

# GLOBAL TENANT



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# “We managed to keep rental housing in the Czech Republic”

The present Union of Tenants of the Czech Republic (SON) was established in 1991, two years after the Velvet Revolution when a multiparty parliamentary republic was formed. But, a tenant’s union existed already in 1926, as the Union of Czechoslovak Tenants.

Major transformation of housing policy was prepared in the beginning of the 1990’s, primarily extensive privatization of rental apartments. The establishment of a tenant’s union was a natural reaction in the new market economy situation where many feared the loss of homes.

The union was initiated by JUDr. Stanislav Křeček, who later became an MP. About a year later Dr. Křeček asked me to assist him with the forming of the structure of SON, and come up with ideas on how to expand SONs activities. As I had a broad spectrum of management experience from the construction industry and administration of the housing stock, I agreed to his proposal.

The Czech Union of Tenants developed a system of civic counselling centres and became active in commenting on new proposals for housing

and social legislation. SON soon became a natural partner at all levels of state government and local administration in housing issues. SON is now present and represented all around the country.

One of the main goals was to maintain a sufficient number of rental flats in urban areas. As the only country in the former Eastern bloc, the Czech Republic has managed to maintain a relatively substantial rental sector of about 22 % of the total number of dwellings. And I dare say that this is partly due to SONs presence in Czech Republic. I have greatly appreciated international co-operation and since 1996 I have found a number of truly great friends in IUT.



Milan Taraba, Ing.  
 Chairman of the Czech  
 Union of Tenants,  
 board member of IUT

## C A L E N D A R

### 2 0 1 4

**September 17–18:** Habitat III, Preparatory Committee I meeting, UN New York

**September 17–19:** NHF, Annual Conf. and Social Housing Exhibition, Birmingham

**September 19:** FEANTSA European Homelessness Research Conf. in Warsaw Poland

**September 28–Oct. 1:** SAHF Conference 2014, in Cape Town South Africa

**October 6:** International Tenants Day 2014 /UN World Habitat Day. IUT event in Brussels

**October (7)8–9:** UN ECE Committee on Housing and Land Management, UN Geneva

**October 8–10:** Nordic Urban and Housing Research Conference, Tallinn, Estonia

**November 7–9:** TPAS Scotland Annual conference & AGM, in St Andrews

**November 20:** The Home Nations’ Housing Conference on Affordable Housing, Manchester

**December 16–19:** IAHS World Congress on Sustainable Housing Construction, Funchal, Portugal

### 2 0 1 5

**February 18–20:** Australian Housing Researchers Conference, Hobart Tasmania

**April 9–11:** Asia Pacific Network for Housing Research conference, Gwangju, Korea

**June 28–July 1:** ENHR conference, Lisbon Portugal

**October 28–30:** Australia National Housing Conference, Perth

For more information on conferences and other events: [www.iut.nu/conferences.htm](http://www.iut.nu/conferences.htm)

# Europe's voters moved towards the political fringes

*The results in the election for the European Parliament in May showed gains for parties ranging from the populist to the neo-Nazi, with France's Front National (FN) leading the Euro-sceptic surge in a defeat for main-stream parties.*

Elections to the European Parliament take place every five years. In May, 751 Members of the European Parliament (MEPs) were elected, representing 500 million EU citizens of the 28 countries. The MEPs negotiate laws with national governments and help decide how the budget is spent. The parliament, which sits in Brussels and Strasbourg, is the only directly-elected EU body.

Turnout is seen as a critical test for European democracy, and has fallen steadily and consistently since 1979, from 62 percent in the first election in 1979 to 43 percent in the 2009 election. This year's election turnout barely made it to the 2009 result, 42.5 percent.

The countries that suffered the most from the crisis turned up to the polls in force, with Greece hitting 57 percent, Ireland 51 percent and Italy 60 percent. Slovakia posted the lowest score with only 13 percent of voters turning up. At the top were Belgium with almost 90 percent, and Luxembourg with 85 percent - but on the other hand, voting is compulsory here.

**Depending on your definition**, two or three far right parties became the biggest party in their country. The Danish People's Party (DFP) and the French National Front (FN) gained 26.6 (+11.8) and 25.0 (+ 18.7) percent, respectively. The United Kingdom Independence Party (UKIP) scored 27.5 (+11.4) percent of the vote.

As the media sometimes reduces the EU to France and the UK, occasionally throwing in Austria and Denmark for good measure, it is important to remember that there are 28 EU member states, and the far right wing parties remained irrelevant in the majority of them.



Members of the EU Parliament and media wait for the results of the European Parliament elections.

The next European Parliament will have far right MEPs from 'just' 10 countries - 14 in case of a broad definition. That is to say that almost two-thirds of the EU states have no far right representation in the next Parliament.

**Two political groups** together gained over 50 percent of the votes; S&D (Social Democrats) 25 percent, and EPP (Christian Democrats) with 29 percent. The remaining six groups gained between six and nine percent.

Looking at right wing vs left wing, the three right-wing parties EPP, ECR and Liberals now have 358 seats out of the 751, while S&D together with GUE/NGL (left-wing) and the Greens have only 293 seats. So it looks as if there will be a right-wing majority in the European Parliament for the next five years. But as the remaining three groups are considered "swinglers", the outcome of the many votes to come is quite uncertain.

**So, as a housing-person in Europe**, do I have worry and concern myself with this outcome? Yes, and no... No, because housing as such is still not formally an EU issue. But yes, because many neighbouring issues such as state aid, competition, social issues such as homelessness, the labour market and environmental issues all have dominant positions on the EU agenda. And if you are dealing

with, say, social housing, it is no secret that the S&D group is generally more pro affordable rental housing than the EPP group.

We have the 'Country Specific Recommendations', by the EU Commission, which seem to have taken a clear stand when it comes to member state's housing markets, and the question of rent regulation and state aid. The EU COM vigorously pushes for more market-oriented pricing mechanisms in the rental market. Furthermore, homes are responsible for 25 percent of the total energy consumption at EU level. Bearing that in mind we can foresee more actions from the EU to cut CO2 emissions and save energy. IUT welcomes these initiatives, but we will also lobby for a development whereby tenants should not have to carry the costs of energy refurbishment, via higher rents.

State aid is allowed for social housing according to the EU legislation and SGEL, Services of General Economic Interest. But the EU COM seems to involve itself in discussions about the percentage of social vs market rent housing. While the EU COM wants to 'regulate', as it seems, the percentage of social housing in each country, IUT says that this is none of their business and it should be up to each country to decide this for themselves.

