

AFFORDABLE HOUSING FOR ALL – POLICY IMPLICATIONS OF SHRINKING BUDGETS



Recommendations from the European Housing Forum
Towards the EU, based on a series of four lectures



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Contents

Background	3
Affordable housing for all- policy implications of shrinking budgets- Lessons Learnt	4
Lecture 1 “Good housing for all: cities as frontrunners, or under pressure? EU policy recommendations from the URBACT II project SUITE”	6
Lecture 2 “Shaping or Shadowing? Understanding and responding to housing market change”	8
Lecture 3 “Freedom of Choice? The role of policy in choosing living arrangements”	10
Lecture 4 “Privatisation of housing stock in Europe – implications for policy”	12
European Housing Forum Members	14
References	15
Interesting data portals, studies and websites	15
Acknowledgements	15

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RICS–Royal Institution of Chartered Surveyors
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CECODHAS Housing Europe–the Federation of Public, Cooperative & Social Housing
COFACE–The confederation of family organizations in the European Union
EAHSA–European Association of homes and services for the Ageing
ELO–European Landowners’ Organization
ENHR–European Network for Housing Research
EUROCITIES–The European Network of Major European Cities
FEANTSA–European Federation of National Organisations Working with the Homeless
RHF–Réseau Habitat et Francophonie
UEPC–European Union of Developers and House Builders
UIPI–International Union of Property Owners
ACE–The Architects’ Council of Europe

Background

The European Housing Forum 2011 lecture series “Affordable housing for all – policy implications of shrinking budgets”

With the ongoing financial crisis and the consequences of state interventions, governments across Europe are looking at ways to control public spending. Policy measures are under increased scrutiny, both at national and at European level. Consequently, the availability of decent and affordable housing is under increased pressure throughout Europe.

Between May and October 2011, the European Housing Forum (EHF) organised a series of four in-dependent lectures on the implications of shrinking budgets and the need for affordable housing. The lecture series gathered a wide cross-section of those interested to learn more and to debate the topics. Housing is a national matter and not an EU competency. However, European legislation, communication and research affecting many housing related topics can be instrumental in influencing national housing policies. To this end, the lecture series aimed at stimulating debate on the role the EU and its institutions play, and what role it should be playing, according to Europe’s housing stakeholders, when it comes to different housing matters.

The conclusions drawn from the lectures, and the discussions with the participants afterwards, are represented in the three policy recommendations presented in this document. This policy paper aims to invite EU decision makers, stakeholders, citizens and all interested parties to open discussions in order to make Europe ready to implement EU and national policies to deliver affordable housing for all.

The European Housing Forum

The European Housing Forum (EHF) was created in 1997, following the adoption of a resolution on the social aspect of housing by the European Parliament. The Forum currently has 12 members, all of which are major international or European organisations working in the area of housing.

The member organisations represent:

- housing consumers such as tenants and home owners, families and isolated persons, and people excluded from the proper housing market such as the homeless or the inadequately housed
- housing providers such as private, social and public housing landlords and private developers; and
- housing professionals such as chartered surveyors, architects, real estate managers, and researchers specialised in housing issues

The forum exists to:

- provide an environment for debate and the sharing of information
- support the European Housing Focal Points of national ministries, as required by them
- organise thematic seminars and conferences which are open to all interested parties.

The EHF and its members promote the importance of the housing sector in Europe by creating awareness amongst EU policy makers about the impact of a growing number of EU decisions on domestic housing policies.

The EHF has a rolling chairmanship, which during the lecture series was held by the Royal Institution of Chartered Surveyors (RICS) and the International Union of Tenants (IUT).

www.europeanhousingforum.org

The following lectures took place:

May 2011

Heidrun Feigelfeld, URBACT Lead Expert for SUITE, Austria – “Good housing for all: cities as frontrunners, or under pressure? EU policy recommendations from the URBACT II project SUITE”

June 2011

Ian Cole, professor Sheffield Hallam University: “Shaping or Shadowing? Understanding and responding to housing market change”

September 2011

Marja Elsinga, professor Housing Institutions & Governance, Delft University of Technology, “Freedom of Choice? The role of policy in choosing living arrangements”

October 2011

Vincent Gruis, professor Faculty of Architecture, Department of Real Estate and Housing- “Privatisation of housing stock in Europe - implications for policy”

Recommendation 1: A tenure neutral housing policy should be promoted to enable people to make the right choice of housing tenure

The role of national housing policies should be about providing accessible and affordable decent housing for all. Therefore, housing policy needs to become **tenure-neutral** to achieve a tenure-neutral market. A tenure neutral housing market would be a more stable housing market. Public policies and subsidies should not push people towards a certain type of housing tenure that doesn't suit their needs. This would allow people to make a rational choice to optimise their living arrangements as well as helping the housing market to function correctly. Therefore, all forms of housing occupancy, such as home-ownership, cooperative rental housing and rental housing should be treated equally in legal terms, with the same equity of support from governments and with no marginalisation of any particular sector.

