

What is meant by social housing?

In the economic situation in which certain groups have difficulties in finding decent housing, more effort than ever is being put into types of affordable flats, called officially protected housing, intended for disadvantaged groups (people with low purchasing power and those who need special attention, whether from social causes, or for other reasons arising from planning improvement and development actions).

The basic characteristics of social housing are the price, which is below market rates, and the financial assistance that is available for buying it.

There are three kinds of protected housing:

- **The special system:** intended for purchasers, awardees or individual promoters, for their own use, with weighted family income **no greater than 2.5 times the average minimum income** .
- **The general system:** intended for purchasers, awardees or individual promoters, for their own use, with weighted family income **no greater than 5.5 times the average minimum income**.
- **Agreed price:** intended for purchasers, awardees or individual promoters, for their own use, with weighted family income **no greater than 6.5 times the average minimum income**.

Unlike free-market housing, where there are no restrictions, officially protected flats are regulated by law in conditions of access, use, purchase or rent.

Social housing must be used as a habitual, permanent residence and not exceed a maximum useful area of 90m² (except in the case of a numerous family, with a maximum useful area of 120m², and disabled people, with a maximum useful area of 108m²).

Also, the legal system of OPH has a time limit of 90 years and the flats cannot be declassified voluntarily at the request of the owner during the whole period of protection.

However, in the case of social housing developed on land without any urban planning obligation and without public assistance, the system is for 30 years. This measure prevents speculative buying and limits the sale of this kind of housing, providing the OPH flats to people who really need them.

How can I get access to GiG social housing?

Officially protected housing can be built through public promotion or through private promotion.

Unlike the public promotion of OPH, in which access to social housing is preceded by long waiting lists and public competitions, the private promotion of officially protected flats, as is offered by **Gestió i Garantia**, means that anyone, with no restriction other than those in the law for that purpose (buyers' level of income), can manage to buy OPH at a much lower price than cost of housing in the free market.

What is the advantage of buying GiG social housing?

As well as offering all its customers access to officially protected housing the wide-ranging experience and professionalism of **Gestió i Garantia** in the sector offers the opportunity of direct purchase from the developer and the guarantee of execution of a private company.

Call and find out for yourself!