**Text Magnus Hammar / IUT**



PHOTO: ANT CLAUSEN

TPAS Awards 2014. Monica Barnes, centre, from AmicusHorizon housing association was awarded 'Tenant of the Year'. Monica has dedicated the last 30 years to working with various agencies to tackle gun and knife crime, drugs and anti-social behaviour.

## TPAS England – let's talk

*TPAS England has had a busy year full of events. As a membership organisation with over 220 landlord members and 1,750 tenants groups we believe it is vital for us to try, wherever possible, to chat to our members in person so we can hear about their news and stories direct.*

One of the best ways for us to reach out and see our members in person is through our annual conferences and our national awards. Investing time to meet our members this way means we can understand their future challenges and celebrate all of their achievements over the year

TPAS Conferences' theme this year was 'Share, Learn, and Change'. TPAS welcomed inspirational speakers and participated in challenging and thought provoking workshops and debates. We heard from Kris Hopkins, then Housing Minister, speak about the importance of tenant involvement as a key to developing strong communities.

Kris Hopkins spoke of the links tenants have working with other agencies such as police and health and he urged all of us to share our ideas with each other and with government.

In my opening session I spoke of the need to engage in social media and the need to ensure that the media and those outside the

sector hear the truth of the fantastic work tenants and staff do every day. I was delighted to see so many delegates turning that call into action by taking part in our mass twitter sign up at the conference.

Social housing accounts for one in six of all UK homes. Despite this the UK media have recently adopted a worrying, and frankly nasty, trend to portray the social housing sector in an extremely negative and unfair way. One of our keynote speakers was the inspirational Jennie Ferrigno, Chairman of Red Kite Community Housing. Jennie spoke about her own personal experiences of fighting stigma as a social housing tenant and she explained why she believes we should pull together to fight the misrepresentations of social housing tenants and staff in the media in particular.

TPAS Awards across ten categories, recognise both individual and collaborative initiatives that have had made a real difference to people's lives and their wider communities. Six social housing projects and four social housing tenants and staff were honoured at our national TPAS awards final.

This year our coveted 'Tenant of the Year' award went to Monica Barnes from AmicusHorizon. Monica has dedicated the last 30 years to working with various agencies to tackle gun and knife crime, drugs and anti-social behaviour.

Since the TPAS awards have begun we have seen examples of strong talent, great projects and inspiring individuals. TPAS is passionate about celebrating these individuals and teams not only regionally, but on a national stage. These projects and people go a long way to challenge and reject the negative stereotypes we keep seeing in the English media. It was a fantastic uplifting evening! Take a look at the winners at [www.tpasawards.org.uk](http://www.tpasawards.org.uk)

TPAS' new campaign, Housing Day, aims to celebrate tenants and front line workers and give them a platform to tell their stories on a single day. We recognise that in the UK, tenants and front line staff do not get many opportunities to share the huge impact they have on people's lives. There are many diverse services tenants and housing staff get directly involved in such as supporting young people; tackling anti-social behaviour; improving community cohesion; helping people access education and training; and getting people into work.

Our Housing Day this year is 12th November. Follow it all on twitter #housingday.

**Text** Jenny Osbourne  
acting Chief Executive of  
TPAS England



# Generation rent strikes back

*A national website allowing tenants to review rental properties in which they have stayed was launched in May, with the aim of becoming the TripAdvisor of the rental market.*



For prospect tenants, references and other checks are all part of securing a roof over their heads – but for landlords themselves it is a different story. Some landlords turn out to be great – other turn out to be not so great.

The website *rentalraters.com* was set up by 40-year-old Hannah Williams, who herself is a tenant in Crystal Palace, south London, with her two children.

Ms Williams says the idea of owning her own property still seems “a long way off” and says she feels part of Generation Rent, who cannot get a foot on the property ladder as they are unable to afford the hefty deposits demanded by mortgage providers.

“The main catalyst for me starting up the site was a very good friend of mine was stung very badly by a rogue landlord,” she told *The Independent*.

“He said to me – and the words really resonated – ‘I just wish that I could stand outside that property and tell other tenants as they’re walking through the door, don’t do it, he will rip you off, nothing works.’”

Hannah Williams argues, like IUT, that the playing field between landlords and tenants needs leveling. While most prospective renters are credit and reference-checked and required to pay a security deposit before moving in, they do not have the opportunity to investigate their future landlord.



Hannah Williams

Labour leader Ed Miliband has also

brought forward the need for a reformed private rented sector, including making three-year tenancies a standard. Three years tenancies, or longer, are standard for major European countries.

Would not negative reviews put tenants in a difficult spot if the landlords read what is being posted?

Ms Williams says she is aware of such dangers and will not allow tenants’ reviews to stray into the territory of personal abuse,

while also allowing all landlords a right of reply.

“We’re absolutely not here to rubbish landlords,” says Ms Williams.

With more than 8.5 million people, or 18% of all households in England, now renting from a private landlord, this website could possibly generate a fairer and more transparent private rental market.

Rentalraters website: [www.rentalraters.com](http://www.rentalraters.com)

Source: *The Independent*



PHOTO: HELEN SMITH

The winning leaflet team, (L-R) Annie O’Mara, Jordan Beattie and Paul Whitfield, together with Martin Warhurst, Director of Finance and Corporate Services for Cestria Community Housing.

## English pupils rewarded for creating tenant leaflet

*School students from the town of Chester-le-Street, south of Newcastle, have been rewarded for their work of creating a new leaflet that will provide information to young tenants moving into their first ever home.*

The students were set the task of designing a new leaflet, organised by the local housing provider, Cestria Community Housing. The project was completed by 11 pupils in 9th grade at Park View School to supply new tenants aged 16 to 25 with vital information for starting a tenancy.

The partnership between Cestria Community Housing and the Durham Education Business Partnership aims to bring local schools and businesses together to equip students with the skills needed for the world of work. The six month Building Brighter Futures project aimed to give

the teenagers challenges, designed to educate them about working within the housing sector.

Martin Warhurst, Director of Finance and Corporate Services for Cestria Community Housing, says: “The style of the leaflet is fresh, inviting and informative. It really stands out from our other corporate leaflets and communicates to its intended audience – young tenants.

“It is great to be able to produce a leaflet for younger tenants, designed by them – it gives it great credibility.”