There are three key issues characterising the housing challenge: housing quality, affordability and availability. Out of these three, availability is the main sticking point. Across Europe, it is difficult for people with a lower income to access decent, quality housing, as the waiting lists for social housing are long. The EU should therefore seek to ensure that member states housing policies are offering incentives for all housing providers to raise the level of the affordable and social housing stock in their country.

The EU should improve its understanding of how housing markets work and promote a dynamic housing system, responding pro-actively to emerging social and economic changes, rather than lagging behind developments.

The EU needs to understand how housing markets work so that emerging trends and new departures can be anticipated by policy makers. Housing policies and housing markets react to one another, and policy makers need to understand the dynamics of the housing markets, the policy time-lag involved - while all policy should be aimed at providing decent and affordable housing for all.

The EU 2020 strategy has identified poverty reduction as one of its main goals and it is evident that the constantly rising housing related expenditure of EU citizens is one of the main reasons for poverty and social exclusion. Housing related expenditure is the biggest component of consumer spending in the EU (In 2011, 22.9% on average).¹

For this reason the EU member states should focus on how the housing market risk can be reduced, how labour market mobility can be supported by an accessible housing market and most of all how the housing market can contribute to social inclusion.

Recommendation 2: The re-inclusion of the urban element in EU Cohesion Policy is vital and should be aimed at integrating sustainability in housing.

Integrated Sustainability in Housing², in new construction and in refurbishment of the existing housing stock, embedded in urban neighbourhood action, should be approved as a sine qua non on all levels, and especially within the EU Cohesion Policy 2014-2020.

It's necessary to establish a clearly structured future EU Cohesion Policy where the importance of housing, and its integration in urban developments, should be taken into account as a priority. This implies recognising the components of housing as part of a common European agenda backed up by provision of relevant funds within the framework of ERDF and ESF. Regarding ERDF, a sound common framework to replace the currently split-up funding scheme should be developed. Funding opportunities should be maximised and housing related measures maintained in the EU funding period 2014-2020.³



Lessons Learnt

The EU should give a strong role to cities in the discussion on the future of Cohesion Policy and the operational programmes.

The currently clustered but therefore fragmented funding scheme (energy efficiency, marginalised groups, refurbishment) should be consolidated by the establishment of a common support structure. Most importantly, cities should be granted direct access to these sources of funding. In this context, there is a strong need to promote the role of cities and regions in urban and housing-related action such as: the question of employment in relation to the housing issue, the need for a good mix of tenure in cities, and the promotion of applications for ERDF funded housing-related projects. Moreover, financial incentives for housing providers integral to good neighbourhood management should become an essential part of sustainable urban renewal.⁴

Recommendation 3: Privatisation of housing stock should take into account the effect on sitting tenants, and be more considerate in finding solutions for ‘poor owners’.

The later part of the 20th century marks a turning point in both Eastern and Western European housing policies. In Eastern Europe the transition to markets and democracy rapidly introduced market-based housing systems. The main instrument used to achieve this transformation was the massive privatisation of the public housing stock not to mention the complex restitution issues in these countries. Many of the public dwellings were sold (or in some cases almost given away) to the tenants, resulting in a rapid increase of homeownership in Eastern Europe). This privatisation, however, entails new management problems—technical, social and financial. The socialist housing estates are of relatively poor quality and ageing rapidly. As a result of the privatisation, many estates are now in a state of mixed (public and private) ownership, which poses legal and financial challenges with respect to the division of responsibilities between public and private owners.⁵

In times of credit crunch, debts and Euro crisis the housing demand is expected to shift from expensive to affordable housing. But most governments react in precisely the opposite way, they stimulate social and public housing providers to sell their housing stock and encourage owner occupation policies. Even if such policies can make sense for some categories of social and public tenants willing to access property, diversified housing stock is an essential

option for the urban poor, while decreasing rental housing choices will provoke an increase in the incidence of deprived neighbourhoods as well as intensifying indecent and overcrowded housing conditions.

