GLOBAL TENNATIONAL UNION OF TENANTS' QUARTERLY MAGAZINE

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Vienna best city for living

Vienna has been named as the best city to live in the 18th Mercer Quality of Life study, much owed to the city's large stock of affordable rental homes. This publically owned house in Bürgergasse 22 is one of the city's many beautiful houses. Learn more on page 15





IUT member organisations in:

Austria, Australia, Belgium, Benin, Bosnia-Herzegovina, Canada, the Congo (Dem. Rep.), Croatia, Czech Republic, Denmark, England, Estonia, Finland, France, Germany, India, Israel, Italy, Ivory Coast, Japan, Kenya, Latvia, Liberia, FYR Macedonia, the Netherlands, New Zealand, Nigeria, Northern Ireland, Norway, Poland, Portugal, Romania, Russia, Scotland, Slovakia, Slovenia, South Africa, Spain, Sweden, Switzerland, Tanzania, Togo, Uganda, USA, Wales



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More affordable homes needed in Denmark!

In the autumn of 2015, a liberal government was elected in Denmark. Among its first actions was to cut deeply into social benefits, especially rent subsidies for the aged and for people with disabilities. In order to deter refugees from coming to Denmark, the Danish government published ads in Lebanese papers, telling possible Syrian refugees, that Denmark is not a good place to go – and simultaneously, the government cut deeply into the general benefits for refugees – and for Danish citizens.

Recently the government has announced a freeze on taxes on real property – but only on owner-occupied homes. Taxes on rental dwellings have not been frozen – in Denmark taxes on rental dwellings are paid directly by the tenants. As the reason for this discrimination the Minister of Finances simply stated "We can't afford it all." These measures have adversely affected many Danish tenants with low incomes.

In the last two decades, migration from the countryside into the cities has been accelerating. This migration has put substantial pressure on housing in the major cities in Denmark, as construction of housing in no way meets the demand – except construction of homes for the upper middle classes.

That is, affordable housing in Denmark – which is primarily found in the social housing sector – is under intense pressure. The extensive cuts in social benefits by the present Danish government are making a large group of Danish, mainly tenants and refugees, poor and at the same time, there is no affordable housing.

Words like "homelessness" and "slum dwellings" haven't been used much in the Danish language for many years, but unless new affordable housing is constructed, we might have to get used to using them again.

This is why the present primary political target of the Danish Tenants Organisation (LLO) is the construction of more affordable housing. Not tomorrow – but today!



Claus Højte, Director, LLO Denmark

CALENDAR

2016

May 5–7: 100th anniversary, and 51st congress, of CNL, French Union of Tenants, in Paris
May 9: Housing for Africa, Johannesburg South Africa
May 20: 125th anniversary of the MV Zurich, Tenant Association in Zürich Switzerland
May 27: Neighbour's Day
June 10–12: TIS Annual Conference 2016, Westerwood, Scotland
June 17–19: Swedish Union of Tenants AGM, Trollhättan Sweden
June 28–30: CIH Housing and Exhibition conference 2016, in Manchester UK
June 28–30: ENHR annual conference, Belfast, Northern Ireland
July 13–14: TPAS England National Tenant Conference, Warwick England
July 25–27: Prep. Com. 3 for Habitat III, Surabaya, Indonesia
August 15: Tenants' Union of NSW, 40th Anniversary Forum, Sydney AUS
September 13–15: UN ECE Committee on Housing and Land Management, Geneva
October 3: International Tenant's day 2016
October 7: National conference on Housing and Water, by CNL France
October 14–16: IUT congress, Glasgow Scotland
October 17–20: UN Habitat III, in Quito Ecuador
November 18–20: TPAS Scotland conference and AGM 2016, St Andrews Scotland

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

Privatising UK social housing won't work – just look at Europe

The UK government has made it clear that it wants to move housing associations, reclassified as public bodies from October 2015, off the public books as soon as possible. It also wants to encourage the building of more new homes for sale, rather than for rent.

But will these plans help solve the UK's housing deficit, or create an even bigger problem?

The UK population's average annual growth is 0.7 percent, which is double the EU average and one of the highest growth rates in the EU. The UK housing construction rate, however, is 2.5 homes per 1,000 people. That means the population increased by 4.5 million, or about 2 million new households, between 2004 and 2014. With only 1.5 million new homes built in the same period, the deficit is obvious – a shortage of 500,000 homes.

It is no wonder housing costs have increased. Normally, this would hit low income households, young families, firsttime buyers and migrants hardest. But even middle-class households in London and other metropolitan areas are being priced out of the market and forced to live in commuter zones far from work.

Is the free market the right tool to revitalise the industry and create affordable housing? Many people believe in this liberal approach and that supply and demand balance themselves, with demand driving the supply.

However, many European countries have already gone down this path – and many wish they had not.

During the 1990s, central and eastern European countries embraced the free market route. Governments in Hungary, Slovakia, Macedonia, Romania, Armenia and elsewhere sold their stake in housing and left it to the private developers and tenants associations to take care of construction and maintenance costs. Today, these countries boast above 90 percent private home ownership – as high as



UK government plans to sell its stake in housing associations, with altogether 2.6 m homes.

98 percent in Armenia – according to a recent Habitat for Humanity report.

