# GLOBAL TENNATIONAL UNION OF TENANTS' QUARTERLY MAGAZINE

April 2015





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Photo by Damir Fabijanic Photography

## *Norway, the EU, and the need for a flexible housing market*

Although Norway is not a part of the European Union, we are a part of the European labour market. Between 2003 and 2007 the number of labour immigrants exploded, and since then the number has stayed at around 25,000 each year. This has contributed greatly to prosperity in Norway over the last decade.

The housing market in Norway is special due to a high entry threshold, but with an expectation that when you are finished with your education you should buy your own apartment. This seems to be rather unusual in the European context.

The rental market in Norway is marginal and all the political regulations are designed to stimulate a high rate of homeownership. This is the market which the labour immigrants enter. In the capital city of Oslo you need at least €35,000 in cash to borrow €200,000. In total this will buy you a small apartment on the outskirts of the city.

For most of the immigrants this is not possible, so our belief is that they share small apartments of poor quality. The reason for our uncertainty is that we as a country do not know what the living conditions of our labour immigrants are. Over the last year this issue has received more attention, especially because some apartments in Oslo have been converted from family homes to bedsits for labour immigrants.

This group have a need for housing but they do not have the opportunity to buy an apartment. In the future the tenants union will follow these issues, both concerning the living environment, and even more the general issue of housing for labour immigrants.

Martin Gustavsen, Adviser, Lbf, Norwegian Tenant Association, Oslo



#### CALENDAR

#### 2 0 1 5

April 9–11:	Asia Pacific Network for Housing Research conference, Gwangju, Korea
April 14–16:	UN Habitat Prep. Com. 2, for Habitat III, Nairobi Kenya
April 28–May 1:	Canadian National congress on Housing and Homelessness, Winnipeg
June 5–7:	Tenants Information Service, TIS Scotland, Annual conference, Glasgow
June 14–16:	French housing week for young people, organised by UNCLLAJ
June 21–23:	National Alliance of HUD Tenants, NAHT, conference, Washington D.C.
June 23–25:	Chartered Institute of Housing Conference & Exhibition, in Manchester
June 28–July 1:	ENHR annual conference, Lisbon Portugal
July 8–9:	TPAS England's Annual conference, Kenilworth, near Warwick
September 15–17:	Irish Council for Social Housing Conference, in Dublin
September 25:	FEANTSA, European Research Conference on Homelessness, Dublin
October 5:	International Tenant's Day 2015
October 28–30:	Australia: National Housing Conference, in Perth WA
November 6–8:	TPAS Scotland AGM, in St Andrews
November 18–20:	European Housing Agenda Conference, by Habitat for Humanity, in Berlin
December 14–16:	UN ECE Com. on Housing and Land Management, Copenhagen (tentative)
	2016
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October 17–21: UN Habitat III, in Quito, Ecuador

For more information on conferences and other events: www.iut.nu/confernces.htm

## On the issues of tenure neutrality, and social housing

Homeownership

Tenure

neutrality

There is an ongoing debate about tenure neutrality, and what this term really means. With tenure neutrality, or a tenure neutral policy, the consumer is financially indifferent between owning and renting a dwelling.

Tenure neutrality occurs when households have the opportunity to choose which tenure suits them best in their present circumstances. Many people cannot afford to buy a home and may not be able to access a mortgage; many do not want to be confined to a dwelling for a long time due to fluctuations in the labour market and many do not want to have the whole responsibility for maintenance and repairs. The rental sector is vital for the economy and labour market because it enables mobility. Clearly the state should not support homeownership above rental housing.

Tenure neutrality is about the way governments support various tenure forms. The idea behind tenure neutrality is that consumers of housing services are somehow neutral between tenures because certain characteristics of the tenures are made equally attractive to them. Housing consumers then base their choice between renting and owning on non-financial grounds.

**Expanding upon this principle**, tenure neutrality is about equality of subsidy for rental and owner-occupied housing, presumably of the same quality.

Subsidies to homeowners are in some countries very high and heavily burden the economies of these states. These subsidies, mostly in the form of tax deductions, generally benefit already economically well-off households the most. Also, subsidies often have an impact on house prices, which frequently increase rapidly in already expensive regions. Problems are then exacerbated as building for homeownership becomes by far the most profitable route for construction companies, which negatively affects the prerequisites for the rented sector and affordable homes for middle and lower income households.

**On the issue of social housing.** The International Union of Tenants does not advocate universal social rented housing provision unrestricted

by income limits or needs-based rationing, as some may think. By definition social housing is by and large connected to income limits, which vary from country to country, often according to culture and historical traditions. According to the IUT, each individual state should define the conditions for social housing without interference from the European Commission.

IUT advocates decent and affordable housing for all as a fundamental human need, and a basic human right. Access to affordable housing is one of the fundamental pillars in all well-functioning democratic and politically stable societies.

Wealthy households can readily find housing in market economies. But the market alone cannot solve the housing problems of many low income households, as well as young households, migrants and those with disabilities and those in need of care. Even middle income households, like those headed by key workers, often find themselves priced out of neighbourhoods dominated by homeownership.

Social housing and/or housing allowances for needy households, as well as adapted housing where relevant, are needed to fight market failure.