For these reasons, increasing the supply of affordable housing should be a must, especially in booming regions and university towns. In those countries where the social and public housing stock is already privatised, national governments should adopt an explicit policy to stimulate better management and find an adequate strategy to meet the existing financial challenge faced by poor owners. The emerging concerns often centre on the following: former tenants of social rented housing and new owners experience financial problems; conflicts between homeowners and tenants in partly privatised estates emerge; responsibilities of landlords and tenants remain vaguely defined especially in CEE.

Conclusions

Housing policy is and will remain a national competence. Housing is about people and society and therefore it is essential that housing policies should adapt to the social demographic challenges of society and respond pro-actively to the emerging social and economic changes.

There are common challenges, and it is because of this that EU could and should play a supportive role by:

- Advocating the importance of tenure-neutral housing policies
- Promoting integrated sustainability in housing within the Cohesion Policy 2014-2020
- Providing a platform for the exchange of best practices and improvement of its understanding in how housing markets work
- Assisting national housing policies through EU funding mechanisms

The European Housing Forum will continue to assist policy makers in understanding the effect of EU legislation and initiatives on housing policy.

First EHF lecture by Heidrun Feigelfeld, URBACT
Lead Expert for Suite

Facts, Figures and findings

With property markets racing out of control, and major democratic, economic and social changes in urban areas, new requirements for social housing, and even for “highly socialised housing” have emerged in European cities.

The URBACT SUITE project brought 9 European cities to work together (Krakow, Tallinn, Santiago de Compostela, Newcastle, Nantes, Hamburg, Rennes, Iasi and Medway) and aimed to optimise a sustainable and affordable supply of housing and to assure social cohesion through social mix and sustainable housing provision. The initiative focuses on the integration of the three pillars of sustainability in the field of housing: **1) environmentally sound, 2) economically viable and 3) socially inclusive.**⁶

The SUITE project, “Social and Urban Inclusion Through Housing” deals with a major social challenge, namely: inequality in access to housing. The challenge facing public authorities in this context is part of a wider problem of urban and social exclusion. Working for social and urban integration means implementing housing policies that guarantee housing, is not only affordable but also of good-quality and sustainable in the widest sense. Therefore good practice needs to promote the social inclusion of the inhabitants and the vital urban integration of neighbourhoods and housing in cities.

6 key success factors in respect of developing housing policy across the EU have been determined as a result of city partner exchange activities:

- complementarity of the three sustainability pillars
- long term view
- evidence based policy making,
- integrated policy and actions,
- transferability to Eastern Europe,
- no “one size fits all” formula.

The need to balance short-term pressures with a long-term vision of sustainability is an essential pre-requisite in reducing housing related costs both for suppliers and beneficiaries (residents, households). Therefore housing should be more embedded in holistic urban planning, where a new multi-dimensional planning culture is necessary as well as cross-sector thinking. After years of learning and exchange of best practices, it is high time to mainstream successful pilot projects while supporting exchange and training activities on how to integrate and optimally apply housing related funding.

Cities should exchange and cooperate as they are at the forefront of the most pressing challenges: it is again recognised that housing, indeed plays a key role in enhancing quality of life, improving integration of the disadvantaged and stimulating job creation.



Policy Recommendation on housing issues at regional, national and EU level

A more social and sustainable Europe cannot be achieved without including a sustainable policy for more affordable housing for all citizens.

Policy Recommendation on the future EU cohesion policy

'Integrated Sustainability in Housing', in new construction, in refurbishment, embedded in urban neighbourhood action, should be approved as a sine qua non on all levels. The EU should give a strong role to cities and cities' umbrella organisations in the discussion on the future Cohesion Policy and Operational Programmes, as well as promoting "ambassadors for housing". Funding opportunities should be maximised and housing related measures maintained in the next funding period 2014-2020.

The currently gathered funding scheme (energy efficiency, marginalised groups, refurbishment) should be consolidated by a common framework. Most importantly, cities should be granted direct access to these sources of funding. Furthermore improved cross-fertilization between 'West' and 'East' and housing policy transfer across the European Union can improve response patterns by identifying obstacles and enablers.

