cooperative. On the other hand the activation of owners to let their vacant flats to the ‘Yes, we rent housing!’ scheme is an important next step.

2 THE ‘YES, WE RENT!’ PROJECT, CHALLENGES AND APPROACH

Key challenge



“People *without flats* and flats *without people*”

The city of Mataró, a city of 127,000 inhabitants 34 km north-east of Barcelona at the Costa del Maresme, faces the problem of a low number of affordable rental flats for households that both, are not eligible for social housing and cannot afford to buy a flat, as is typical in Spain. These household can barely afford the rents on the rental market, which have increased in the last year by more than 30%. At the same time there are nearly 2.800 vacant flats of multiple owners in the city (exact figures are not available and are difficult to determine), 60 % concentrate in two neighbourhoods. Owners leave these properties empty because they do not have the resources to renovate them for the rental market or are afraid of tenants not paying their rents (as it is very difficult and takes a long time to evict “rental

Project in numbers (2018)

- 126.988 inhabitants
- € 9,90 average housing rent per m² (33 % increase in the last year)
- € 2.262 average housing purchase price per m²
- 19 % of the housing stock is in the rental market and prices are highly volatile
- 2.759 flats are considered empty, 60 % concentrate in two neighbourhoods
- 1.345 households are registered as applicants for social housing
- 265 social housing units available
- 30 % of the unemployed are long-term unemployed

nomads”). Speculation may also be a reason for leaving the flats empty.

So, Mataró faces the problem of “**people without flats and flats without people**”.

Response and goals



“People with flats and flats with people”

With the UIA funded project ‘Yes, we rent!’ the city of Mataró tries to “kill two birds with one stone”:

1. To reactivate the private vacant rental flats for the rental housing market and
2. make them available below-market price to households in need of affordable housing on the private market.

The to be developed and tested affordable housing scheme ‘Yes, we rent!’ is to be continued by an independent housing cooperative of tenants. Cooperativism has a long-standing history in Mataró. The vision is – via the housing cooperative – to gain control over a critical mass of flats (~6 % of all rental flats) that can impact the rental market price and provide sufficient affordable rental flats for the demand in Mataró.

In addition, the city wants to take advantage of the renovation of the vacant flats to improve

their energy efficiency and to train troubled adolescents to give them better chances on the labour market (Spain has a high youth unemployment rate).

Further considerations are that the members of the ‘Yes, we rent!’ housing cooperative will be trained by Fundació Unió de Cooperadors on several aspects of cooperativism and how to engage in self-help, empowerment, joint development of housing-related services and recruitment of new flats.

The concrete **goals** of the ‘Yes, we rent!’ project till end of 2021 are:

- 220 private flats have entered the affordable housing scheme of ‘Yes, we rent!’
- 154 flats are renovated to today’s housing standard
- 1 housing cooperative for tenants is operational with functioning organization and financing model to take on the affordable housing scheme of ‘Yes, we rent!’
- 220 coop members that have access to the affordable flats of the ‘Yes, we rent!’ housing scheme below market price
- 24 troubled adolescents have received training to improve their chances on the labour market
- 12 trained adolescents have entered the labour market

Approach

Affordable rental housing through reactivating empty flats for the rental market below market price

To achieve this, three key actions are being pursued:

1. *Reactivation of private empty flats by offering incentives and support to owners to leave their empty flats with the 'Yes, we rent!' affordable housing scheme*

The municipality will provide financial and organisational support for the (energy-oriented) renovation of the flats. In addition, they guarantee the rent during the rental period in case the tenant is not paying the rent. For this, they will set up a rental guarantee fund. Other incentives might include tax relief and free management of the flats.

In return the owner rents a minimum of 5 years his/her flat to the 'Yes, we rent!' affordable housing scheme below market price (below medium [reference index of rental prices](#) for Mataró).

To start this off, the municipality will organize activities in the neighborhoods of Mataró parallel to a wide communication campaign in the local and Catalan media to inform and convince owners to leave their flat with the 'Yes, we rent!' affordable housing scheme. If an agreement is reached, the municipality will organize and manage the renovation of the flat (if necessary to bring it up to a necessary quality standard) in agreement with the owner. After that, the flats will be placed under the responsibility of the cooperative,

which will match the flats with a tenant of the housing cooperative.