Subsidies for the provision of affordable housing are necessary but should not be able to

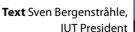
be capitalised. The aim of the subsidy should be to lower costs – not to stimulate higher prices. Subsidies such as mortgage interest deduction stimulate speculation, contribute to increased house and construction, push up rents and decrease housing affordability.

Rentalhousing

ILLUSTRATION: LASSE WIDLUND

A social mix is desirable and wise, so we should not build social housing for just low-income households. We should not create areas where only the most needy households are found. The social climate in a housing area affects the future prospects for households and individuals living there and this is one reason why many countries have expanded the eligibility for access to social housing above very low minimum incomes and accept also middle income households.

There are various approaches and strategies in different countries to create a positive social mix of households, which also the EU Commission should accept and not try to regulate.





### **Responsible housing:** From European to local scale

Following the launch of the European **Responsible Housing Initiative at the** International Tenants Day 2014 in Brussels it is time to win support at national and local level.

The main objective of the initiative is to promote responsible practices in Responsible Housing the housing sector.

As a first step, two key documents may be signed by interested parties. The first, the European Declaration on Responsible Housing can be supported by all stakeholders in the housing sector, including local authorities, governments, NGOs and financing institutions - so, not only tenants

and landlords organisations. The second document, the Corporate Social Responsibility (CSR) Code of Conduct is reserved to housing associations

operating in the affordable housing sector. So far, 60 housing companies from Sweden, Italy, France, Denmark, Netherlands, U.K., Austria and Spain have signed or expressed their interest in the Code. The document includes key principles for responsible housing; security of tenure on the basis of fair and safe rental agreements, tenants' participation, energy-saving measures to achieve affordability of living costs, and long-term investment in affordable housing.

Tenants' associations are called upon to address those housing companies that could join the initiative. In particular tenant associations having representatives on the board of housing associations may use this forum to promote the initiative at company level.

Social housing is finally seen as a strategic investment. In November the European Commission together with the European Investment Bank presented a €315 billion investment plan, raising high expectations about the role of the EU in stimulating growth in the

next three years (2015-2017).1 The core of the package is a new European Fund for Strategic Investments, EFSI.

Investment in social housing as indispensable social infrastructure is also a priority for the European Commission's Task Force, which will select projects to be financed. Through a joint press release with Housing Europe, the International Union of Tenants welcomed the inclusion of affordable rental housing and energy refurbishment in EFSI.

The EFSI has already attracted some Member States. The Czech Republic aims to support repairs and modernization of the existing housing stock, and build new housing units for young households and senior citizens. Finland intends to create attractive and sustainable urban environments in three towns. Italy wants to use EU money as a complement to the National Energy Efficiency Fund for the renovation



of social housing. The Dutch want to support energy efficiency through the project Ener-



giesprong, while Poland aims at building housing for the elderly.

The European Investment Bank has already launched a lending programme with the UK, worth GBP 500 million. With the co-financing of London Green Fund and municipal funds, the city will benefit from GBP 1 billion of new urban renewal, social housing and energy efficiency investment over the next four years.

A Housing Reference Group was recently established by IUT together with Housing Europe and Eurocities. This group brings together MEPs and other decision makers to share information on housing-related issues. The group, hosted by MEP Agnes

Jongerius (NL), and also vice President of the URBAN intergroup, met for the first time on January 7.

The three organisations used this opportunity to inform 20 MEPs and their assistants about the situation of housing in the EU and the potential impact of the European Institutions.

Barbara Steenbergen (IUT) stressed that there is an issue of incoherence between the recognition of the growing demand for affordable housing on the one hand and the recommendation for further market liberalisation on the other. She also underlined how important balanced housing markets can be, since countries where people can choose between various housing options (rent, cooperative and homeownership) were not hit as hard by the crisis as those who opted mainly for the promotion of homeownership.

<sup>1</sup>http://ec.europa.eu/priorities/jobsgrowth-investment/plan/index\_en.htm

> Text Davide Lanzillotti, **IUT Brussels**



## Australian housing news

Despite, or perhaps because of, low interest rates, housing prices are increasingly overvalued in Australia with an average price increase across the capital cities of 8 percent over the past year. High house prices are being sustained by investors whilst first home owners are finding it more difficult to enter the market. Meanwhile rents in general have continued to rise, though some sub-markets have bucked the trend.

**A new Federal government** was elected in September 2013. It has announced a review of federalism with a white paper to be release at the end of 2016, Reform of the Federation.

The role of the Commonwealth and State governments in housing and homelessness assistance will form part of the broader review, and the discussion paper on Roles and Responsibilities in Housing and Homelessness<sup>1</sup> was released in December. This paper contemplates what role the Commonwealth has in the delivery of housing assistance and considers the prospect of excluding it from any direct role. Any such outcome would result in a significant change for housing assistance in Australia.

Housing and homelessness grants play a crucial role in Australia. Last year the Department of Social Services reduced a number of grants into seven programs, including the Housing and Homelessness stream. Successful applicants were to be notified in October, later delayed to December. The government subsequently announced that due to the Mid-year Economic Forecast Outlook, it was withdrawing the Housing and Homelessness stream with the budgeted AU\$21 million over four years to be retained.

Organisations across the country have ploughed many resources into the application process. The announcement leaves numerous housing and homelessness advocacy organisations includes three national peaks; Homelessness Australia, National Shelter and the Community Federation of Housing Australia, with no funding commitment beyond the middle of this year. The loss will make it much harder to the voices of low income housing consumers to be heard.