Although the importance of housing-related action to fight social exclusion and reduce energy consumption at European level has only recently been recognised and is not unquestioned, there is a continuing need for strong and concerted action to strengthen this position. It's necessary to establish a clearly structured future Cohesion Policy taking the importance of housing, and its integration in urban developments, into account. This implies recognising the components of housing as part of a common European responsibility as well as ensuring provision of relevant funds through the framework of ERDF and ESF. Regarding ERDF, a sound common framework to replace the currently split-up funding scheme should be developed.

On the national level

An open dialogue at national level needs to be continued in order to foster the acceptance of housing-related projects, thus creating familiarity with the issue and facilitating the role of the managing authorities. Promoting and supporting the integration of housing-related projects into national Operational Programmes and promoting the integration of housing-related funding within the future cohesion Policy should be a must. Member States should link other priorities, such as employment, with the housing issue and promote the need for a good mix of tenure in cities. Policies for the homeless should also be seen as integral part of housing policy, while a national Exchange Forum on housing addressing how to proceed on a national and local level is essential. The benefits from broader European frameworks in connection to housing and urban issues (e.g. funding, exchange, support for city-level initiatives) should be maximised and exchange and training activities on how to integrate housing related action needs to be supported.



About Heidrun Feigelfeld

URBACT Lead Expert for SUITE, independent researcher / consultant and SRZ Centre for Urban+Regional Research, Vienna, Austria

Heidrun Feigelfeld from Vienna, Austria is the Lead Expert of the EU URBACT project SUITE ('The Housing Project'). A network of European cities exchanging on housing based on integrated sustainability (social, economic and environmental). She is an independent senior housing and urban researcher and consultant, currently working on issues of combating poverty, housing quality, housing and the environment, urban regeneration, homelessness and demographic groups. Since 1991, she is also a partner of the cooperative non-university research institute SRZ Centre for Urban and Regional Research in Vienna. She holds a graduate engineer qualification in Architecture and Urbanism, and has organised and lead numerous research and exchange projects from EU to local level, in cooperation with government departments, public bodies, research and university institutes and NGOs. She is a member of the ENHR European Network for Housing Research.

Second EHF lecture by Ian Cole, Professor at Sheffield Hallam University, England

Facts, Figures and findings

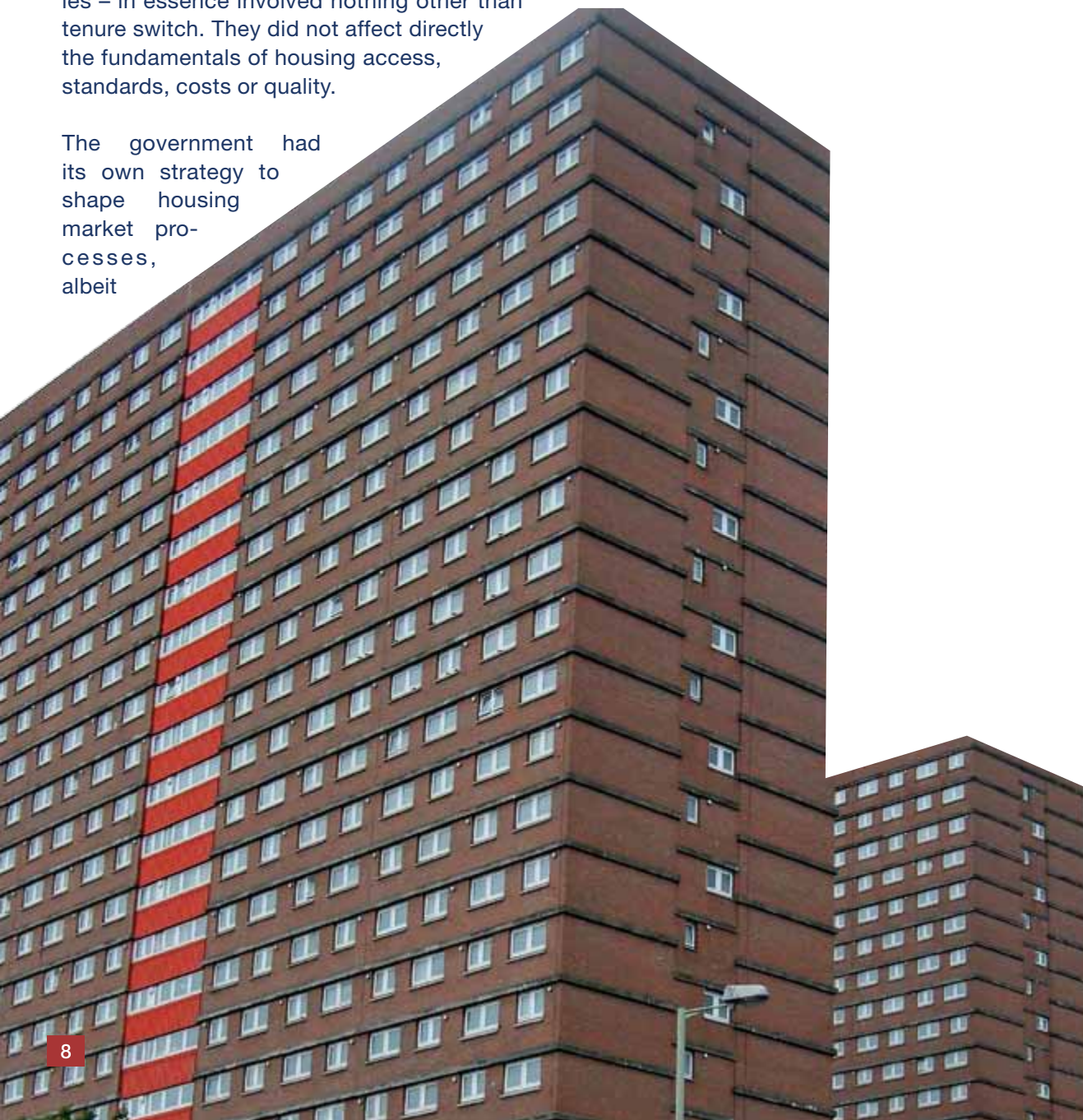
Can public policy shape housing market outcomes to achieve social and economic goals, or does policy merely shadow the process of change and respond belatedly?