2. *Using the renovation of flats for the capacity building of troubled adolescents*

The renovation of the vacant flats will be used to train troubled adolescents that have problems accessing the labour market. This is organized by [Salesian Mataró](#), a non-profit organisation working in the social education and capacity building of children, problematic teenagers and adults. First adolescents receive training to be able to do basic renovations of flats. After the training they renovate under the supervision of professionals the flats for the 'Yes, we rent!' affordable housing scheme. This gives them practical work experience.

3. *Establishment of a housing cooperative responsible for the 'Yes, we rent!' affordable housing scheme beyond the duration of the UIA project*

The municipality together with the [Unió de Cooperadors de Mataró](#) (an association of cooperatives to support cooperatives in their development and management) have founded the [Fundació unió de Cooperadors de Mataró](#). The foundation is responsible for the development of the tenants housing cooperative with a sound organisational and economic model, which will function and grow after the pilot phase of the 'Yes, we rent!' project.

EU and regional context

The 'Yes, we rent!' approach contributes in many ways to important European issues:

1. The need for affordable housing is one of the main topics of the EU Urban Agenda.
2. The reuse of vacant flats is part of the Action Plan of the Urban Agenda for 'Circular Economy'.
3. Tackling youth unemployment is an important topic of the European employment strategy.
4. Creating a cooperative as part of the social economy contributes to the Social Business Initiative from the EU commission.

But all these topics are not only relevant at the EU level, but also at the regional, Catalan level: lack of rental and affordable housing, vacant flats, insufficient public housing policies, youth unemployment. Also, the intention of building up a rental housing cooperative is in line with the Catalan regional government strategy to promote a social economy and cooperatism, which has a long standing tradition in Catalonia.

3 WHAT HAS HAPPENED SO FAR – CHALLENGES OCCURRED

Although the ‘Yes, we rent!’ project started officially in November 2018, it first could really kick-off after the subsidy contract with UIA was signed in summer 2019. The signature liberated

the necessary financial means to hire staff to work and develop the project. Before that, the human resources to work on the project were very limited.

Hiring staff



Since then the public procurement procedures have taken place to set up the Technical Office at Mataró City council, responsible for the implementation of the project. The Office is composed by a project coordinator, a quantity surveyor, a lawyer and an administrative assistant. Moreover, a coordinator was hired in October 2019 by the [Fundació unió de Cooperadors de Mataró](#), responsible to set up the tenants cooperative.

Reactivating private empty flats



So far, the municipality has developed preparatory measures such as:

- **List of flats that seem to be empty** based on the indicator that no water consumption in

a given period of time has taken place in the flat.

A selective review of the initial list revealed that some flats are occupied, but that the residents are (illegally) siphoning water from other housing units. As a result, there are actually fewer vacant dwellings than expected.

- **Determination of the housing and energy standard of the flats**, which must be achieved after the renovation. For reaching these standards, up to 20.000 € of subsidies can be given to the owner for the renovation. The duration of the contract with the owner depends on the amount of subsidies and will be at least 5 years.

- **Draft of the rent contract that will be concluded between the municipality and the owner** when the latter gives his apartment to the 'Yes, we rent!' housing scheme.
- **Preparation of the information campaign**, which starts by the end of January 2020, to inform the inhabitants, in particular in the neighbourhoods with many empty flats, about the 'Yes, we rent!' affordable housing scheme. Inhabitants will be asked to report vacant flats, inform owners about the benefits of the scheme and, if they are interested in becoming a member of the tenant housing cooperative and helping to set it up, to contact the [Fundació unió de Cooperadros de Mataró](#). The municipality organises a main kick-off event with the mayor and local and regional press, 29 January 2020 (press conference and information on regional TV). This will be followed by smaller neighbourhood information events and the use of social media. In addition, they want to inform property management companies that manage flats in Mataró about the scheme. They will be invited to the kick-off event with the mayor and larger companies will be visited in person. An idea is to give them a financial reward for each owner they can activate to join the 'Yes, we rent!' housing scheme. A further idea is to inform about the 'Yes, we rent!' housing scheme at popular events in the city.