**Meanwhile services nationwide** are calling on the Commonwealth government to clarify its on-going commitment to the National Partnership Agreement on Homelessness, NPAH. In 2013/2014 the NPAH funded hundreds of homelessness services including Street to Home, women's refuges and youth shelters. NPAH assistance reached an estimated 80,000 homeless people, but since June 2013 NPAH funded services have been on short term funding agreements.

Good news in the state of Queensland though; tenants are on the brink of regaining access to independent tenancy advice and support, nearly three years after the announcement funding would be cut. It was in March 2012 when the government announced it was cutting funding to a network of 24 services providing tenancy advice across the state. Tenants Queensland, operating on a small amount of funding from another source continued to deliver tenancy advice.

During 2014 demand increased by 250 percent with capacity reduced by 85 percent. Only one in 40 callers on the TUQ statewide advice telephone advise service managed to get through due to lack of funding.

In January 2015 the Labor Party formed a minority government with the support on an independent party. A pre-election promise by the Labor Party means renters will soon have access once again to independent advice services.

In New South Wales (NSW) where the rental markets expand and rents rise, increasingly large amounts of tenant bond money are held by state government authorities

Here BANG BOND

increasing the amount of interest generated. NSW holds the largest amount of tenant bond money at AU\$1 billion and generates around AU\$60 million interest annually, only a small part of which goes to services directly benefiting tenants.

The Queensland scenario has sharply refocused tenants and advocates on the unfairness of a system where bond interest is bled out without first meeting the needs of those paying the money. NSW renters are now demanding more launching an exciting new campaign, More Bang for Your Bond.

<sup>1</sup>www.iut.nu/Australia/Housing\_and\_Homelessness.pdf

Text Penny Carr, Statewide Coordinator, Tenants Union Queensland





SFTU demonstration in San Francisco.

## San-Francisco, from flower power to money rules

San Francisco still defines itself as a place of creative freedom, the spirit of "flower power," and as the incubator of thoughtful rebellion in all fields, a combination which inspired the birth of the modern tech industry in nearby Silicon Valley. A new wave of global speculation has flocked to the area, resulting in a severe affordability and tenant displacement crisis.

Tenant activists have fought back with increasing success and focus, despite the familiar worldwide pattern of local government politicians' coziness with antiregulatory big-money and corporate interests. Here in San Francisco, Oakland, and the greater Bay Area, however, resistance to corporate bullying is fierce and well organized.

As world media reports the protests and blockades of private tech commuter megabuses illegally poaching public transport boarding stops, the public sentiment grows



Ted Gullicksen, who passed away in October, led SFTU since 1988.

more demanding of remedies for the adverse impacts of exponential gentrification. There is a widespread sense of a city diminished by boom-cycle corruption; posters cite the Mayor as "Wanted for the Murder of San Francisco" referring to increasing threats of displacement of the creative community. The drumbeat of desire for more relief was sharpened by reports that San Francisco now has the highest median rents in the U.S., losing the affordability that helped it develop so much of its character as a place of "outsider" innovation.

The area is rich with tenant's rights groups, consumer activists, environmentalists, and a well-intentioned, diversity-friendly public. Business interests may sometimes buy and sway elections and even influence court rulings, but tenant attorneys and other tenant advocates have succeeded in shifting the debate in courtrooms, ballot measure elections, and the media, focusing on affordability, inclusion, and the hazards of perpetuating the imbalance of luxury pied-a-terres merely for investment speculation. An antispeculator initiative targeting get-rich-quick evictors and property "flippers" - originally proposed in the 1970s by the iconic Harvey Milk - narrowly lost to national realtor spending yet succeeded in blocking most of the related "Ellis Act" evictions through market disruption and investor uncertainty.



Ted Gullicksen, 61, who passed away in October 2014, was a central tenant leader and a longtime friend of the International Union of Tenants and head of the San

Francisco Tenants Union since 1988. Ted's sudden death triggered a massive outpouring of appreciation for his impressive record of legislative and electoral victories. It was said that the city's reputation for creativity, diversity, and freedom was in large part actualized by his success in helping renters and neighborhoods.

Even worse than a spike in evictions and suspicious apartment fires was the inundation of short-term rentals primarily through third-party platform AirBnb's flouting of rent, planning, and building laws and regulations; it effectively turns normal apartments into pirate hotel facilities. Adding to the crunch is the weakness in rent laws that block vacancy control and coverage of post-enactment buildings after June 1979, hence ever-shrinking in numbers each year.

The San Francisco Tenants Union, SFTU, and its direct action, legislative, electoral, and data gathering projects like the Anti-Eviction Mapping Project are consciously part of the international tenant movement's response to these new struggles. The group started in 1970 in the Haight-Ashbury neighborhood providing countercultural housing support for the hippie flowering; today it operates an accessible open-door counseling clinic in a Mission District Victorian building staffed almost completely by trained volunteers, many of whom are radical attorneys. The group stays collectively-run, memberfunded, and uniquely trusted in political endorsements and campaigns. It publishes the best resource on local tenant rights, the Tenant Rights Handbook, now in its 16th edition.

San Francisco is a city of two-thirds renters, and we help them win and keep their precarious tenants rights for the good of everyone.