The 'shaping' mode of state interactions with the housing market tends to be provisional, time limited and partial. The two most significant housing policies in Britain over the past thirty years – the right to buy and the transfer of housing stock from local authorities to other bodies – in essence involved nothing other than tenure switch. They did not affect directly the fundamentals of housing access, standards, costs or quality.

The government had its own strategy to shape housing market processes, albeit

by addressing the question from the perspective of demand, rather than by remodelling supply. The outcome of these measures on housing allowances under any of the probable scenarios will be far-reaching for Great Britain by becoming less a nation of home-owners and more a nation of renters.

The move to a more fluid housing system in Britain is taking place and this is less due to any policy shaping than to ongoing problems in access to housing credit and pressures on new supply in the wake of the recent crisis in the financial markets. In other words, housing market renewal is continuing apace, but without the imprimatur of a special government programme behind it this time around.



Policy Recommendation on the future EU Cohesion policy

The EU should improve its understanding of how housing markets work, so that emerging trends and new departures can be anticipated by policy makers.

Any public policy that sought to ‘shape’ rather than ‘shadow’ market processes would require the development of interventions to produce a dynamic housing system, responding pro-actively to emerging social and economic changes, rather than lagging behind them.

Housing allowances are vital for an inclusive society and must therefore be kept or even increased on national level. The EU should encourage Member States to offer decent housing to people in risk of poverty.

However, it is also necessary to have an amount of object subsidies (subsidies to increase the supply of the existing stock) to address affordable housing and to prevent housing allowances from inflating house prices. The British experience clearly shows that addressing the question only from the perspective of demand is not enough to balance the housing market, it’s essential that supply is remodelled and the balance between different types of housing tenures is addressed.⁷



About Ian Cole

Professor Sheffield Hallam University (UK)

Ian Cole is Professor of Housing Studies at the Centre for Regional Economic and Social Research at Sheffield Hallam University. In the past thirty years, he has undertaken research on a wide range of issues in housing and regeneration, e.g. housing market change, community involvement, ‘social mix’, and neighbourhood renewal.

He was centrally involved in the national evaluations of three major government programmes undertaken in the 2000s - New Deal for Communities, Housing Market Renewal Pathfinder and the ‘Decent Homes’ programme. Professor Cole was a member (2007-2010) of two government Expert Panels - on Housing and Communities Analysis and Regional Economic Development Analysis.