The leaflet aims to give vital, key information in a more informal and supportive manner to younger tenants who may have never lived independently before about paying their bills, managing their money, their first shop and tips on how to be a good tenant.

Source: Cestria Community Housing  
<http://www.cestria.org/>

Can a Polish 'rent-mirror, Mietspiegel, contribute to fairer rents in Poland? The Mietspiegel is regarded in the German rental sector as an important rent regulation which restricts the increase of rents from rapidly increasing. The German Mietspiegel aptly describes its functioning, whereby rent must mirror that of other similar dwellings in the same area. The Mietspiegel is published by the local government periodically, and reflects the local comparable rent for each district within the city/town.

# Making way for fairer rents in Poland

*Rents and rent increases in the Polish private rental sector are often set according to what the market allows, without considerations to fairness and social responsibility. But, as in other democratic and civilised countries there should be legal instruments which protect tenants from arbitrary rent increases. Creating a Polish “lustró czynszowe” (rent-mirror) might be the solution.*

IUT member Polish Tenant Association, Polskiego Zrzeszenia Lokatorów (PZL), has undertaken a project called: “Housing Information Centre - Malopolska”. The project was supported by the Polish NGO fund in the Ministry of Work and Social Affairs and by IUT. Malopolska is one of Poland's 16 administrative regions, with Krakow as the capital city,

The project had three main aims. Firstly, to establish a modern legal advice center for tenants in Krakow. Secondly, to collect data and info about the housing situation in Krakow and other cities in the Malopolska region with the purpose of creating a “rental mirror” for Krakow, somewhat similar to the German rent mirror – Mietspiegel. And thirdly, to clear the way for a social dialogue on housing

**Besides the lack of sufficient cost-free legal assistance for tenants from the public institutions, the biggest problem for Polish tenants is the lack of instruments and standards on how to establish fair rents and rent increases.**

issues in Krakow and facilitate the growth of voluntary activities among tenants in Krakow.

Besides the lack of sufficient cost-free legal assistance for tenants from the public institutions, the biggest problem for Polish tenants is the lack of instruments and standards on how to establish fair rents and rent increases. Creating a rent-mirror, where rent levels are clearly established in various parts of the urban areas and for comparative flats, was the main aim of the project.

The revised Polish Housing Act established the norms for rent increases in Poland. Although tenants living in the private stock can start legal proceedings when the rent increase is too high, the Polish Housing Act does not provide any clear regulations on how the civil court should decide if increases are justified or not.

Very often, the civil courts establish rents on the level of the market value, which is higher than the average rent level in the particular district. But they should also take into consideration that in Poland, and particularly in Krakow, there is a huge group of “sitting tenants” living in the private stock on the basis of administrative decisions issued during the communist period. This situation causes a large economical problem for thousands of tenants, particularly elderly tenants.

Tenants cannot effectively defend themselves

against often unjustified and substantial rent increases. The solution to the problem could be to establish the “rent mirror”, which allows civil courts to establish rents on a justified and average level.

New regulations under the Housing Act introduced in 2008, oblige the municipalities to publish reports about the average rents in the private sector and to obtain such information from landlords and tenants. Although the Housing Act from 2001 already makes it legally possible for tenants to provide information to municipalities about their rents, which can be used as a base in the process of determining the justified rents, this law is not used in practice because the tenants simply do not know how to provide such information to the municipality.

Today, municipal authorities get information about rents etc. only from their housing administration, which tenants do not take part in, so at the end rents are set on the higher level.

The aim of the PZL project was to collect information, mostly about rent levels, directly from tenants. Then we prepared reports for the municipality, providing such information that it can be used as a “rent mirror” in the processes of determining rent levels.

To prepare for the project, PZL started an information campaign with leaflets, letters and meetings with tenants. PZL also employed interviewers, and undertook activities with the aim of involving volunteers in our actions.

**PZL managed to collect data** about the rents from more than 1,000 tenants living in the private stock in Krakow. Next we prepared a report for the municipality of Krakow. Data collected during the project was used by the municipality of Krakow to prepare a “rent mirror report” in 2014.

We hope that the “rent mirror” reported by the municipality of Krakow and information, collected and provided by PZL, will have a permanent impact on the court proceedings in housing disputes. Regrettably, “rent mirrors” prepared by the municipalities are not binding for courts. According to the 2001 Housing Act these mirrors are only one of several instruments used to establish rents in court disputes between landlords and tenants.

We hope that our project and campaign will have a positive influence on court verdicts and will help to solve one of the most urgent problems for Polish “siting tenants” - how to establish fair rents.



**Text** Karol Szylo, board member and Secretary of PZL Krakow.  
[www.pzl-lokatorzy.pl](http://www.pzl-lokatorzy.pl)



PHOTO: MALIN STENBORG

## Housing revolt in Sweden

**They are young**, they are politically engaged and they want to influence housing policy in Sweden.

*Housing revolt is a network* whereby young people aged between 18 and 35 and who live in Skåne, south Sweden, can have their voices heard. The network, initiated by the Swedish Union of Tenants, hopes to engage young people and create a ripple-effect that will make the politicians act – that is, start

building rental homes, which young people can afford and are accessible to all.

The members of the network arrange workshops and seminars, write articles and make ‘noise’ that will hopefully put affordable housing high up on the political agenda in time for the general elections on September 14.

Follow Housing revolt via  
[www.facebook.com/bostadsupproret](http://www.facebook.com/bostadsupproret)

## New film: Social Settlement, about Housing Cooperatives in Poland

**This 30 min. film**, by Olga Matuszewska, about housing cooperatives in Poland explains the long tradition of housing co-ops in Poland. Also, the film is about the social networks among co-op residents. The film has English subtitles.

In 1921, there were two types of housing co-operatives; the lodger co-operatives which were rental properties and house-building or property co-operatives where members were owners of their respective units and co-owners of the property.

After WWII, the co-operatives were redefined according to the Socialist model in order to fulfil the economic and social roles defined by the Communist Party and the government.

Housing development was centrally planned including production targets, design and quality standards and allocation of units.

Housing co-ops became the main organisation responsible for fulfilling the housing needs of the Polish population after WW II



and the main actors on the housing market. By 1980, 80% of newly constructed dwellings were housing co-ops. Housing co-ops also contributed to the establishment of various social services; cultural, child and youth, libraries, etc. At the end of the communist period in 1989, there were more than 4,000 housing co-ops in Poland with 2,672,000 dwellings.