> Text Bobby Coleman, Tenant Organizer, San Francisco Tenants Union www.sftu.org



I take action for my home, I vote for CNL! CNL tenant's claims: Stop the rent increases and rental charges, for improved works, and we want to be heard (by the social housing associations)

#### CNL came out on top !

The Confédération Nationale du Logemen, CNL, confirmed its position as the first tenant association in France. CNL is now represented by 700 representatives in 450 social housing associations, out of a total 757 associations across the country.

**In France social housing tenants** over 18 years of age can, since 1992 by law, elect their representatives on the boards of social housing associations in every four years. In 2014 elections were held in November and December.

**CNL representatives are not alone** as they are closely linked and supported by local and regional tenants associations. They defend tenants' purchasing power and oppose rent increases; they fight to obtain maintenance or renovation works and check that housing costs reflect the services received. Finally, they assist tenants to get reimbursed for instance when work has not been carried out properly.

In spite of its positive score, CNL denounces the lack of involvement of the Housing ministry, who did not take the nec-

essary actions to ensure the correct execution of elections at national level.

During the elections and the counting, CNL gathered information about landlord's practices: obstacles in the list constitution process, no contact with the inhabitants, inappropriate voting rules, annulled ballots, late delivery of electoral material, rejection of financing, etc.

They should have ensured a smooth election process, however many of them did not comply with the agreed protocol. CNL drafted a "black list" of social landlords, available on its website: www.lacnl.com *Elections des représentants des locataires :* démocratie inachevée pour la CNL.

The elections of tenant's representatives are an exercise of residential democracy and tenant participation. They allow tenants to take part in the life of their buildings and to participate in decisions through their representatives. However, CNL regrets the low voter turnout, only 20 percent.

Tenant's participation is at the basis of CNL policy. That is the reason why we fight to obtain an associative status, which would give tenants an effective means of action.

Text Eddie Jacquemart, president of CNL

## Council and social housing in Poland

In Poland, the main burden of responsibility for meeting housing needs rests on the local authorities, the municipalities. The process of transferring this responsibility began in 1990 along with the transfer of state housing stock to the municipalities. The municipal housing stock now consist of two categories; council housing and social housing

**In Poland we have** a stock of council flats, from which a special category of social housing can be distinguished. This category is housing often of lower standard, designated for people who have been evicted or those who are unable to maintain a dwelling on their own. Social housing rents are lower than those of council flats and they cannot exceed half of the lowest rental rate applied in the council flats stock.

The need for housing with reduced rents in Poland is high but state support for this type of housing is negligible. There is no ministry dealing specifically with housing. Since1989 Polish governments have followed the Spanish path, trying to bring about a situation in which housing will be only a domain of the market, where the state does not intervene.

**Regarding council and social housing** in Poland we note today that there is no clearly defined government policy supporting the development of housing, including council and social housing. There is no housing development strategy. Instead, this issue is included the Human Capital Development Strategy. As a result, municipalities push housing issues into the ranks of inconvenient and less important tasks.

There is also a lack of adequate financial support from the state for local authorities to implement housing policies. Furthermore, expenditures on housing in the national budget are decreasing. Social housing and various programs for sheltered and emergency housing for the homeless receive some, but too little attention. Reasons for



Plac Centralny in Nowa Huta, Krakow, which once was home to a giant statue of Lenin, was in 2004 renamed Ronald Reagan Central Square.

this lack of attention include overly complicated procedures or the need for too much self-funding.

The shortage of council and social housing results, inter alia, from hasty and ill-considered housing privatization in the past – often with large discounts, demolition of buildings, and exclusion of premises from use because of their bad technical condition. Also, there is an attitude, and belief among tenants, that there are no sanctions if you do not pay your rent, so the volume of rent arrears is increasing. At the end of 2011 the proportion of homes in council and social housing in which tenants were in arrears in payments was as high as 41 percent.

This shortage of council and social housing has another negative effect on municipal budgets. Since 2007 municipalities have been obliged to pay full compensation to owners, often housing associations, due to their inability to provide social housing for people who have been evicted.

Also, the allocation of council housing does not take into account possible improvements in the financial situation of the tenant. In Poland council flats are provided without any time limits.

Receipts from rents are low, rarely reaching the statutory level of 3 percent of the premise's reinstatement value per year. Rents can fulfil their role when this level is 4–7 percent of the reinstatement cost.

**Ways forward in Poland** could be to study how public-private partnerships are conducted in Western Europe, e.g. in obtaining land for construction or provision of credit guarantees.

Another recommendation would be to implement mechanisms that allow municipalities to control whether a council flat is occupied by a person who really needs such assistance. Also, Polish municipalities could build council flats, and obtain social dwellings by renovating run down council flats.

Council housing construction in Poland is facing many challenges. It is important to seek effective solutions, to share experiences and to learn from best European practice.

Text Dr Dorota Mantey, University of Warsaw, Faculty of Geography and Regional Studies Full text, in Polish, is available via www.iut.nu/IUT/ InfosBas\_156EN.pdf



# Croatia, and energy renovation

Out of total energy consumption in Croatia, consumption in buildings accounts for as much as 42 percent.

Regardless of how we experience architecture, the quality of the built environment – due to its omnipresent nature – deeply affects our quality of life. Architecture is probably the most obvious physical evidence of our culture and values.