He recently completed a four year research programme funded by the Joseph Rowntree Foundation entitled “Living through Change in Challenging Neighbourhoods” examining the dynamics of ‘poverty’ and ‘place’. He has recently been appointed by the government’s Department of Work and Pensions to lead a major two year study of the impact of the recent reforms to housing allowances in the private rented sector.

Third EHF lecture by Marja Elsinga, Professor of Housing Institutions and Governance, Delft University of Technology

Facts, Figures and findings

This lecture discussed the role of policy in choosing living arrangements, and the pros and cons of both home-ownership and rental housing policies whilst pointing out that almost all EU Member States encourage home-ownership. The questions raised were whether this situation benefits stability of housing markets, and equally whether this benefits people who have to choose between owning and renting.

Facts that have emerged from the research conducted:

- Home-ownership has the largest share of housing tenure in all EU Member States, except Germany
- Home-ownership as a share of housing tenure has risen dramatically in the past 50 years
- In countries with huge rental sector there is more floor space per person
- At household level: the higher the income, the higher the home-ownership rate
- At country level: the higher the income, the lower the home-ownership rate

In contrast to how people and governments think and act, the rental sector is the largest sector in rich countries. With a higher level of household income figures demonstrate that the homeownership rate increases. Conversely exactly the opposite occurs when the income at the country level is examined (Germany, Austria, Switzerland).

Analysing the different particularities of the housing sectors throughout Europe, has led to the categorisation of certain differentiated models. The Scandinavian model or the so called “universalistic” housing model aims at a broader target group including low and middle income households. The British and Spanish housing model also known as the “residual model” targets only low income households as only this group is eligible for a social dwelling.

Whereas the housing model of each country is embedded in the national culture and has undergone decades of development, it appears that the universalistic housing markets are the more stable ones in current times.

Housing policies conducted in nearly all EU member States promote home-ownership and are based on the assumption that home-ownership empowers people. Professor Elsinga’s research indicated that while homeowners are indeed more empowered, the causality may be the other way round.

Home owning and renting have a different meaning in different countries as it depends on the security of tenure. In this regard, subsidies and fiscal policy have an important impact on the housing market since they are important criteria for the housing choice.



Policy recommendations on housing policy in the EU

The assumption that drives most of the EU Member States to promote home-ownership policy is principally based on the belief, that home-owners are more responsible citizens, home-ownership empowers people and offers them a better involvement in the neighborhood. But homeownership is not a remedy for everything.

Germany and Austria, with a large rental sector, are amongst the few countries which have not suffered from declining house prices. As stated earlier, because subsidies and fiscal policy have an important impact on the housing choice of households, a tenure neutral policy is needed to stabilize the housing market and permit a free choice of living arrangements.

Tenure-neutral policy is a first and necessary step to reach a tenure-neutral market. A tenure neutral housing market would most likely be a more stable housing market. Public policies and subsidies should not push people towards a certain type of housing tenure, whether in the form of tax-deductible mortgages for owners or rent-subsidies for renters. Instead, national policies, having a clear role in stimulating accessible and affordable decent housing for all, should be tenure neutral, allowing people to make the right choice and the housing market to function correctly.

Therefore, all forms of housing occupancy, such as home-ownership, cooperative rental housing and rental housing should be treated equally in legal terms, with the same equity of support from governments and with no marginalisation of any particular sector.



About Marja Elsinga

Professor Housing Institutions & Governance, Delft University of Technology (The Netherlands)

Marja Elsinga has been active in the field of public housing since 1989 and has built an impressive record of service. She was one of the organisers of the European projects examining the risks of homeownership and a member of the management team for the European Commission's project on the housing market and social inclusion.

In addition, in her role as associate Editor in Chief of Elseviers Encyclopedia of Housing and Home, she helps bring together knowledge about the global market for housing as whole. According to Elsinga, the Netherlands have the most exciting housing market in the world, and as Editor in Chief of the Public Housing Journal 'Tijdschrift voor de Volkshuisvesting' she helped facilitate the housing debate in the Netherlands. In both her academic and contract research she focuses on the following areas: home-ownership for low-income groups, forms of affordable home-ownership, mortgage guarantee schemes, the risks of home-ownership, the effects of sale of rented homes, various forms of housing allowance and rented housing policy, the role of corporations in urban renewal and the future of social housing Europe.