See teaser on YouTube:  
[www.youtube.com/watch?v=TYhYDPWwhLs](http://www.youtube.com/watch?v=TYhYDPWwhLs)



PHOTO: HEIKE ZUHSE, DMB

# Capped rents in Germany

**A recent government agreement paves the way for the introduction of a rent ceiling in Germany for new leases in the private rental market. Also, rent increases in existing leases must be limited to 15%, from 20%, within three years.**

Last year during the election campaign the German Tenants' Association (DMB) successfully submitted many proposals, in particular to stabilize rents and to reduce rent increases. Many of these proposals were later adopted by the Government.

After the elections in 2013 for the German Federal Parliament, the new governing coalition, the Christian Democratic Union (CDU) and the Social Democratic Party of Germany (SPD), agreed on an "Alliance for Affordable Building and Housing".

The proposed measures of this "Alliance" especially concern the introduction of new rent limits.

Among the proposed measures are;

**A. Capping limit for rent increases in existing tenancies** (in German: *Kappungsgrenze*).

Today, landlords may demand an increase in rent up to the comparative rent customary for the

local area. The rent may not be raised by more than 20% within three years. Germany remains a nation of renters. The owner occupancy is just 53 percent, according to Eurostat, compared with an average of 67 percent 'the euro zone. Photo from Berlin with 85% tenants.



**The proposed measures of this "Alliance" especially concern the introduction of new rent limits.**

According to the reform of the tenancy law in the beginning of 2013, in regions with tight rental markets determined by the Federal States, the rent increases for existing tenancies are now limited to 15% within three years. To date, this limit of 15% for rent increases is applicable in Berlin, Hamburg and several cities in Bavaria.

In the discussion the German Tenants' Association called for four years instead of three. Rent increases due to renovation measures or changes in operating costs are not to be included in the capping limit.

**B. Capping limit for rent increases in new contracts** (in German: *Mietpreisbremse*).

As of today owners can set the rent for new leases almost freely. This has resulted in dramatic price hikes in many metropolitan areas. For example in Frankfurt am Main by 30%, Hamburg by 28%, Berlin and Munich by 20%. Now, further increases will be limited.

The coalition agreement of the Federal Government provides for the introduction of a ceiling for the amount of rent in new tenancy contracts on the private rental market. In the future, the rent increase may not exceed 10% of the comparative rent for the local area.



The official lists of rent index, the rent mirror (Mietspiegel), will serve as a benchmark. The initial rent of newly constructed dwellings will however be excluded from this regulation. The capping limit for rent increases will only apply to tight housing markets. About four million rental dwellings are located in such areas.

### C. Apportionment of the costs of energy efficient modernization

Landlords are able to increase rents annually up to 11% of the cost of energy efficient modernization. According to calculations by the German Tenants' Association, the average modernization costs are around €200/m<sup>2</sup>. In the case of a 70 m<sup>2</sup> dwelling, this means a monthly increase of about €140.

To prevent households with low and middle incomes from having to move out due to high rent increases, it is very important that the increases should be reduced after energy renovations and modernization. Therefore, the government proposes a reduction from 11% to 10%.

This is not enough, says the DMB, and calls for the abolition of this apportionment of costs for energy efficient modernization measures. The DMB instead proposes a fixed-term replacement by an addition based on energy saving.

In major cities of Germany, the share of rental housing will continue to significantly outweigh the share of homeownership. Today rental housing in major cities represents 70% to 85% of the total housing stock.

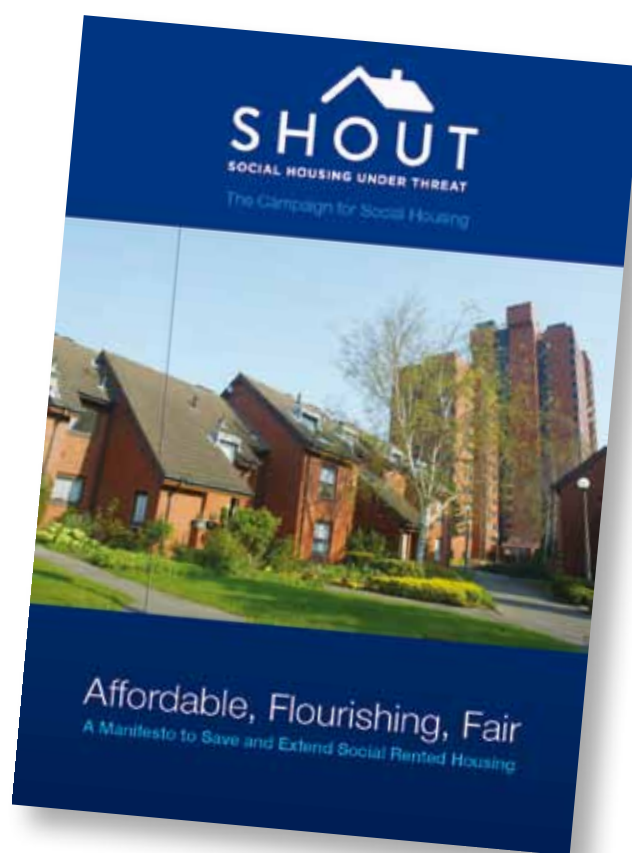
Rents are increasing in the capital Berlin because there is an increased demand for housing. Since 2010, an additional 100,000 people have settled in Berlin, where approx. 85% of all households rent. By 2030, an increase of 250,000 is expected. The pressure on tenants with low incomes will continue to rise as well as the consequent displacement of lower-income tenants from the attractive city center to the outskirts.

In Berlin, living will never be as affordable again as it has been in the past. The net rent without utilities for someone who signs a new lease is today €8-12/m<sup>2</sup>, and €11-15 for flats in newly constructed buildings.

The population growth will contribute to new challenges for improved infrastructure and the mobility of the inhabitants. This is particularly important in the context of Germany's aging population.

The energy situation will gain a central role in the housing stock in the context of climate change. Berlin could be carbon neutral by 2050. But the government has no idea how to implement energy efficiency in a socially responsible society.

**Text** Heike Zuhse, German Tenants' Association, Deutscher Mieterbund (DMB)



# SHOUT

## – a new campaign for social housing in England

*Instigated by the former Housing Minister John Healey in January 2014, SHOUT is a campaign for a genuinely affordable, and fair social housing sector.*

SHOUT wants to restore the cross-party consensus on housing that existed prior to 1979. The government has pushed through the 'Affordable Rent' programme that will increase the rents for new homes provided by social landlords up to 80 percent of market rents, leading to many households becoming trapped in poverty.