The municipality does not contact the owners of vacant flats directly as they believe that this is not allowed under the European Data Protection Directive. They first need their consent to be contacted by the municipality. However, in the event that only a few owners are going to come forward after the information campaign, the idea is, when the

finance department sends out the official letter that the property tax will be raised because of the vacancy of the flat, to inform about the 'Yes, we rent!' housing scheme. Joining the scheme will avoid the tax increase.

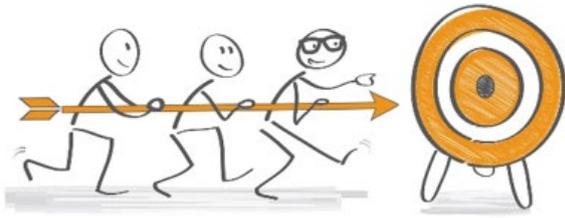
Also, first successful examples of renovated apartments rented to the city/cooperative could be made public together with the owners in order to win further owners for the programme. An information evening could also be organised at which participating owners could present their experience and answer questions from interested owners.

The UIA expert also suggests to write a personal letter to owners of vacant buildings, informing them about the scheme and inviting them to (owner) neighbourhood information meetings. In the letter a contact person can be named and where further information can be retrieved (i.e. from a website).

Currently in preparation is the

- **legal regulation how they can legally pass the renovated flats to the new housing cooperative**, which still is to be founded. Most probably they will conduct a legal agreement between the city and the cooperative.
- **development of a template for a lease contract between the owner and the tenant.**

Training of troubled adolescents for the labour market



So far, the organisation [Salesian Mataró](#) has implemented the following activities:

- Hiring teachers for the training of the adolescents in the renovation of flats
- Getting together the adolescents (send through other third sector organisations working with young people) and interviewing them to check if they fit to the project.
- Elaborating the work and time plan for the teachers and adolescents.
- Starting with the training of the adolescents so that they are able to do basic renovation works.
- Teachers and adolescents must be flexible in terms of time. If certain renovation work is due i.e. painting a flat, it must be carried out by the adolescents at that time under the supervision of the teachers. Timewise this cannot be planned exactly in advance.
- Distribution of the renovation work according to the skills of the adolescents. Some adolescents will be more skilled in carpentry, others in installations.

[Salesian Mataró](#) is experienced in capacity building of troubled teenagers. Nevertheless, it is the first time that they do a hands-on training programme in the field of housing renovation. So far, the project has gone smoothly, but potential problems might occur, when it comes to the actual renovation of the flats:

Developing the tenants housing cooperative



So far, the [Fundació unió de Cooperadors de Mataró](#) was founded by the municipality together with the [Unió de Cooperadors de Mataró](#) (an association of cooperatives to support cooperatives in their development and management).

The Unió de Cooperadors de Mataró has started to look for people that are interested in building up the new tenant housing cooperative. It was

able to activate first people, but there is a lack of people who belong to the target group, the future tenants of the cooperative. This might also be a reason as the target groups are not precisely defined yet. But people from these target groups need to be recruited above all for the cooperative. The challenge is also to attract committed members, with whom the idea, goals, structures, activities, the viable organisation and financial model of the cooperative can be developed. As the members will be responsible for the implementation of the cooperative, it is key to develop with them the cooperative and that they feel (and have) the ownership of it.

There might be different interests in developing the cooperative. Some might be more interested in developing the long-term goals and activities (as they might want to strengthen the cooperative movement in Mataró), others might be more interested in the short-term activities to receive an affordable flat (to benefit from the cooperative). In this way, it should be tried to involve the people in the establishment and development of the cooperative according to their interests. Not everyone has to do everything.

A general challenge will be to develop a vital cooperative as most members will live in different

buildings. Here the idea of developing mutual self-help (housing-related) services can be the key. Also the management of the flats might be more time-consuming as useful as the flats are distributed over many buildings instead of being concentrated in a few.

Challenging will also be to develop a viable organizational and financial model that allows to take over as soon as possible the tasks that are currently done by the municipality: acquisition of flats, financing and organising the rehabilitation, rent guarantee fund, etc.