These countries also boast a new class of owners who cannot afford to maintain their properties. In Romania, 40 percent of homes are in need of renovation according to UN estimates. In Ukraine 10 percent of homes need to be reconstructed or replaced, while 9 percent of Russian homes should be demolished, according to our report. Is the free market helping? No, the owners are locked into their decaying homes, they can not sell them and, if they do, they can not afford new ones.

Germany is often held up as a model for social housing privatisation. But its public housing was sold to international investors, such as Deutsche Annington, and Vonovia, Cerberus, Fortress and commercial banks. The sale and resale of the same properties on the market ended in a race for profits and an increase in housing prices. Today there are a million fewer social dwellings in Germany than there were prior to privatisation.

According to the Financial Times, privatisation of social housing will reduce the public debt by more than £100bn in the UK, but there is little evidence to suggest the move will increase house building and decrease the housing deficit in the long run. The Habitat for Humanity report 2015 states that, right after privatisation in 1990s, most of central and eastern Europe experienced a drop in house building; this gradually picked up until the mid-2000s but plummeted again by 70–80 percent after the global financial crisis.

A free market approach is more vulnerable in times of crisis; in 2008 foreclosures affected markets with a high share of private stock and less so countries that rely on a mix of private and social models, such as Germany, Netherlands or Austria.

If the UK does not want to see its citizens emigrating in search of a decent place to live, it might want to consider not selling its stake in housing associations and instead, managing it better.

Text Wolfgang Amann, head of the Austrian institute for real estate, construction and housing.

Dr Amman is co-author of Habitat for Humanity's 2015 housing review,



available via www.habitat.org/emea This article first appeared in the Guardian on 24 November 2015. Reprinted with permission.

Preventing unhealthy housing is a gain for society

Housing is a key determinant of health. Housing conditions and the urban environment have a direct effect on the physical and mental health of the population. There are many housing related disadvantages which impact on people's health: cold, damp, bad indoor air quality, noise exposure, lack of safety or sanitary services, poor insulation in hot climates, lack of air-conditioning and difficulty in accessing recreational or green areas. Research shows that investing in adequate housing produces significant gains for society.



According to a 2011 report of the World Health Organisation (WHO), inadequate housing accounts for 100,000 deaths per year in Europe. In

the UK alone, the number of excess winter deaths is on average 12,500 a year, mainly caused by unacceptably low indoor temperatures. Similar cases of excess mortality can be found in Baltic countries, in Eastern Europe and Central Asia. The Organization for Economic Cooperation and Development (OECD) explored the determinants of housing and health satisfaction and found out that people who assess their health status as good are much more likely to assess their housing situation as satisfactory. This shows a close relationship between the place where people live and their well-being.

When it rains, it pours. According to Prof Hugo Priemus' iron law of the housing market, weaker groups live in inferior housing while stronger groups live in superior housing. Poor households are indeed more exposed to housing related disadvantages, which are cumulative and clustered. This means that the population groups that combine socioeconomic characteristics such as having a low



Poorly maintained houses cause unhealthy indoor climates.

income, being a single-parent or a large family, have an increased risk of exposure to these disadvantages and are often affected by several types of inequalities at the same time. In addition to that, the housing cost overburden has indirect negative health outcomes as it limits family spending for other basic needs. Tenants in the private sector spend more of their income on housing than others.

As housing is a social good, security of tenure is a precondition for stabilising people's life and thus their well-being. Lack of security of tenure and short tenancy agreements may cause socioeconomic inequalities and discourage tenants from reporting problems to their landlord for fear of being evicted. Only a few countries have adopted a "social" tenancy law, according to which short agreements are the exception, tenants are protected against arbitrary notices and rents are legally stabilised.

Inadequate housing generates costs. The highest proportion of inadequate housing is found in the private rented sector. In 2010, the UK-based Building Research Establishment (BRE) calculated that the cost of poor housing to the National Health Service was at least £600 million per year in England, with the total cost to society each year being greater than £1.5 billion. Overall, the BRE estimates that it would cost £17.6 billion to achieve 100 percent decency in the private sector. However, lack of investment in buildings now may result in increased costs in the future.

Investment in adequate and affordable housing is a winning game. According to an upcoming EUROFUND publication, the entire society would gain from investment in adequate and affordable housing as health, social security and energy costs would significantly decrease. The total cost of making existing housing reasonably healthy and safe is estimated to be some €350 billion in the European Union. If all the remedial work was undertaken now, the cost benefit to society would be some €160 billion per year. Thus, the investment would be paid off after only three years. Investing in adequate and affordable housing should be seen as a form of preventative expenditure, which leads to significant savings for public budgets and to the improvement of living conditions for residents.



Text P. Davide Lanzillotti, **IUT Brussels**

vation and employment opportunities. The EU Urban Agenda is a new working method to ensure maximum utilisation of the growth potential of cities and successfully tackle the social challenges. Through the EU Urban Agenda, national governments, the European Commis-

EU

Urban Agenda

working

objective

population.

sion, European institutions and other stakeholders, such as the International Union of Tenants, will be working together for a sustainable, innovative and economically powerful urban Europe.

The EU Urban Agenda,

as illustrated by the EU

Urban Intergroup.