The social rented housing sector has shrunk considerably over the past thirty years. In 1981 councils and housing associations owned 5.2 million rented homes in England. By 2012 this had fallen to 4 million, a loss of 1.2 million homes, mainly as a result of homes being sold under the Right to Buy and not replaced.

SHOUT seeks a new political consensus by returning to sensible levels of investment in bricks and mortar to provide

rented homes at genuinely affordable rents. This will help to reduce the £24 billion that is spent annually on housing benefits – the second largest item of welfare spending after state pensions.

SHOUT wants to see 100,000 new social rented homes built each year. Also, all social rented homes lost through the Right to Buy, voluntary sales and conversions to 'Affordable Rent' should be replaced on a like for like basis where there is need.

The government should set a target of surplus public land to be made available for social rented housing at low cost and develop robust mechanisms for releasing land and assembling sites in local areas. Social housing rents should continue to be based upon an affordability formula. Social rented housing should be properly regulated to encourage high quality management with tenants involved to the degree they choose.

The 20 page Manifesto sets out the case for social rented housing as a central part of the solution to the housing crisis: [www.iut.nu/Literature/SHOUT\\_2014.pdf](http://www.iut.nu/Literature/SHOUT_2014.pdf)

# He aha te mea nui o te ao? He tangata! He tangata! He tangata!

...is Maori and means “What is the most important thing in the world? It is people! It is people! It is people!”



**Kia ora, Hi**, from Tenants Protection Association, TPA, in Christchurch, New Zealand!

TPA was originally set up in Christchurch in the early seventies, but was disbanded after several years. In 1982 TPA was re-established by Andrew Alston, a lecturer in law at Canterbury University, and the late Green Party MP Rod Donald. At this time there was no specific legislation for landlords and tenants and disputes were heard under the property law act.

The Residential Tenancies Act, RTA came into effect in 1986, drafted by Andrew Alston under a Labour government. The RTA outlines rights and responsibilities for landlords and tenants with the most significant change being the inclusion of boarding houses, which were previously exempt. The Act also provides a dispute resolution service by allowing for mediation and hearings through the Tenancy Tribunal.

TPA works to protect, promote and advance generally the rights interests, and welfare of tenants in the Christchurch region. Our education sessions are offered to tenants and agencies who wish to increase their knowledge of renting and the law. TPA has made calls for a rent stabilisation, a register of all rental properties and a rental Warrant of Fitness to bring all rental properties up to an acceptable standard.

According to the 2013 NZ Census 84 percent of the total rental sector represented households in the private sector. The remainder of the tenant households were social housing tenants through Housing New Zealand Corporation, HNZC, or local authorities. HNZC is a crown agent who provides housing for people in need. They are NZ's biggest landlord with approx. 69,000 properties nationwide.

A 7.1 earthquake struck Christchurch in September 2010 and in February 2011 Christchurch again suffered severe damage



TPA team, from left: Lisa Coulter, Helen Gatonyi, Ali Brunel and Di Harwood.

from a 6.3 earthquake. The earthquakes have been referred to as “The Biggest Insurance Event in the World”. Extraordinary powers could have been brought in which may have eased rents and stopped some landlords from profiteering, but this wasn't done. The private rental market prior to the earthquakes was for the most part stable with rents being at an affordable level. The earthquakes brought with them a loss of housing stock, from both private and social housing, which was estimated at 11,500 properties, more than 6 percent of total housing stock. In 2012 Christchurch's average rents increased on average by \$92/week, or €58.

Substandard properties that tenants are renting have become apparent over the last few years because there is little or no option in

a market that is extremely tight. Earthquake damaged properties, houses with no insulation and heating, homes that are not weather tight – tenants are renting these properties because they are unable to find a property that is in good condition and at a reasonable rent.

**Housing insecurity** is also a major factor in tenancy issues. TPA advocates for a change to legislation that would give security of tenure. TPA would like to see tenant participation models developed and a nationwide advocacy service. This could be funded through the interest gained from unclaimed bonds.

Find more information on TPA on [www.tpa.org.nz](http://www.tpa.org.nz), or on [www.facebook.com/tpa.chch?ref=hl](https://www.facebook.com/tpa.chch?ref=hl)  
**Text** Helen Gatonyi, Manager TPA

## IUT in Prague

The Czech Senate hosted a reception and press conference when the IUT board met in Prague, April 24–25. IUT President Sven Bergensträhle discussed housing in relation to the EU with Libor Rouček Czech MEP, and the future of Czech rental housing with the President of the Czech Senate, Mr Milan Štěch.

Mr Bergensträhle thanked Mr. Štěch for the Czech government's hospitality and handed Mr. Štěch an IUT T-shirt.



PHOTO: MARTIN VICEK



PORTUGAL

## AIL, 1924–2014

The Lisbon Tenants Association, Associação de Inquilinos Lisbonenses, celebrates its 90th anniversary. In the beginning of the 1920's there was an acute housing shortage in Portugal, and rents hiked, sometimes tripled – which triggered the formation of AIL. Soon, AIL assumed the role of a social partner, the right to hear and to be heard, to submit proposals, and to participate and intervene with the various public and state bodies.

Throughout the years AIL has participated and been actively involved in the housing debate. In 2012 a new Rental Law was passed which has had tremendous negative impact on residential tenants. AIL is still fighting this Law. The end is yet to be seen.

IUT congratulates AIL and wishes our Portuguese colleagues many successful years to come.

SWEDEN

## New Chair for Swedish Union of Tenants

Marie Linder was in June elected new Chair of the Swedish Union of Tenants, Sweden's largest NGO with 525,000 members. Marie has been locally active with the SUT for over 20 years.

– I feel very honoured and happy, but I am also humble, says Marie. It is a great challenge to head a large organization, and I hope to be worthy of the trust and hopes that the members put in me. To represent an organization with over half a million members is the finest mission one can have.

Marie succeeded Barbro Engman who was Chair since 2000.



DENMARK

## Half of all affordable rentals gone

Copenhagen has lost half of all affordable rentals, under 4,000 DKK (€540) per month, since 2009. The City fears longer waiting lists, more homelessness and more pressure on a few neighbourhoods. The City cannot directly influence rents in the public, nor in the private sector. But the City can reform the building- and planning directives and can create incentives for the private sector to build more flats with lower affordable rents.

– In a vibrant and attractive city, a city where districts are not set apart, affordable housing is an essential component, says Jesper Christensen, Deputy Mayor for social issues.