Setting up the evaluation scheme



So far, the evaluation partners, Fundació [TechnoCampus](#) Mataró-Maresme and the Institute on Government and Public Policy ([IGOP](#))

of the Autonomous University Barcelona have carried out the preliminary phase of the evaluation process, implementing the following activities:

- Guidance for evaluation: background, methodology and time-schedule
- Analysis of the housing market
- Development of the quantitative and qualitative evaluation scheme (impact and effects)

4 NEXT STEPS

Reactivating private empty flats



The next key activity that will take place will be the information campaign to inform about the ‘Yes, we rent!’ affordable housing scheme. For further information, see Chapter 3: ‘Reactivating private empty flats’ - Preparation of the information campaign.

A further idea is to discuss the incentive tools of the ‘Yes, we rent!’ affordable housing scheme with a peer-group of owners to identify potentials for improvement and adaptation of the incentive tools or even additional ones.

Training of troubled adolescents for the labour market



Salesian Mataró will continue the training so that the adolescents have the necessary skills until the first renovations of the flats start.

Developing the tenants housing cooperative

1. Define the target groups (who should be member and who should be eligible for the affordable flats of the ‘Yes, we rent!’ housing scheme) as well as the overall idea and objectives (short-, mid- and long-term) of the cooperative.

The UIA expert proposes to start the discussion within the members of the Fundació unió de Cooperadors de Mataró: to check, which target groups both have in mind and to concentrate on them at the beginning, in particular the ones that might have more interest in being part of/develop a cooperative.

Further groups can be involved when there are more apartments to rent and the growing of the cooperative.

2. Mobilise and activate people from the target groups and committed people interested in developing a housing tenant cooperative.

Think about how to reach them and call their attention: how will they find out about the cooperative, the ‘Yes, we rent!’ housing scheme? What are their interests?

3. Develop with them the cooperative: the mission, the short, mid and long-term objectives, the organisational and financial

model, the task of the cooperative and its members, potential mutual self-help services, etc.

4. Get support from existing (housing) cooperatives to learn from their experience.

For point 3, the UIA expert recommends:

- Involve the people based on their interest. Some might be more interested in the development of the short-term objectives and activities; others more in the mid- to long-term objectives and activities of the cooperative. Ensure that all defined objectives go in the same direction and do not contradict each other.
- Make sure that the reactivation of vacant apartments is in the mission of the cooperative; but it has not to be the only one.
- It might be reasonable that the municipality will be part of the decision-making body of the cooperative to ensure that the objectives of the cooperative, which are of importance for the city, are followed in the long-run.
- Clarify the “type” of cooperative i.e. a more “active”, user-owned and user-operated cooperative or more a “passive” cooperative that rather rents flats to their members. It could also be a mixture of both. A user-operated cooperative might be difficult when the cooperative just owns individual flats, but

not entire buildings; than a co-living approach is rather difficult to apply. Nevertheless, helping services between the members could be organized (nebenan.de).

- Discuss the pros and cons of the following options for the coop (which can also be applied in parallel!):
 1. Coop buys flats from owner (where comes the money from?)
 2. Coop has a time limited lease for flat from owner (fixed price for use-right; i.e. Wächterhäuser)
 3. Coop rents flat from owner and rents it out as affordable housing to end-user
 4. Coop supports activation of vacant flats and matchmaking between owners and coop members. Legal relationship and rent contract is between owner and tenant.
- Discuss what happens when a person/ household, that lives in a flat of the ‘Yes, we rent!’ housing scheme, falls out of the eligibility for the scheme. Do they have to leave the flat within a certain time period, do they have to pay a higher rent, etc.?
- Discuss what happens with a tenant when an owner is not prolonging the contract of a flat of the ‘Yes, we rent!’ housing scheme. Can the person easily be offered another flat?

Setting up the evaluation scheme



After the preliminary phase has finished, the next steps are to start the evaluation programme over the next weeks.

Another idea is to have a discussion with the city council when from their point of view ‘Yes, we rent!’ is a success after 2-3 years. Then it will be checked if the current evaluation scheme is or

can measure it. Based on the result it might be adapted.

In addition, it should be ensured that also the satisfaction of the owners, which will have taken part in the 'Yes, we rent!' housing scheme, will be evaluated. This can help to further improve the

approach and to find out if they might continue to re-rent their flat to the 'Yes, we rent!' scheme after the first rent contract has finished. In this perspective, the acceptance and effectiveness of the incentive tools for the owners could be evaluated.