The following four pilot partnerships have been launched under the EU Urban Agenda; Housing, coordinated by Slovakia and joined by the IUT; Air quality, coordinated by the Netherlands; Inclusion of migrants and refugees, coordinated by the city of Amsterdam; and Urban Poverty, coordinated by Belgium and France. Partnerships should not last more than three years and will look at three main issues: better regulation; better use of financial instruments; and better knowledge exchange.

On May 30, a Ministerial meeting will be held in Amsterdam, attended by European Ministers responsible for urban development. The aim is to have an agreement about the start of the EU Urban Agenda and launch the first partnerships.

> More information is available via http://urbanagenda.nl

European Responsible Housing Awards 2016

THEMES

ELIMATE

STATES

12 ACTION PLANS IMPLEMENTED IN 2-3 YEARS

The EU Urban Agenda, and IUT

More and more people are living, working and

spending their time in cities. According to

Eurostat, built-up areas, cities, towns and

suburbs, provide a home to almost three

quarters, or 72 percent, of the EU-28's

to continue to grow, to 80 percent by 2050.

nied by complex issues, including an ever

greater risk of segregation, increased crim-

They are, whether we like it or not, the

powerhouses of economic growth, inno-

inality and environmental problems.

With the current trend, urbanisation is set

At the same time, growth is accompa-

But still, cities are of huge importance.

Responsible housing is a form of fair and ethical housing production and management which improves the economic and social conditions of local communities. It creates a basis for social cohesion, local devel-



opment and attractiveness, quality of life for tenants/residents and local actors.

Corporate social responsibility (CSR) can be a powerful tool to support this transition and help providers address current and upcoming challenges.

In 2014, a first set of Awards was presented in Brussels on the International Tenant's Day.

As a follow up, IUT again joins forces with Delphis and Housing Europe to organise a second round of the European Responsible Housing Awards 2016.

Public, cooperative and non-profit housing providers

will be able to compete for the European Housing Responsible Awards. Housing providers are again invited to highlight their commitment to responsible housing and promote their best practice!

> Learn more about Responsible Housing, and how to participate via www.responsiblehousing.eu

In preparation for Habitat III, Quito Ecuador, October 17–20

IUT at European Regional Meeting in Prague

For March 15–18, the Czech government had invited government representatives of 56 countries from the UNECE region to Prague, together with civil society; NGOs, researchers, city planners etc. The three-day event, in preparation for the UN Habitat III conference, brought together over 2,000 delegates, including a delegation from the International Union of Tenants.



The Prague Declaration for Habitat III, European Regional Meeting was the main negotiated outcome

of the conference. Parallel to plenary and high-level negotiations were a multitude of side events, such as seminars, study



visits and exhibitions. IUT together with Housing Europe contributed with a wellreceived event entitled: Addressing the role of affordable rental housing in meeting the increasing housing needs. IUT also participated in a UNECE event, also on the issue of affordable housing.

The IUT team in Prague, from left; IUT vice Presidents Richard Hewgill and Jan Laurier, together with IUT President Sven Bergenstråhle and Magnus Hammar, Secretary General.

The Prague Declaration does not perhaps bring about many new aspects of sustainable urban development: The declaration repeats what has been said before – that lack of affordable, adequate, accessible, habitable, resilient housing and homelessness is a major problem.

Also, the signatories addressed urban poverty and exclusion through equal access to affordable housing, and safeguarding tenure security.

The Prague Declaration is available via: www.iut.nu/UN/PragueDeclaration2016.pdf

Tenants of Nigeria fight evictions

Even though poverty is declining in many developing countries, over one billion people still live in slums throughout the world, according to UN Habitat. Rapid urbanization places remarkable strain on housing and serviced land.

Nigerian cities like Lagos, Port Harcourt, Kano and the capital Abuja have witnessed a huge influx of people, which has led to the emergence of satellite towns populated by many slum dwellers and squatters.

The National Union of Tenants of Nigeria, NUTN, is actively preparing for the UN Habitat III conference. NUTN is mainly active in oil and gas rich Rivers State, one of the 36 states of Nigeria. The Union estimates that over 60 percent of the residents in the



.....

Street market in Lagos, with a population estimated at 21 million in 2014.

capital Port Harcourt live in informal settlements.

At a recent regional preparatory thematic conference April 7–8 in Pretoria South Africa, for Habitat III, the National Union of Tenants of Nigeria addressed the links between rural-exclusion and urban population growth and slum formation. Also addressed were forced evictions in connection with governments exercising what they call 'slum-upgrading', which causes increased homelessness, family impoverishment and even deaths.

Secure tenure is freedom against forced evictions!



ARRÊT DES EXPULSIONS ! BAISSE DES LOYERS ET DE L'ÉNERGIE IN LOGEMENT STABLE ET DÉCENT POUR TOU-TE-S

CNL demonstration against evictions and high housing costs. Michel Mittenaere, in red jacket, president of CNL Ile-de-France and CNL President Eddie Jacquemart, far right.

CNL, France's first tenant association 100 years

In 1916, during the First World War, when France's men were off at the front, women got involved and created the first tenants groups in France. This year CNL, Confédération Nationale du Logement, celebrates a century of struggle for improving the rights, and situation, of tenants.

Since its creation, CNL has drawn its strength from its field activists. Closely linked to residents, CNL shares their daily life and CNL is the first witness of their needs. Over the years, CNL has shown its commitment to its primary mission: making housing the best place for self-development, improvement of the quality of life and generation of social cohesion.