Spatial and architectural solutions that fail to suit people's needs are visible and identifiable, they are public, and as such have a major impact on the quality of life for both individuals and society as a whole. Housing as the most important component of social development of society, and consequently of economic progress, should be a socially regulated and controlled area. But not only in terms of the right to accessible housing, but also in terms of ensuring basic standards and quality of housing. That is why housing deserves major attention in planning, design and construction, whilst the quality of individual apartments, buildings or entire villages must be based on architectural excellence, the principles of sustainability and quality performance.

The Ministry of Construction and Physical Planning of Croatia developed the 2014– 2020 Programme of energy renovation of multi-residential building, with a detailed plan for 2014–2016 including also measures for the promotion of energy efficiency in households. The Government of Croatia adopted the Programme on 24 June 2014, whereupon its implementation commenced.

Out of total energy consumption in Croatia, consumption in buildings accounts for as much as 42 percent. By identifying the potential and possibilities for decreasing energy consumption in existing residential buildings, as well as by encouraging energy efficiency, improvement of housing conditions in multi-residential buildings is expected. The 2014–2012 Programme itself is focussed on improving the energy performance of existing buildings.

By stimulating the renovation of the external envelope, an increase in thermal protection and window replacement is anticipated. Also the replacement of existing heating systems, as well as fostering of the use of renewable energy sources is indicated.

The implementation of measures and activities, as well as with the investment of national grants for the implementation, has been entrusted to the Environmental Protection and Energy Efficiency Fund. To that effect the Fund encourages citizens to have their buildings energy-renovated, i.e., to cofinance cost-optimal and economically feasible projects of energy renovation of multiresidential buildings.

In the first public call to citizens to apply, requirements and criteria were set depending on the volume of national funds available for 2014 and allocated by the Fund. Further co-financing of citizens by 2020 is envisaged, as well as from the national fund, and also from EU funds. These measures are aimed at contributing to the planned energy, cost and emission savings at the national level, as well as at reducing heating costs to citizens.

**Energy poverty** is turning into an increasingly pronounced problem, both in Croatia and all over the EU, in the context of integration into a common European energy market and an anticipated significant increase in the price of all forms of energy and energy carriers.

Although it is not clearly defined in Croatia, energy poverty is reflected in the inability of citizens to ensure satisfactory thermal conditions in their dwellings.

Applying the Energy policy guidelines provided to Member States by the EU through the Directive on energy end-use efficiency and energy services, transposed by Croatia into its legislation, and in addition to the already mentioned national Programmes of energy renovation and improvement of the energy status of each individual building, will ultimately contribute to a higher quality and safer built environment in Croatia.



**Text** Borka Bobovec, Ph.D., Architect, Zagreb

## Scotland, and spotlight on scrutiny

Tenant Scrutiny is making a major impact on the quality of housing services throughout Scotland. TIS, the Tenants Information Service, is a national training and support organisation working with tenants and landlords in Scotland.

**'Our highly popular** Scrutiny Making it Happen Programme provides a menu of training and support options that organisations can choose from to develop effective tenant scrutiny', says Ilene Campbell, Director at TIS.

**So what is tenant scrutiny?** It's about tenants being actively involved in reviewing how housing services are being delivered and more importantly, how they can be improved. The concept of scrutiny is not new in Scotland and has existed in other social policy fields such as education for some time. However, the emphasis on tenant scrutiny and self-assessment is new to the social housing sector in Scotland. It provides a great opportunity to develop partnership working between tenants and landlords to deliver excellent services.

How about scrutiny in practice? Tenants throughout Scotland are embarking on a wide range of scrutiny activities. Tenant Scrutiny Groups have been established to independently review housing services such as rents, repairs and complaints. Mystery Shopping projects are being delivered to provide information on the quality of everyday services from a customer's point of view. Tenant Led Inspections are proving to be a popular way to check how well services such as repairs are working and how they can be improved. Scrutiny cafes are being held in local communities to gather tenants' views and ideas.

'Already we can see the positive impact tenant scrutiny is having in Scotland', says llene Campbell. 'More tenants are getting involved and we are seeing more new faces, which is great. Tenants' skills and confidence are growing. There is renewed interest in getting communities involved. Tenants and landlords are working more closely together to share problems and work towards a solution that works. We are also seeing more discussion about rents and how to achieve value for money'.

**TIS brings together the knowledge** and skills to help tenants and landlords work more effectively throughout Scotland. We are a member led organisation uniquely run by a Board of tenants. Our services include: conference, training and seminar programme, production of good practice materials, a National Scrutiny Programme, and development and support of projects. TIS also provides members with independent advice

All of our services are focused to enable tenants and landlords to work together to improve housing and wider community services.

**TIS also produces** a range of good practice toolkits including our Tenant Scrutiny

Framework and our Scrutiny 'How To' Handbook.

'Earlier this year we were delighted to launch our Scrutiny Approved Accreditation service. In partnership with the Scottish Housing Best Value Network, we have developed this new accreditation framework which provides a robust tool to embed the role of scrutiny within the social rented sector", says Ilene Campbell.

Tenant scrutiny and landlord self-assessment are now key priorities on the Scottish Housing agenda. To find out more, or to join TIS, contact us via info@tis.org.uk, or visit us via www.tis.org.uk,



Text llene Campbell, Director of TIS



Tenants in Galston fixing up their homes and gardens.