Source: Vi Lejere



NIGERIA

## Government needs to boost rental housing

A number of studies have appeared over the last two decades and, during the 1990s, where a number of researchers have argued that greater attention should be paid to the rental-housing sector in Nigeria. For most households, renting is less of a financial stretch than buying a home. Even in the best of times, homeowners must come up with a substantial amount of cash to cover the down payment and closing costs, as well as the expense of any immediate repairs.

Nearly four out of five individuals under age 25 who live independently rent in Nigeria. And nearly two-thirds of 25–29 year-olds and more



than half of households in their early 30s rent their homes. The provision of such houses should therefore incorporate low medium and high income type and must spread across the state capital and towns where there are shortages of accommodation.

While renters typically have to pay a security deposit plus the last month's rent, the total outlay is usually more modest than the upfront costs of buying. Equally important, renters who want to move do not incur the steep costs associated with selling a home.

Source: The Editor, The Guardian, Nigeria

# Australian tenants fined and locked out of their homes

*In Australia, unfair and oppressive rules introduced by some apartment buildings have seen a number of tenants summarily locked out of their homes, often over trivial matters. These tenants have found that local laws offer them little in the way of meaningful protection.*

In a nation where owning a home with a backyard has long been promoted as the housing 'ideal', renting an apartment is becoming the norm for more and more people. In Sydney, well over 50 percent of apartments are occupied by tenants and, with the city currently experiencing a boom in apartment construction, many more apartment renters are on the way.

Although tenants as a whole have an increasing stake in the way apartment buildings are run, they are given very little say under current laws. The setting and enforcement of building rules is the preserve of each building's owners corporation: a mini-government where all apartment owners, including absentee owners, get a vote. In most of the country, owners make the rules and the only role for tenants is to follow them.

Rules in apartment buildings commonly concern matters like parking, noise and garbage disposal and are generally a good thing for all residents. Sensible rules help to promote harmonious, or at least functional, buildings. But not all rules are sensible and in a false democracy, where the majority of residents are often left out of the rule-making process, the stage is set for a host of tenant-unfriendly rules.

One large Sydney apartment building has recently taken to locking its own residents out under the banner of tackling the overcrowding and illegal activity that it says is rife in the building.

The owners corporation of that building has introduced heavy-handed rules concerning the use of electronic swipe cards (ie. the residents' house keys) that have seen



PHOTO: MAGNUS HAMMAR

Renting privately in Australia often means renting a house.

tenants have their access cards cancelled over matters as trivial as lending the card to a visitor to go out to buy a bottle of milk. In order to get back into the building, the rules require locked-out residents pay an access

card 'reactivation fee' of \$150 (€103). Some tenants have been locked out for days on end and it is understood that others have had to pay accumulated penalties in the thousands of dollars just to get back in to their homes.

Most of these tenants have nothing to do with overcrowding or illegal activity.

**Outrageous as they are**, these sorts of rules are not confined to just one building. The spread of centralized electronic key systems that allow access to a building to be granted or revoked at keystroke has seen other buildings introduce similarly oppressive rules. Locking people out in order to get them to follow a rule or hand over money has never been easier.

Perhaps the most unfortunate thing for these apartment renters is that, so far, local laws meant to protect tenants have been of little assistance. Government authorities have said that current legislation does not empower them to take action in these types of cases. Tenants have the option of either paying to kick-off a potentially expensive and lengthy legal process, or paying the penalty demanded by the owners' corporation. When a tenant is locked out of his or her home, it's not much of a choice.

**The issue exposes a blind spot** in the law and reminds us that tenancy laws that seek to strike a balance between the interests of tenants and landlords are not the only laws that matter when it comes to tenants' rights. In a situation where a landlord locks out a tenant under questionable circumstances, there are usually very clear laws that allow tenants to seek reasonably quick, affordable and effective redress in a Tribunal, with offending landlords facing heavy fines. Not so for those tenants unfortunate enough to be locked out by their building manager.

**In the state of New South Wales**, the laws that govern apartment living are currently under review and the government has already flagged some positive changes for tenants, including giving tenants more of a voice in how the buildings they live in are run. But this change doesn't go far enough. There also needs to be clear provisions, similar to those that apply to landlords, protecting tenants - and individual owners, for that matter - against unreasonable interference by owners' corporations.

**Text** Tom McDonald, tenants' Advocate at the Inner Sydney Tenants Advice & Advocacy Service at the Redfern Legal Centre, Sydney.



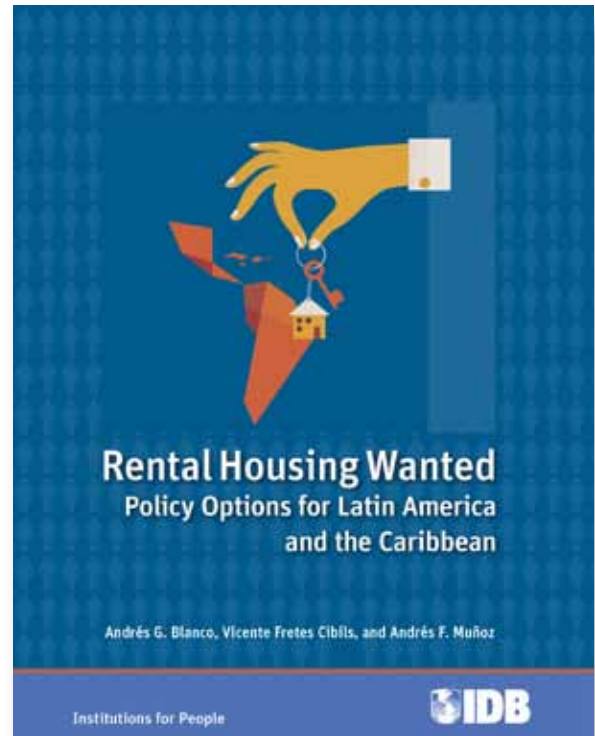
## New publication: Rental Housing Wanted – Policy Options for Latin America and the Caribbean

*This publication presents the key findings and recommendations of an investigation conducted by the Inter-American Development Bank (IDB) and describe the on-going projects to design and implement policies to stimulate the rental housing market in different countries in Latin American and Caribbean (LAC).*

**The rental market** is significant in the LAC region: currently, one out of every five households rents their home, despite the bias of public policy toward homeownership.