Through its mobilizations, CNL and its activists have won numerous victories for the rights of tenants. These past fights are sometimes, unfortunately, still ongoing.

We pay tribute to one hundred years of action for the right to ade-

quate housing for all and improvement of the purchasing power of families, while continuing to support people who get involved in order to improve their daily lives and their desire to live together.

Since 1916, CNL has put its activist organization at the service of the conception that housing is not a commodity, but a human right. After 100 years of existence, CNL is still the number one French tenant association and expects to be so also for the 100 years to come! That is why CNL will never stop acting against all the attacks on social housing, and for allowing the continuity of this model of social progress. CNL will not stop advocating for adequate financing of the construction of social units. Also, CNL will never stop fighting for the implementation of decent social welfare in housing.

A wide range of events will take place in 2016. On May 4, CNL will hold a conference on the participation of the tenants, at the National Assembly in Paris, with national and international experts, researchers, institutional and association representatives. The following day CNL will be pleased to welcome IUT President, Sven Bergenstråhle, for our 51st congress.

> **Text** Eddie Jacquemart, National President of CNL.

Homes for Wales

Since 2008, house prices in Wales have risen by 16 percent, which is more than six times the average person's income.

In 2015, 5,070 households were accepted as homeless and 8,596 families have been on the housing waiting list since before the last election in 2011. All in all, an esti-



mated 12,000 new affordable homes are needed in Wales.

The Homes for Wales Campaign is

a coalition led by seven organisations, including Welsh Tenants, which speaks with one voice and stands behind one simple message:

"We ask that the next Welsh Government, in 2016, to publish an ambitious plan for housing as part of the new Programme for Government that sets out how they will end the housing crisis in Wales."

Learn more about the campaign via http://homesfor.wales/about.html

A clearing in the sky of Canada and Quebec



The economic situation in Canada and Quebec has not been at its best in recent years. Our economic prosperity is mainly based on fossil fuels and the fall of the Canadian dollar puts us in a bad position and we still live under the threat of entering a recession.

Although housing is a field that falls within provincial jurisdiction, it is in fact the federal government that used its Federal Spending Power to establish, in 1949, the first public housing program. Provinces that wished to establish Low Income Housing in their territories therefore had to subscribe to this cost sharing program between the three levels of government; federal, provincial, and municipal.

Quebec is the second-most populous province in Canada, with 8 million people out of a total 34 million. It is the only Canadian province that has a predominantly French-speaking population, and the only one to have French as its sole provincial official language. While

69 percent of Canadians are home owners, only 61 percent own their homes in Quebec.

Both private and social housing are available under various government programs and the median cost of rent is CA\$643 a month, or €430. Almost 37 percent of all tenant households spend more than 30 percent of their income on rent.

In Quebec, almost 63,000 units of lowrent housing where created until 1994, when the federal government took the unilateral decision to stop funding new public housing units. Nearly 35,000 households are now on waiting lists for public housing, particularly due to the decision taken in 1994.

Social housing represents about 10 percent of all rental housing units in Quebec. These social homes consist of 63,000 Low Income Housing units, managed by Municipal Housing Offices, 30,000 housing co-operatives and 37,000 housing units managed by non-profit organizations. The rent for Low Income Housing units is set to 25 percent of the tenant's income and only people with very low revenues may be eligible to live there.



Renovated HLM public housing in Quebec. HLM (Habitation à Loyer Modéré) are rent regulated homes , where tenants pay 25 percent of their income as rent.

The end of conservatism in housing came after ten years of gloom under the leadership of Stephen Harper's Conservative party. The first budget tabled on March 22, 2016 by the Liberal government of Justin Trudeau appears as a clearing in the sky of Canada and Quebec. This budget includes a number of interesting measures that will double the government's investments in affordable housing.

The budget, which is currently CA\$253 million per year, will climb to \$515 million in 2016–2017 and \$496 million in 2017–2018. These funds are granted to the provinces and territories, who must invest an equivalent amount but can, however, use the federal funds in the housing programs of their choice; social housing, private rent supplements, shelter allowances, renovation aid or adaptation of homes, etc.

The government will also invest another CA\$574 million over two years to address the problem of the growing obsolescence of the 570,000 existing social housing units in Canada and will pay \$350 million in 2016–2018 to fight homelessness.

Aimed at First Nations, \$739 million will be invested over two years to mainly support the renovation and improvement of existing housing on native reserves.

For our Federation, representing 63,000 households living in Low Income Housing in Quebec, it is essential that governments, both in Ottawa and Quebec, continue to fund the rehabilitation of those homes, at \$350 million per year for at least the next five years, as we have more than \$2 billion in upgrade work yet to be completed.

It is also imperative that the federal government agrees to continue to pay 50 percent of the operating deficit of Low Income Housing at the end of the current housing agreements, which was signed for this purpose with the provinces.

In a political climate which now appears more favourable, these are challenges that now seem winnable in the eyes of our tenant associations.

Text Élisabeth Pham, Fédération des locataires d'habitations à loyer modique du Québec ,FLHLMQ.



Road side public meeting in Kathmandu with tenants, landlords and stakeholders. Speaker Shankar Koirala, Chairman Nepal Tenant Union.