View over North Belfast, and with Belfast Lough in the distance.

## Northern Ireland facing housing shortage

Originally formed as the Northern Ireland Tenants Action Project from a number of estate based initiatives in the 1980s, Supporting Communities Northern Ireland, SCNI, provides coordinated support, advice and assistance to NI Housing Executive tenants. SCNI also works to increase tenant and resident involvement in the management of houses and communities. Housing Executive is Northern Ireland's strategic housing authority.



**Over this period**, SCNI has supported communities to respond positively to the challenges presented

by on the one hand tenant consultation on small single item improvement schemes to full resident involvement in redevelopment and the redesign of whole neighbourhoods.

In this short article, I want to reflect on where Northern Ireland is in terms of trends and patterns which influence the housing market, and tenants. In common with most western governments and national assemblies, the Northern Ireland Executive continues to face a wide range of challenges; not least amongst these is ensuring that there is an adequate supply of affordable housing of modern and acceptable quality for all its citizens.

Based on the 2011 Census Results, between 2001 and 2011 the population of Northern Ireland grew by some 7.5 percent, or by 125,000 people, and the number of people of retirement age increased from 224,000 in 2001 to 264,000 2011. Single person households make up 28 percent of the total number of Northern Ireland households.

A quick analysis of these trends suggests that the increasing population, coupled with the number of households, and particularly smaller and single-living households, implies a need for growth in the number of homes built and particularly those of a smaller size. Yet at the same time, and since 1999, the number of new starts in the social rented sector has failed to meet the targets required. The growth of private renting, whilst providing accommodation to many households, is still viewed as a 'stop-gap' to achieving a secure tenancy in the social rented sector.

**Turning to tenure**, the House Condition Survey of 2011 indicates that some 67 percent were owner-occupied, 17 percent privately rented and 16 percent were social rented. The housing market over the period has been somewhat volatile having been typified by 'boom and bust' and since 2008 the market has been in the doldrums and the construction sector depressed.

The NI Housing Executive has been rightly praised for achieving huge improvements in the housing stock, challenging discrimination and ensuring fair and equitable allocation of public housing and in supporting community development and, in partnership with SCNI, enhancing tenant and resident participation in the delivery of housing services.

In addition, and in recognising that there remains significant residential segregation based on perceived religious and community background, the Housing Executive and the voluntary housing movement, consisting of 26 Housing Associations, have been to the forefront in developing greater cohesion and shared communities.

Supporting Communities NI has developed and facilitates the Housing Community Network (HCN), an important point of contact between the public landlord and its tenants. Members of the HCN have been involved in developing a range of mechanisms for improving the quality of housing services, including; mystery shopping, tenant led inspections, customer journey mapping and most recently, tenant scrutiny panels which have been established in all landlord Areas to consider improvements to the service at the point of delivery.

A draft Tenant Participation Strategy, for the next five years, has been produced by the office of Mervyn Storey, the Minister of the Department for Social Development. Hopefully this Strategy will sit alongside similar legislation to that in the rest of the U.K. This Strategy also represents an excellent opportunity to empower tenants right across the social rented sector in Northern Ireland.

> Text Colm McDaid, Chief Executive Officer, SCNI, Ballymena NI www.supportingcommunitiesni.org





Downtown Monrovia.

PHOTO: ERIK HERSHMAN. BY PERMISSION WIKIMEDIA COMMONS

## Constraints of today's tenant in Liberia

Liberia is a country in West Africa bordered by Sierra Leone to its west, Guinea to its north and Ivory Coast to its east and is home to about 4 million people. Twelve years after the Liberian civil war, 1989–1996, Liberians are still struggling to have roofs over their heads.



The war claimed the lives of more than 200,000 Liberians and displaced a million others into refugee camps in neighbouring countries, and also destroyed homes, commercial properties and infrastructure.

The most affected by poor housing conditions are the civil servants, students, immigrants from neigh-

bouring countries and the unemployed, as well as key workers such as teachers, nurses and drivers. A civil servant like a police officer in Liberia earns a monthly pay of about US\$90, without any kind of incentive. Obviously this kind of salary will not sustain any one shouldering family responsibilities. The government has been called upon to think of the needs of its citizens, especially housing. A petition for a housing court is in progress for fair hearings for thousands of forced eviction cases.

The lack of housing has compelled people to continue residing in available uncompleted, abandoned, and dilapidated buildings. Quick impact structures keep popping up, thereby expanding slum locations and sizes.

Liberia is 168 years old, and still cannot boast of any existing national housing policy or a plan for social housing for its citizens. The National Housing Authority is not effective and lacks the requisite background in civil works and housing issues. The Authority has no single plan, no programs, and no drive to seek better solutions to the need for adequate housing of desperate citizens.

As the government of Liberia is playing poker games with citizen imbedded rights for social amenities so as the National Housing Authority is an empty shell, whose staff lacks the requisite background in civil works and housing issues plights.

There were a few government social housing units in various parts/townships of Monrovia built in the late 70s and 80s/90s by former Presidents Tolbert and Samuel Doe. But they have been sold to long time occupants and since then there is no plan to develop new low cost housing estates by the present administration.