This proportion has continued to increase over the last 10 years in most countries and is greater in urban areas, especially in the largest cities, where it is more than 40 percent. This is crucial in a region where today the urban population exceeds 80 percent and is expected to increase further in the coming years.

**Rental housing has better conditions** in terms of infrastructure and construction materials than informal housing, and similar conditions to those of homes in the formal economy, even for those in the lowest income brackets. In addition, key segments of the population, most notably the young, favour renting because of the flexibility and spatial mobility that it offers. Moreover, households living in rental housing are more likely to be located close to the center showing that for some location could be more important that acquiring an asset. For these reasons, renting may thus become an efficient and effective alternative in terms of cost to address the quantitative and qualitative housing deficit that currently affects almost 40 percent of the region's households.

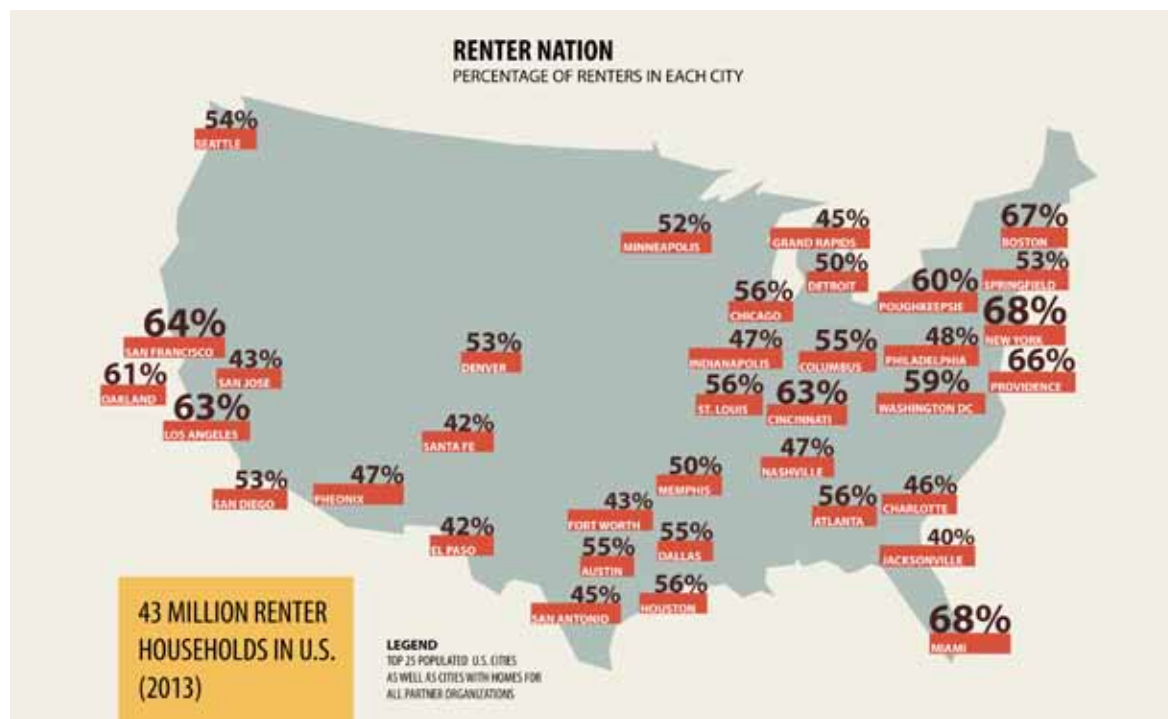


The rental market could become a key instrument of housing policy in the region. Governments can complement existing property support policies with measures geared towards incentivizing this type of tenure. With regard to supply, governments could support the provision of small-scale rental housing and promote the creation of large-scale commercial production.

**As for demand**, governments could consider direct subsidies and explore other alternatives that combine rent and ownership, such as leasing. Lastly, with regard to the institutional framework, governments should eliminate excessive rent controls, ensure a more timely repossession process, improve market information, and link urban planning to rental policy.

Available in English, Spanish and Portuguese, via [www.iut.nu/members/south%20america.htm](http://www.iut.nu/members/south%20america.htm)

**Text** Andres G Blanco, Inter-American Development Bank, Washington D.C.



More than one out of three US households rent their homes.  
Source for figures in map: U.S. Census Bureau; 2012 American Community Survey.

# Rise of the renter nation – USA

*The converse of the housing market collapse is an unprecedented rise in the number of tenant households in the US, one that shows few signs of slacking over the next decade.*

2012 saw the addition of 1.1 million tenants, the second year of 1 million-plus growth, adding to the total of over 5 million new tenants that entered the rental market between 2005 and 2012. Over this period, tenants have accounted for all net household growth. Over the next decade, this trend is likely to continue. The Joint Center for Housing Studies at Harvard University estimates the total growth of renters between 2013 and 2023 will be between 4 and 4.7 million households.

The crisis of affordable housing in the US over the next generation will be concentrated among tenants. At the center of this crisis are low-income people of colour living in urban areas. Households from these communities have been overrepresented among tenants for decades, and in the recent housing market collapse, they have been disproportionately the victims of foreclosure and foreclosure-related evictions.

The crash of the housing market and the

bubble that preceded it provide important lessons about the limits, and dangers, of the private housing market and an opportunity to implement more sustainable, evidence and needs-based housing policies. At present, it does not appear that most policymakers have learned these lessons or are poised to act on the historic opportunity to chart a new course.

**At present, it does not appear that most policymakers have learned these lessons or are poised to act on the historic opportunity to chart a new course.**

Current housing policy remains biased toward a homeownership model, neglects tenants, and continues to place its faith in the very same market mechanisms and actors that precipitated the housing crash in the first place. The well-publicized entry of large private investors into the US rental market and federal support for the expansion of private control over housing suggest most policymakers have learned little, if anything, from the greatest economic collapse in over 70 years.

While the most recent speculative bub-

ble raised the proportion of homeowners nationwide to 70 percent of all households, this gain was an illusion that vanished as the market collapsed. A longer view reveals that for three decades before the bubble began in the mid-1990s, homeownership rates hovered around 64 percent, despite massive federal and market support.

Rents have been increasing for the past 20 years and jumped four percent in each of the past two years alone. Over the period from 2000 to 2014, median household income has increased by 25.4 percent, while rents have increased over 52.8 percent.

Affordable housing policy must address 5 pillars: Affordability; Accessibility; Long-term stability and protection from displacement; Health, sustainability and quality, and finally; Community Control.