नेपाल घरबहाल सरोकार संघ बुटवल रूपन्देही

Nepal Tenant Union applies for IUT membership

Nepal is a landlocked federal republic along the Himalayas, bordering to the north by China and to the south, east, and west by India. Its population of 27 million people was hard hit by an earthquake in April and May 2015 that killed approximately 9,000 people, and damaged or destroyed an estimated 900,000 houses, according to the Red Cross.



Informal settlements are a relatively new phenomenon in Nepal, but squatter settlements are now rising in fast-growing

cities such as Kathmandu and Pokhara. The slum population as a proportion of the urban population increased in absolute numbers from 1.2 million in 1990 to 2.8 million in 2014, according to the report Urban Poverty in Nepal by GSDRC, 2015.

Kathmandu, the nation's capital city with over 1.7 million people, is home to the Nepal Tenant Union, or Nepal gharbahal soroker sangh.

The Union was established in 2007, as a reaction to rapidly increasing rents. In a few years, rents had increased by 35 percent to 65 percent, and many tenant households were evicted or had to move out due to rent arrears. Written leases were rarely given, and landlords did not comply with the existing Rental Act.

The Union's overall aim is to balance the rights of tenants and landlords, and to create good relations between the parties and to protect tenant's rights. Also, according to its statutes, the Union should provide the government with proposals for improving the tenant laws.

Economically weaker groups such as students, the elderly and homeless people should have access to low cost housing. The union's activities also include solving disputes between landlords and tenants.

According to the Tenant Union, to rent a room in a relatively low-cost area can cost Rs 3,000 per month, or 25 euro. Two-room flats are rented for Rs 6,000 per month, or more.

The Annual Household Survey for 2012–13 showed that almost 40 percent of all Nepalese rent their homes in urban areas – a figure likely to be higher, as many poor households in developing countries live in unregistered tenancies. Not surprisingly, in rural areas, only 3.6 percent of the households were found to be renting.

Text Magnus Hammar, IUT





Let's talk public housing in Niagara Falls and in the U.S.

"Let's rethink poverty and the people behind the veil of poverty in our community. Providing an individual or family with safe, decent and affordable housing provides a foundation for many to pull themselves out of the cycle of poverty. Public housing supports families, fosters education, enables economic self-sufficiency and strengthens communities," states Stephanie W. Cowart, Executive Director of the Niagara Falls Housing Authority.

Niagara Falls is a city in New York State, just on the border to Canada, with a population of just over 50,000 people. Niagara Falls has been hard hit by economic realities when the industrial base significantly declined in the 1970's, leaving many in poverty and blight. A Niagara Falls' population-based Strategic Plan cites five social determinants that

have led to poverty; limited transportation; unsafe/unhealthy housing; limited local hiring; limited employment preparation; and limited/unhealthy built food environment.

Furthermore, the impact of the 2008 recession was devastating to American households resulting in record foreclosures and lost household wealth and earning power.

The devastating impact upon the Niagara Falls, N.Y. region was an expansion of poverty and loss of population. A 2013 report commissioned by The John R. Oishei Foundation reported that out of 50,195 people, just over 20 percent of Niagara Falls residents have incomes under the federal poverty level and almost 23 percent are close to it with incomes between 100-200 percent of the poverty level, which for 2014 was an annual income of \$23,850 for a family of four, according to the Federal poverty guideline.

Rental housing costs in the U.S. have risen three times faster than the median household income since 2007. More than one in four renter families across the U.S. now pay more than half of their income on housing, a staggering statistic that has increased from 7.5 million to 11.4 million households since 2001 with no signs of stopping, according to the Huffington Post April 4, 2016.

Housing is essential - 83 percent of Americans believe that U.S. citizens deserve a safe and decent place to live, according to the ReThink survey "Perceptions of Public Housing, 2013". Furthermore, people of all ages and ethnicities are served by public housing, and residents in public housing pay rent and work.

For many, public housing provides a foundation as they gain the job skills or education needed to pull out of poverty. Therefore, investments in public housing help the entire community. Without enough affordable housing, many low-income families are forced to live in homeless shelters or in dangerous situations.

The Falls, the main attraction of Niagara Falls, NY.



Affordable housing development is an economic engine that impacts the community.

The Niagara Falls Housing Authority, NFHA, is known as a high performing, award winning housing authority, providing affordable, safe and quality housing in the City of Niagara Falls. In existence for more than 70 years, the NFHA has provided over 2,000 affordable housing opportunities. The Niagara Falls Housing Authority is a safety-net organization that works every day to assist those in most need of affordable and quality housing.

42 percent of the NFHA's residents are children, 31 percent are elderly, veterans and seniors. Many residents embrace and thrive in the Niagara Falls Housing Authority residential communities.

We invite readers to find out more about the Niagara Falls Housing Authority at www.nfha.org.



Text Stephanie W. Cowart, Executive Director NFHA

OUT OF REACH **2015** 2015 HOURS AT MINIMUM WAGE NEEDED TO AFFORD RENT





NEW REPORT:

Out of Reach 2015

This map, published in the report by the National Low Income Housing Coalition, shows the hours needed, at minimum wage, to afford a one-bedroom unit, in the 50 states of the U.S.