**Many individual** mini estates have, in recent years, sprung up in various corners of Monrovia built by a few realtors. These are commercial estates with rents as high as US\$150–300 monthly, with leasing agreements at 2 years and beyond. This is of course unattainable for most Liberians. With this development average Liberians are forced to live in shacks. Liberians need low cost housing units for low income earners, with affordable rents around US\$60–100 a month. However many houses are constructed for sale and these cost between US\$10,000–US\$20,000. Few Liberians can afford that kind of money, considering the current state of the economy.

**Garbage removal** has always been a problem in Liberia. Tenants at various individual renting homes try to be responsible and garbage generation and systems of collection have improved over recent years. Though there is no government collection, there are small businesses specialising in garbage collection, rendering door-to-door services. With this



Many individual mini estates have sprung up in various corners of Monrovia, capital of Liberia.

The lack of housing has compelled people to continue residing in available uncompleted, abandoned, and dilapidated buildings. Quick impact structures keep popping up, thereby expanding slum locations and sizes. improved system, tenants endure stress free garbage management. The old systems of burning and burying garbage have dwindled. Therefore at the very low fee of 25 cents, one's garbage will be picked up and disposed of properly. With this improved methodology, tenants at various locations/communities have grouped themselves together to deal and mediate on issues that may arise with these services.

**Forced evictions** have been common but have been reduced in recent years. Since the government paid off illegal occupants in one of their buildings, called the Old General Hospital in Monrovia, other similar actions have been taken by other corporate entities thus reducing the rate of forced eviction. But still some evictions do take place in respect of private land and buildings.

Tenants and the housing situation in Liberia still need government attention. Housing issues are still unattended and tough times are looming.

Text Jacob E. Bright, President, Liberia National Association of Tenants and Residents



# Ulan-Ude, and housing dressed for the cold

Greetings from Ulan-Ude and Siberia, five hours by plane east of Moscow. Ulan-Ude is the capital city in Buryatia, a republic within the Russian Federation, with about half a million inhabitants. Our city is located some 100 km from the Baikal Lake, the deepest freshwater lake in the world.

**Our summers are mild**, but we have to dress properly in the winter. As being a city in Siberia winter temperatures average around –20 C.

Most people are employed by metal industries and mechanical engineering. Also, the forestry industries, including pulp and paper mills, employ many, as well as the hydroelectric power station. Most new multi-family rental houses are let without full finish and plumbing fixtures. So before moving in, this part has to be fixed by the first tenant.

There is a net influx of people and the unemployment rate is only around one percent. With regards to housing, most of the residential houses and flats are now in private ownership. Only some seven percent of the housing stock still remains in the hands of the government and municipalities.

**Being surrounded by vast forests** wood/timber has always been the traditional building material in this part of Russia, both for individual houses as well as for multi-family apartment houses. More than 85 percent of the one-family houses and 77 percent of the apartment houses are mainly constructed from wood.

Homes in Ulan-Ude and in the Republic are small, in comparison with European homes. On the whole citizens in Russia, including Ulan-Ude, have to put up with an average floor space of about





The largest head of Soviet leader Vladimir Lenin ever built is in Ulan-Ude.

 $20 \text{ m}^2$  per person, while in France, Denmark, Germany and Sweden average floor space is over  $40 \text{ m}^2$  per person. Thus, it is important to get on well in Russian families.

Young people, young professionals, are always attracted to big cities, and the same goes for the young in Ulan-Ude. Around 30 percent of the young move to cities like Moscow and St. Petersburg after finishing high school, to attend universities. And they tend to stay there. On the other hand, there is an influx of young people from rural parts of the region to attend university in Ulan-Ude. And when these young people graduate and form families, they tend to stay in Ulan-Ude, and as elsewhere in the world they buy condominiums or build houses in the suburbs.

Through government housing programs, a considerable number of dwellings have been built in recent years, aimed at relocating people from depilated houses to these newly built modern houses. These programs are funded mainly through money from Moscow, from the republic and from the City of Ulan-Ude.

Most new multi-family rental houses are let without full finish and plumbing fixtures. So before moving in, this part has to be fixed by the first tenant.

Individuals who have been relocated to homes as part of these programs have been able to 'privatize' their apartments, for free. However, from March 1, 2016, free privatization will no longer be available, and houses constructed after March 1 will be owned by the municipal governments and will only be available for social rent. Some houses, approximately 2,5 percent of the total stock, are deemed unsuitable for living and considered dilapidated or dangerous. Some 9 percent of the population, or 31,500 families, in Ulan-Ude are on the waiting list for better housing.

**The city's current plan** is to provide housing for approximately 15,000 people, in the next three years. During the same period 6,149 families from 941 dilapidated houses, which are to be demolished or renovated, will be re-housed.

Young families employed in the public sector are also eligible for a special mortgage program as part of the mentioned government Housing Program that provides subsidies for the down payment. They can also become a part of the "Young Adult Construction Co-op" that was created by the Youth Committee of the Department of Education.

**Rents are high**, ranging from 18,000 to 20,000 roubles/month for 2–3 room apartments, or  $\notin$ 250–350/month. All rooms are included, except the kitchen. The average salary in Ulan-Ude is around 26,000 roubles/month, or  $\notin$ 365. Also, the rent does not include utilities. In other words, it takes two salaries to manage the rent every month.