As coordinator of the Flemish consortium Steunpunt Ruimte & Wonen, she makes sure that knowledge from the Netherlands and Flanders makes a real difference. Elsinga is board member of the association of Dutch tenants (de Nederlandse Woonbond) and works as a coordinator of the Home-ownership & Globalization working group of the European Network of Housing Research.



Fourth EHF lecture by Vincent Gruis, Professor of Housing Management, Faculty of Architecture, Department of Real Estate and Housing, Delft University

Privatisation of housing stock in Europe - implications for policy

The sale of public and social housing has been a major aspect of housing policies in the past decades. In all countries, privatisation has led to new challenges for housing management. Many housing estates are now in a state of mixed (public and private) ownership, which poses questions about the division of responsibilities between public and private owners and raises concerns about the maintenance of the housing stock. The large-scale sale of rented homes has created a new group of owner-occupiers, who differ from their traditional counterparts in respect of income.

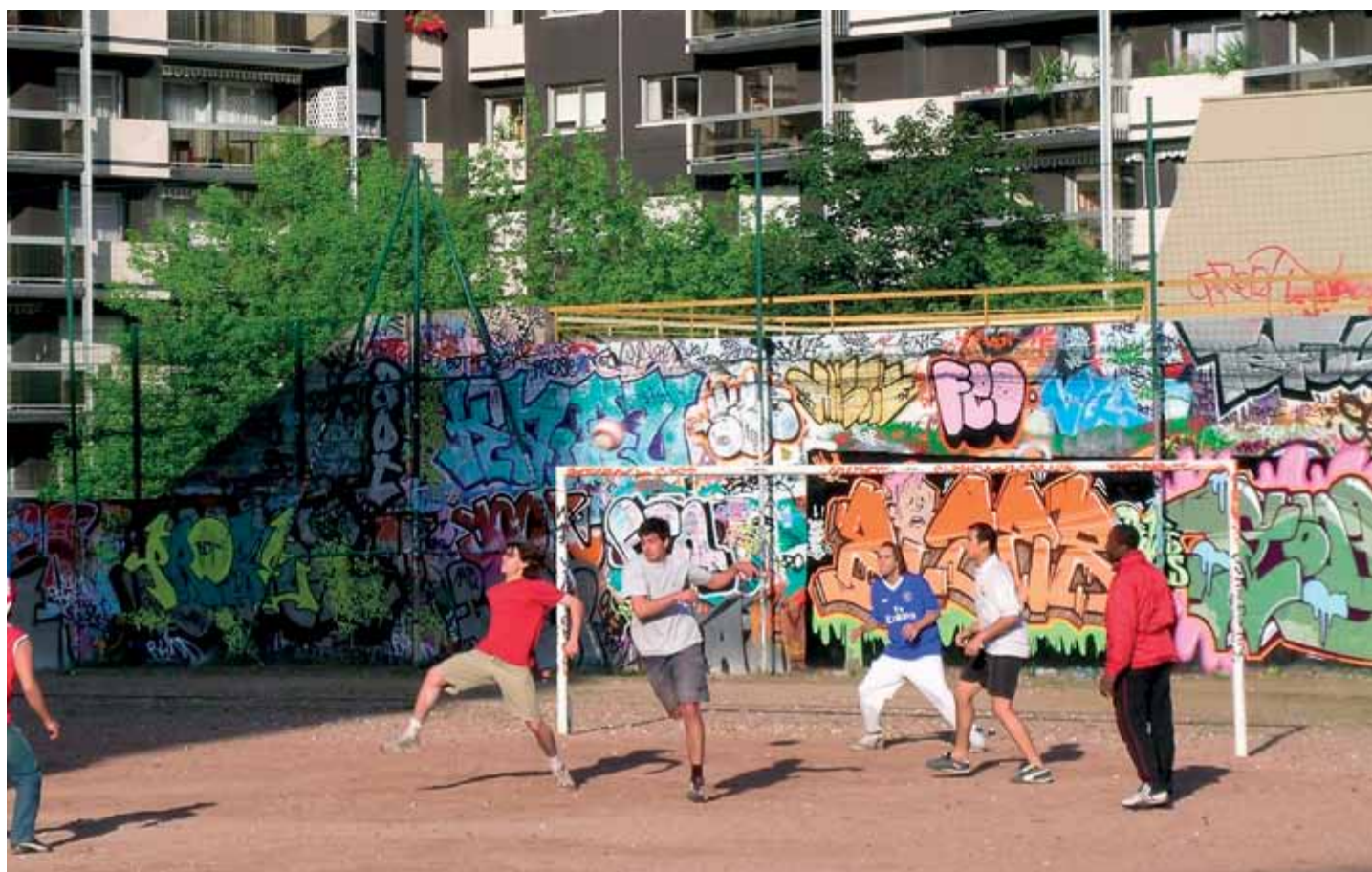
The research has been conducted in eleven countries, it focused on sale policies pursued by governments and landlords, the management problems in privatized housing and