There is not a single state in the U.S. where a minimum wage employee, working full-time 40 hours, can reasonably afford a one-bedroom apartment at the Fair Market Rent¹ – without paying more than 30 percent of their income

While 29 states, plus Washington D.C., have taken steps to raise the minimum wage above the federal rate of \$7.25 per hour, affordable housing remains out of reach for the country's low-income workers. Today, one out of every four renter households in the U.S. is an ELI (Extremely Low Income²) household, a total of 10.3 million households. Three in four (75 percent) ELI renters spend more than 50 percent of their income on housing costs, leaving these 7.8 million households with little left over to meet other basic needs.

Read "Out of Reach 2015" via http://nlihc.org/ooe

¹ Fair Market Rent (FMR) is the 40th percentile of gross rents for typical, non-substandard rental units, determined by HUD on an annual basis.

² ELI refers to earning less than 30% of AMI – Area Median Income. AMI is used to determine income eligibility for affordable housing programs.

NEW BOOK:

Evicted - Poverty and Profit in the American City

Addressing the shortage of affordable homes in America

Matthew Desmond takes us into the poorest neighborhoods of Milwaukee to tell the story of eight families on

the edge. Arleen is a single mother trying to raise her two sons on the \$20 a month she has left after paying for their rundown apartment. Scott is a gentle nurse consumed by a heroin addiction. Lamar, a man with no legs and a neighborhood



full of boys to look after, tries to work his way out of debt. Vanetta participates in a botched stickup after her hours are cut. All are spending almost everything they have on rent, and all have fallen behind.

Even in the most desolate areas of American cities, evictions used to be rare. But today, most poor renting families are spending more than half of their income on housing, and eviction has become ordinary, especially for single mothers. Families are forced into shelters, squalid apartments, or more dangerous neighborhoods. Desmond provides a ground-level view of one of the most urgent issues facing America today.



BY COURTESY OF CENTRAL AUSTRALIAN ABORIGINAL LEGAL AID SERVICE

No Utopia in the Australian Northern Territory

In the Northern Territory of Australia, many Indigenous Australians in remote and urban communities live in inadequate and neglected rental properties. This is a long-term crisis, which requires urgent attention.



Poor housing stock, a history of dispossession, ineffective resourcing and cultural and linguistic barriers contribute to this situation of disadvantage. Both the Northern

Territory and Federal Governments have failed to implement a strategy to effectively address these housing issues.

Advocating on behalf of tenants in a region twice the size of France, with 641 remote communities, speaking over 100 Indigenous languages, presents its own unique challenges. It takes a 17-hour drive to go between the two largest cities, Darwin and Alice Springs.

One of the greatest challenges in the Northern Territory is the historically poor state of housing suffered

One of the greatest challenges in the Northern Territory is the historically poor state of housing suffered by the more than 20,000 Indigenous Australians living in these remote and urban communities. by the more than 20,000 Indigenous Australians living in these remote and urban communities. Aboriginal and Torres Strait Island tenants face poor living conditions, neglected repair and maintenance requests, housing provider intransigence and housing policies that often lack cultural understanding everyday.

With so many Indigenous Australians living in these inadequately resourced communities pressure has continued to mount. Basic requests for repairs and maintenance to be carried out lead nowhere. We see tenants forced to live for extended periods with blocked toilets, no air-conditioning in temperatures that routinely go over 35°C and with dangerous electrical faults just to name a few.

Under Northern Territory tenancy law the landlord has 14 days, from the date they receive notice, to fix emergency repairs. Despite the fact that most of these repairs fall under the category of emergency repairs this legislative requirement is consistently overlooked. Often we hear from the groups that manage the housing in these communities that they do not have the funds to attend to the problems. One Indigenous community that highlights the difficulties faced is, the ironically named, Utopia (Urapuntja) home to approximately 1,400 Indigenous Australians and once labeled the 'poorest place in Australia. Here many residents also live with poverty and significant health issues. The neglected state of housing is inextricably linked to the decaying health standards in the community. It is, sadly, an example of how dire the housing standards are in many Indigenous communities in the remote Top End of Australia. The consequences for residents goes beyond housing and to the significant gap in health and wellbeing standards between Indigenous and Non-Indigenous Australians.

Groups of tenants in some Indigenous communities have recently banded together to take action against The Department of Housing. In communities where landlords have failed to respond to outstanding emergency repairs and maintenance issues, some tenants have even taken them to the local Tenancy Tribunal.

The early results have provided some positive outcomes with Housing employees and contractors coming in to the communities and providing a number of much needed repairs. The Northern Territory Legislative Assembly also appears to be taking note as this month, April, they sought submissions for an inquiry into housing repairs and maintenance in Indigenous communities something which our Tenants' Advice Service contributed to.

Darwin Community Legal Service's Tenants' Advice Service (TAS) is the only specialist service for tenants across the Northern Territory. TAS is a community-based advice and advocacy service for any person who pays rent to live in the Northern Territory. TAS is based in Darwin, the Northern Territory's tropical capital, and we often assist tenants in other NT centres such as Katherine and Alice Springs. TAS actively engages in outreach with Indigenous communities in the Darwin and Palmerston area. Due to the unique geography and sheer size of The Northern Territory it is difficult for TAS to reach the truly remote communities despite an eagerness to do so. Currently we are pursuing strategies for systematic improvements to Indigenous housing to try and help tenants through what is a seemingly endless cycle.

> Text Andrew Smith, Tenancy Advocate, Tenants' Advice Service, www.dcls.org.au





The office of the Rent Paver's Association in Surry Hills, Svdnev, in 1916.