With the adoption of the new Russian law that will regulate rental housing in the Republic there are plans to build new housing. This new housing will be bought by municipalities to form the stock that will be handed over for social rent, commercial and non-commercial rent. Providing rental properties with the support of local and national authorities is considered to be a realistic and promising solution for the housing problem. This type of rental property development is especially valuable for providing housing for young families, public sector employees, military personnel, migrants and people who lost their houses due to financial debt, natural disasters or social conflicts and wars.

Siberia is a land of unlimited possibilities and the Republic of Buryatia is one of the most promising regions of Russia with great tourist potential. It has a favourable geographical location, rich historical, cultural and natural resources and its transport system makes it easy to travel to other parts of Russia and foreign countries. Welcome to Buryatia and Ulan-Ude!

**Text** Raisa Sanzhitsyrenova, Director of SBD RB "Agency Zhilstroykomenergo"





Donna Y. Mossman and Keisha Jacobs, CHTU, together with NY Mayor De Blasio.

#### Tenants worried about gentrification in New York

Representatives from Crown Heights Tenants Union, CHTU, in Brooklyn have met with New York Mayor De Blasio in February. They discussed the increased gentrification of middle- and low income neighbourhoods in New York, and tenant harassment.

The Mayor's office reported that NY City and state officials are set to launch a coordinated crackdown on greedy landlords accused of trying to harass tenants from their rent-stabilized apartments.

New York Attorney General Eric Schneiderman and Mayor de Blasio announced an aggressive new effort to go after property owners who use illegal tactics to force out tenants paying lower rent.

The campaign comes in response to "a significant uptick in complaints regarding tenant harassment" – especially in gentrifying neighbourhoods.

#### AUSTRALIA

#### Victoria's social housing lost millions of dollars

The Productivity Commission report shows, in January, that the state's social housing

funding dropped by more than half between 2010 and 2014, with New South Wales, Western Australia and Queensland now spending more each year.

Report shows that 92 Victorians a day were turned away from homelessness agencies in the past financial year. The sector claimed that a lack of resources meant they could not tend to the estimated 22,000 people without a place to stay.

Source: The Guardian.com

#### THE UK

#### One council house is built to replace every 21 sold to tenants

**Only one new home** is being provided to replace every 21 that are being sold to council tenants under the government's rightto-buy scheme.

The failure to do better has led to an acute

shortage of social housing, an analysis of official figures shows.

Under generous discounts offered by the government, social housing tenants can get a 70 percent discount of up to £100,000 in London and up to £77,000 elsewhere to help them buy their home. Housing organisations have warned that this is leading to a shortage of affordable housing because councils are not replacing the sold homes.

Source: The Times

#### THE NETHERLANDS

#### Private sector rents soar in Amsterdam

The cost of renting a home in the non-rent-controlled sector in Amsterdam has soared 8.4 percent over the past year, according to rental housing platform Pararius. In the fourth quarter of last year, tenants were paying a monthly rent averaging €20.18 per m<sup>2</sup> in the capital. Pararius director Jasper de Groot says the shortage of affordable homes to buy is behind the sharp rise in free sector rents. In the Netherlands, rents are calculated according to the number of points a property has. Properties with rents set at over €700 are unregulated.

Source: DutchNews.nl

#### GERMANY

#### Agreement on rent caps



Amid growing housing shortages, the parties of Germany's coalition govern-

ment have settled a long-running dispute around new draft legislation on rent increases and estate agents' fees.

Under the draft law, new rental contracts in areas of high demand for housing can only exceed average local rents by a maximum of ten percent. This is calculated according to the square-metre floor space price.

Individual states will determine which housing regions the rent caps will apply to, depending on the level of available housing. Existing rental contracts will not be affected.

"The rent cap that we have long



Lukas Siebenkotten

demanded will come, and the principle that "he who orders pays" will be introduced in broker's regulations. This is good news for tenants." said Lukas Siebenkotten, director of the German Tenants' Association (DMB).

Source: The Local

#### SINGAPORE

#### More tenants buying own flats



Since 2011, about 2,500 tenants have bought their first units during new flat launches.

Under the HDB's Public Rental Scheme, eligible needy families with a household income under \$1,500 (€983) are provided with rental flats at highly subsidised rates. Monthly rentals for one- and two-room flats start at \$26 (€17) and \$44 (€29) respectively, with each tenancy lasting for two years. Thereafter, the HDB reviews and assesses the tenancy renewal, and tenants deemed financially stable are encouraged to consider buying a flat.

Source: Straitstimes.com

#### IRELAND

#### EIB to expand on €150mi social housing funding

**The European Investment Bank** together with the Irish Housing Finance Agency, HFA,

will invest €300 million in the project, which is expected to deliver 2,000 units of public housing over the next three years. The money will go into a fund from which voluntary housing associations can borrow at preferential rates. The fund will be managed by the HFA.

The Irish Council for Social Housing, which has over 270 members, welcomed the new programme.

Source: Irish Times

#### NEW ZEALAND

#### Government's new social housing plan



**Thousands of state houses** is to be sold and tenants moved on, as the Government looks

to private sector to deliver social housing. Prime Minister John Key has set out plans to expand the provision of social housing, which could see up to 8,000 state houses sold by 2017 and up to 5,000 better-off state tenants moved out to make way for needier cases. The plan could see tenanted state houses sold to approved community housing providers or iwi at a discount rate.

Source: New Zealand Herald