The report – The Rise of a Renter Nation – presents a much-needed vision for genuine housing security, crafted by grassroots organizations from many of the most impacted communities across the country.

Source: The Rise of a Renter Nation.  
Homes for All, campaign of  
Right to the City Alliance  
<http://homesforall.org/campaign/reports/rise-of-the-renter-nation>

## Tackling developing world tenancy challenges

# Harvard University students develop policy brief with IUT

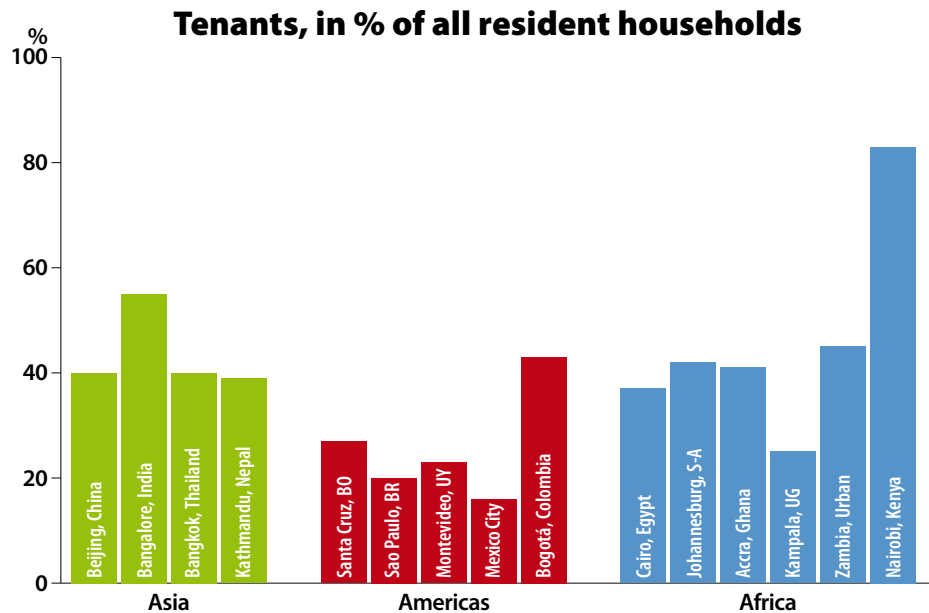
*If tenants are frequently overlooked by urban planners, this is especially true in the developing world. As Prof. Alan Gilbert notes: “Too much of the planning literature has ignored tenants...and as a result tenants became invisible.”*

Building on this observation, students at Harvard University collaborated with IUT to develop a policy brief on how to better address developing world tenants and their interests.

The forum for this exercise was a Harvard graduate seminar, which brought together 19 students from the fields of urban planning, architecture and public policy. The students came from 11 profoundly different countries, ranging from Mongolia to Chile. The challenges faced by tenants, and particularly tenants’ vulnerability in the face of rapid urban development, resonated across all the students’ nations and sparked their interest in collaborating with IUT.

Students began their investigation by surveying the major challenges facing tenants in the cities of the Global South. They did this through conversations with Magnus Hammar, Secretary General of IUT, Slum Dwellers International (SDI) and the Huairou Commission, a global women’s network. These conversations were followed by an in-depth study of the literature on tenancy in the developing world.

The resulting 17-page brief begins by noting that tenancy rates in the developing world are often very high – reaching, for example, 43% in Bogota and 42% in Johannesburg. Yet, this is seldom reflected in the extent to which tenants are considered in plans and policies. Complicating matters, tenants are often among the poorest urban residents. As a consequence, tenancy is, as the UN states: “an essential option for the urban poor in developing countries.” At the same time, most developing world governments are poorly equipped to protect tenants and, as a result, tenants can face a number of



Tenants, in % of all tenures, from various years and sources. Up to date and precise figures on tenure in developing countries are for understandable reasons difficult to obtain. Sources are available from [info@iut.nu](mailto:info@iut.nu)

important hurdles, including high housing costs, insecure tenure and substandard service provision.

Six strategies were identified by the students that can be employed by planners, policymakers and tenant advocates. These include: building local partnerships, advocating for rights, enhancing positive perceptions, improving legal and procedural protections, improving building quality and enhancing tenure security.

**Effective local partnership** around tenant issues was what the students felt as one of the most pivotal strategies to be built. There are some incredibly successful models and results for this type of work. SDI has established a global network of national slum dweller organizations and has invested in their capacity to mobilize slum residents and influence policy change. The Huairou Commission and their partner GROOTS have facilitated an international network of women’s organizations that share resources and lessons across border.

These experiences suggest that more standard approaches alone, such as interna-

tional advocacy or enhanced local legal protections, will be insufficient to protect tenants. Significant energy will have to be spent identifying local individuals and groups with the potential to represent and advocate for tenants.

While one aspiration of Harvard’s effort to engage with tenant issues was to impact policy, an equally important one was to introduce a group of emergent decision makers to this pivotal and often ignored group. In this respect the course and policy brief exercise met their goal, since many of the course’s participants have continued their interest in tenant issues and will carry this passion into their professional roles.

Read the policy brief via [www.scribd.com/doc/235494734/Harvard-IUT-Renter-Policy-Brief](http://www.scribd.com/doc/235494734/Harvard-IUT-Renter-Policy-Brief)

**Text** Michael Hooper,  
Assoc. Prof. of Urban Planning  
at Harvard University



International Tenants Day & European Responsible Housing Initiative

**IUT invites colleagues and friends to the**

# Tenants Empowerment and Responsible Housing

**October 6, in Brussels**

## On the program:

- Representatives of EU institutions and stakeholders from the housing sector, including tenants and housing organisations, will discuss how tenants can empower themselves. Panel debate.
- Presentation of the ERHIN project on responsible housing and corporate social responsibility, CSR.
- European Responsible Housing Awards ceremony. The best CSR practices from housing organisations across Europe
- Networking cocktail

**Venue:** North Rhine-Westphalia Representation to the EU,  
rue Montoyer 47 in Brussels.

**Time:** 10.00 – 18.00, followed by cocktail

**Languages:** English and French

**More info:** Program and registration via [www.iut.nu/conferences.htm](http://www.iut.nu/conferences.htm)

**Questions:** [davide.lanzillotti@iut.nu](mailto:davide.lanzillotti@iut.nu)

Please register by Sept. 25.

This day is a joint event by  
IUT, CECODHAS Housing Europe and DELPHIS