Tenants' Union New South Wales 40 years

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The Rent Payers' Association of NSW became the first tenant organisation in Australia, active from 1910 to 1916. The Association did gain some improvement in rent controls, such as the Fair Rents legislation in 1915. They even provided a telephone advice line for tenants!

In 1930-31 the Anti-Eviction Campaign was run by the Unemployed Workers Movement, but after that there was very little concerted action until the 1970s when a government inquiry revealed unfair landlord-tenant legislation across Australia - which sparked renewed tenant activism.

In 1976 the Tenant's Union of NSW was formed to act as spokesperson for tenants across the State. In 1986 the Tenants' Union started setting up twenty independent, staffed services called the Tenants' Advice and Housing Referral Services.

Big 40th anniversary party on August 15 - all invited!

Source: TUNSW



New advice service in Queensland

QSTARS is a new and free state-wide advice and referral service which aims to provide all Queensland renters with high quality, free, independent tenant advisory services that assist tenants to manage and sustain their tenancy.

The QSTARS is funded by the Queensland government, and managed by Tenants Queensland (TQ).

More info via http://qstars.org.au/about-qstars

Working for better rental housing in New Zealand

For the third of New Zealand households that rent, it can be difficult to find a warm, dry, secure and affordable rental home. Housing conditions are a chief concern. Many New Zealand homes are not built for its climate.

Maximum winter temperatures in New Zealand range are only 7°C in some parts of the country, rising to 15°C towards the north. High humidity makes the air feel cooler than the thermometer indicates and contributes to dampness. Heating homes to an adequate temperature is expensive or impossible, as many rental homes do not have adequate insulation or effective heating systems. Daily indoor temperatures in New Zealand during the winter are on average two to four degrees lower than the minimum indoor temperature of 18°C recommended by the World Health Organization. Over a third of tenants report that their homes are often or always cold, and a survey of housing found that mold is present in three-quarters of rental homes.

Tenants have a right to housing of a "reasonable" condition under the law – and tenants' protection associations work to support tenants to improve their housing. However, the difficulties associated with finding an affordable rental home means that many tenants do not assert their rights. Tenants are often in insecure situations due to affordability pressures and tenancy law: private tenants stay in their home an average of just 15 months. Landlords can end most leases with as little as 42 days notice.

The poor quality of New Zealand's rental housing has important implications for health. Cold, damp and mold in homes is associated with asthma and respiratory symptoms and infections. In a survey of doctors in an emergency ward in winter, improving housing conditions would have reduced the risk of children's admission in a third of the cases. Last year, a coroner found that the cold living conditions of a state rental home contributed to the death



Renters United, launched in 2015 in Wellington, is part of a growing renters' rights movement in New Zealand.

of a child from complications associated with an illness similar to pneumonia. In addition, and as a result of affordability pressures, many rental homes are crowded. This may contribute to New Zealand's high rates of infectious diseases such as tuberculosis and rheumatic fever, especially in the Maori and Pacific communities.

Public health advocates, Child Poverty Action Group and Wellington Renters United are calling for a "warrant of fitness" scheme which would ensure rental houses meet basic standards for heating, insulation, ventilation, safety, and hygiene.

About 20 percent of New Zealand tenants pay below market rents in social housing, mainly provided by the state. Historically, state housing has provided better quality and security than the private rental sector. However, many New Zealanders are worried about current changes to how the state housing stock is managed. Recent legislation requires state tenants to leave their home if their incomes rise above a certain limit.

State tenants in some communities

have been displaced through redevelopment schemes that have demolished homes in order to construct new, mixed-income communities. Finally, some state housing is being sold or transferred to private organisations, and it is not clear that all of the housing will remain reserved for people of low income. The State Housing Action Network is mobilizing against this policy.

Conditions in New Zealand's rental housing sector are often poor, but a number of groups, including those representing state and private tenants, are working hard to ensure its improvement they improve.

Text Elinor Chisholm Elinor recently finished her PhD in public health at the University of Otago, Wellington, and writes often about housing issues.



References for this piece are available at Elinor's blog-site at http://onetwothreehome.org.nz/iut/

NEW PUBLICATION:

The state of social housing in six Caribbean countries, by the IDB

The report provides a comparative analysis of the state of social housing policy in six Caribbean countries: Trinidad and Tobago, The Bahamas, Barbados, Guyana, Jamaica and Suriname.

Part I focuses on the role and definition of social housing in the Caribbean and public policies for the provision of social and affordable housing in the six countries. Part II analyses the housing issues in six separate sections, one for each country.

> Available from the Inter-American Development Bank

SWEDEN

How to (not) find a flat in Stockholm

As a newcomer to Stockholm, there are a number of options on how you can find a flat to rent; talk to friends, check the on-line site Blocket.se for a sublet, check Airbnb.se, or turn to the Stockholm Housing Agency, Stockholm Bostadsförmedling. For the latter, be prepared to wait, and wait... In 2015, the average waiting time for a rental flat was 8,2 years, or 16 years if you wanted a flat in the inner city.

Roughly half of the over 12,000 flats distributed in 2015, came from private landlords and the remaining half from municipally owned public housing companies.

In April 2016, 533,562 people were queuing...