5 UIA CHALLENGES

The UIA Initiative has identified seven typical challenges for the implementation of innovative projects, as 'Yes, we rent!' is one. For explanations on these challenges, take a look at the [UIA Operational challenges](#). 'Yes, we rent!' also addresses these challenges to support

a successful implementation of the project. The envisaged way of dealing with these challenges is described in the following subchapters, providing at the same time a further insight into the 'Yes, We Rent!' project.

Political and administrative leadership

'Yes, we rent!' has strong approval from political parties and the mayor. The mayor has endorsed the project in his electoral campaign and will open the kick-off event for the information campaign in the end of January 2020. The political parties have a consensus about the project and it was approved by the city council. The approach of 'Yes, we rent!' is embedded in different city policies i.e. in the housing policy or

for social economy. During the implementation phase the councillor on Housing will act as political advisor for the project.

A potential controversy will be that the parties have different views on how independent the cooperative should be; whether there should be a possibility for the city to influence decisions and activities in the future, this i.e. by being present in the board of the cooperative.

Cross-department working

So far, informal bilateral meetings between the different city departments have taken place when needed. Recently a technical committee of the main departments involved has been established: Procurement, Communication, Strategy and Innovation, Housing and Economic promotion. The highest technical ranks of these departments

take part, also to make visible their engagement to their teams.

At the moment, it cannot be foreseen how the cooperation and input of the other administrative units will be, especially when significant additional work will result from the project. However, it is advantageous that there is support from the higher decision-making level.

Participative approach for co-implementation

The city administration is responsible for identifying owners of vacant flats and convincing them to cede their flat to the affordable 'Yes, we rent!' housing scheme. It is also responsible for organising and managing the renovation of the flats where necessary and passing them on

to the cooperative. It also ensures the rental guarantee fund.

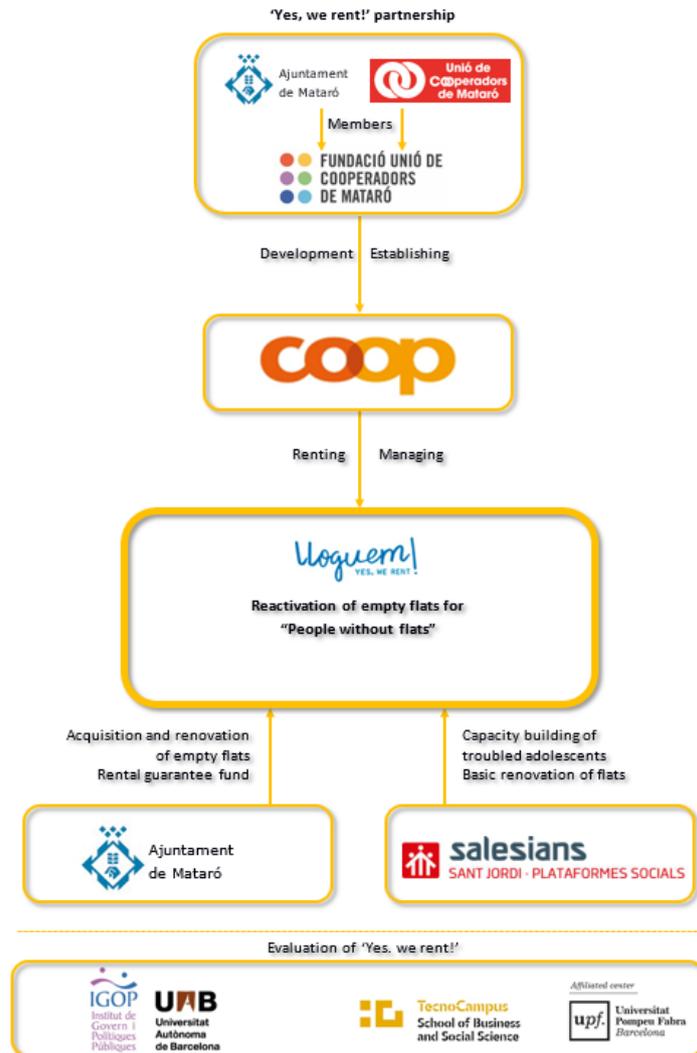
For the further activities of the project, the municipality works together with following partners.