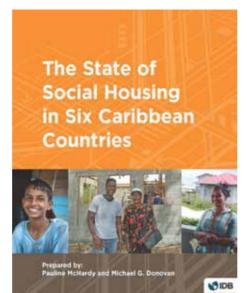
Source: Stockholm Housing Agency

VANCOUVER, CANADA

On Airbnb: Rental housing is for residents!

Vancouver wants to accelerate a study already underway by city staff on the effect Airbnb is having on the supply of rental housing.

"We're going to an enormous amount of trouble to try to produce rental housing. We're not doing it for tourist accommodation. We're doing it for people who otherwise could not afford to live and work in the city of Vancouver," Councillor Geoff Meggs said in an interview.



Portland, Oregon US, has required people listing spaces on Airbnb to obtain a permit since 2014, while Quebec became the first province in Canada to introduce regulations in 2015, including obliging regular users to get a certificate from the tourism ministry and pay a 3.5 percent lodging tax.

Vancouver bylaws already prohibit rentals of less than 30 days outside of designated hotel and bed and breakfast zones and without a business licence.

Source: ctv News Vancouver.

INDIA

New tenancy law to promote rental housing



The government announced in March that it will come out with a modern tenancy law

to promote rental housing in urban areas after taking into account the contemporary requirements of the tenants. Despite a housing shortage of approximately 19 million units in India, about 11.09 million houses are vacant in urban areas as per 2011 census data.

The draft policy has suggested a host of fiscal incentives to encourage rental housing with a view to achieving the goal of housing for all by 2022, e.g. tax incentives for house owners who will rent out the property. Housing is considered as one of the key sectors to promote growth by increasing demand for steel and cement, besides creating additional jobs.

Source: The Economic Times of India

More output of rental housing

IAPAN

Contrary to the drop in population in Japan, almost 27 percent more rental units

were built in 2015 compared to 2010. This development seems to reflect the perceived changes in housing preferences. The number of single-person households in Japan is increasing. And the fact that regular, fulltime employment is less secure, may put people off the purchase of a home. Also, landowners are building more rental units on their properties in order to lower their own various tax bills.

Source: Japan Times

AMSTERDAM, THE NETHERLANDS

Less social housing

The tenant-city of Amsterdam is losing social housing. The percentage of social housing,

out of the total housing stock, decreased from 63 percent in 2011 to 57 percent in 2015, mainly because social housing associations are selling off flats. This at the same time as the number of low income households eligible for social housing (€34.911/ year/household) increased. Newly arrived asylum seekers, together with more 'poor' students and regular Dutch households with less money, all look for housing in the social sector.

> Source: Woonmagazine, Huurdersvereniging Amsterdam

AUSTRIA Vienna world's best place to live

Austria's capital Vienna has been named as the best city to live in the 18th Mercer Quality of

Life study. The annual study examines social and economic conditions, health, education, housing and the environment. The city's government has a tradition of investing in high-quality affordable rental housing. Vienna is the biggest social housing landlord in the world, with over 220,000 homes in its stock. A 100 m² apartment in within walking distance of Vienna's city centre can cost as little as €800 a month in rent – a similar property in London would cost upwards of €2,500.

For the 7th year, Vienna continues its reign in the top, followed by Zurich and Auckland, NZ.

Source: the Guardian

IUT congress 2016

We'll meet again – at the 20th congress of the International Union of Tenants!

Come and meet old and new friends and colleagues, listen to inspiring speakers and participate in the dialogues. And last, but not least, we will have a good time!

IUT and TPAS Scotland welcome you to Glasgow October 14–16

Keynote speakers include

- Scottish Housing Minister (name to be announced after elections in May)
- MEP Ian Hudghton, Member of European Parliament (tbc)
- Martin Armstrong, CO, Wheatley Housing Group
- Dr Mary Taylor, CEO Scottish Fed. Of Housing Associations
- Sven Bergenstråhle, IUT President
- Sorcha Edwards, Secretary General, Housing Europe, Brussels
- Prof. Isobel Anderson, Sterling University
- Dr Marietta Haffner, Delft University of Technology

Congress theme: How to keep rents affordable in the social and private rental sector. How should rents be regulated?



Buchanan Street is one of the main shopping thoroughfares in Glasgow, the largest city in Scotland.

There will be plenty social activities and opportunities for informal talks with exciting delegates representing tenants from many countries. And don't miss out the study visits! Programme and registration form are available via www.iut.nu/conferences.htm

Please register by July 8.





Grateful thanks to our sponsors:



PARIS, FRANCE

Crackdown on illegal Airbnb flats

Paris authorities in January raided apartments across the capital in an effort to get tough on Airbnb hosts who are not playing by the rules. Paris officials carried out "raids" on apartments in the 1st and 6th arrondissements, both hugely popular areas for tourists. The raids follow a similar crackdown in the Marais six months ago.

The aim has been to catch out professional landlords who are trying to get rich by offering their flat for more than the legally designated 120 days a year.

SPAIN

Four out of five young adults live with parents



An overwhelming majority of Spaniards are still living at home with mum and dad. Just 20.8 percent of Spaniards between the ages of 16 and 29 were living in their own independent homes in the first half of 2015, according to a study

by the Council for Youth in Spain. Youth unemployment of around 45 percent is one of the major reasons.

Women seem to be better off according to the report, with 25 percent of young women living away from their parents compared to 16 percent of young men.

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