Partner	Task
Fundació unió de Cooperadors de Mataró <i>Members: city of Mataró and Unió de Cooperadors de Mataró</i>	Development and establishment of the tenants housing cooperative with sound organisational and economic model to continue the ‘Yes, we rent!’ affordable housing scheme.
Unió de Cooperadors de Mataró	Supporting the development and establishment of the tenants housing cooperative with technical advice and mobilizing people.
Salesians Sant Jordi	Capacity building of troubled adolescents to improve their chances on the labour market by training and work experience doing basic renovation works of the empty flats.
Institute on Government and Public Policy (IGOP), Autonomous University Barcelona	Evaluating the impacts and effects of the ‘Yes, we rent!’ project.
TecnoCampus	Evaluating the impacts and effects of the ‘Yes, we rent!’ project and supporting the development of the business model of the housing cooperative.
Provincial authority of Barcelona	Providing technical and legal support for the development of the housing scheme. Spreading the learning and results of the project to other municipalities in the province of Barcelona. Promoting the scalability of the project at provincial level in case of success.

To coordinate the partners and activities a **steering committee** is set up. It is run by the technical office of the ‘Yes, we rent!’ project (coordination centre). The steering committee consists of the above mentioned project partners and the provincial authority of Barcelona. Its task is to follow-up the implementation of the project

and discuss and suggest corrective actions if necessary. It meets every two months.

For the establishment of the housing cooperative, the evaluation of the overall project and the reactivation of the vacant flats, extra **thematic working groups** have been established to coordinate the implementation in detail.



The 'Yes, we rent!' partnership

With regards to the development and establishment of the new housing cooperative the members of the Fundació unió de Cooperadros de Mataró have yet to develop a common understanding of the target groups

and short-, mid- and long-term objectives and activities of the cooperative (cf. Chapter 3: 'Developing the tenants housing cooperative'). Also, the different working cultures still have to settle in.

Communication with target beneficiaries and users

The 'Yes, we rent!' project has three general target beneficiaries:

1. Residents that look for a rental flat and cannot or barely afford the rent of private flats, but are not eligible for public flats;
2. Owners of vacant flats;

3. Troubled adolescents with difficulties on the job market.

The adolescents were quickly found for the project: other organisations that are in touch and work with troubled adolescents, made them aware of the project and send them to the Salesians Sant Jordi.

The communication and mobilisation of the owners as well as the “tenants”, who will also be members of the housing cooperative, will only start at the beginning of next year 2020.

Public procurement

So far, no unexpected challenges have taken place.

For the municipality it might be a challenge to include social criteria in the procurement for the companies which are supposed to do the complex renovation works of the empty flats. As it is the intention of the project to provide practical work experience to troubled adolescents with difficulties to enter the labor market, the procurement has to ensure that the companies

Monitoring and evaluation

The evaluation partners are currently developing the final version of the evaluation scheme and

Upscaling

Since the project is still in the starting phase, no further thoughts about upscaling have been made.

Possible challenges are outlined in Chapter 3: ‘Reactivating private empty flats’ - Preparation of the information campaign AND ‘Developing the tenants housing cooperative’.

will prefer to work with the adolescents that are currently trained by the NGO partner Salesian Mataró/Fundació Jovent. The procurement office has little experience in that area.

As it is the first time for the NGO partner Salesian Mataró being a partner in an EU funded project of this kind, they have to learn to follow the procurement and spending rules of the EU. The city is supporting them in that.

coordinate it with the municipality. There had been no challenges so far.

Urban Innovative Actions (UIA) is an Initiative of the European Union that provides urban areas throughout Europe with resources to test new and unproven solutions to address urban challenges. Based on article 8 of ERDF, the Initiative has a total ERDF budget of EUR 372 million for 2014-2020.

UIA projects will produce a wealth of knowledge stemming from the implementation of the innovative solutions for sustainable urban development that are of interest for city practitioners and stakeholders across the EU. This journal is a paper written by a UIA Expert that captures and disseminates the lessons learnt from the project implementation and the good practices identified. The journals will be structured around the main challenges of implementation identified and faced at local level by UIA projects. They will be published on a regular basis on the UIA website.



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