on how to deal with housing management. A very significant share of social rental housing has been privatised or sold to tenants in many countries during the past decades. The management of privatised estates with mixed ownership poses various problems regarding property rights and the quality, organisation and financing of maintenance and renewal. Thus, the management of privatised housing is an important topic of international concern, which could benefit from an international exchange of knowledge.

The central question that has emerged is: Which management problems occur in (partially) privatised estates?

Privatisation through sale has created serious management challenges especially from a legislation and finance point of view as there is an absence of clear guidelines for management of common facilities (e.g. Serbia, Slovenia).

In current times of decreased public spending, a debate is needed on the role and future of public private partnerships. This argument is especially vital for the housing stock in disadvantaged neighbourhoods. Nevertheless, in different cultural settings similar processes and policy interventions can have different outcomes and implications



in the area of housing management. In Western Europe households were found to be more aware of management responsibilities, while in Eastern Europe the lack of residents' participation and services have presented major problems and difficulties for stock management.

Challenges

The understanding of differences and similarities in housing policies and practice following the privatisation of housing in the East and the West obliges a deeper exploration of the housing reform path and the emerging challenges. Moreover, housing management in privatised housing is embedded in the specific institutional and cultural contexts, and operates in distinctive ways to influence housing quality.

In Western Europe (The Netherlands, France), privatisation has taken place with little adjustment to management structures and financial arrangement. In the post-communist countries (Serbia, Russia, China) policy has attempted to transfer these responsibilities to the new owners, with limited success.

Understanding the institutional path dependence and actively promoting adequate institutional transformation might be the answer to successful housing policy transfer. The nature of path dependence, the characteristics of housing management institutions, and the mental constructs of the new homeowners suggest the existence of some fundamental obstacles to successful transformation of privatised housing.



About Vincent Gruis

Professor of Housing Management, Faculty of Architecture Delft University of Technology (NL)

Prof.dr.ir. Vincent Gruis graduated at the Faculty of Architecture in 1996 in the MSc courses Real Estate & Project Management and Housing. He finished his PhD in 2001 with a dissertation on “Financial-economic fundamentals for housing associations”.

Vincent is professor of Housing Management and has been working at the Faculty of Architecture since 1996. Furthermore, he is a member of the board of supervisors of two housing associations and professor of applied sciences in Real Estate Management at Utrecht University of Applied Sciences. Vincent conducts research and consultation in the area of housing management and urban renewal.

He is specialized in corporate governance, organization and asset management for social landlords and is co-coordinator of the working group on Housing Regeneration and Maintenance within the European Network for Housing Research. Vincent is leader of the research programme Housing Quality and a group of researchers that is working on the theme “Social Enterprise in Housing Management” (see www.move.bk.tudelft.nl)

Policy recommendation on housing management and finance in the EU

The sale of public or social rented homes to individual owner-occupiers has created a relatively new class of ownership that differs from the traditional. As a result management and maintenance have become relatively complex due to the different types of homeowners. The household income of the new homeowners is relatively low. This has created the problem that these so called “poor owners” are not able to bear future expenses for the maintenance of the property. The limits of owner-occupation are in this context a major obstacle.

Assumptions that owner-occupation gives individual households more freedom of choice and an opportunity to build up equity, and that it increases the responsibility of residents for their immediate residential environment, resulting in an improved livability of the neighbourhood, may be incorrect. The maintenance problems have not disappeared and, in many cases, have grown. For this reason, national governments should adopt an explicit policy to stimulate better management and find an adequate strategy to respond to the existing financial challenge for the poor owners. The overall positive implications of home-ownership should be reconsidered and implementation of a tenure-neutral housing policy is recommended in order to balance the housing market.

The European housing members

The European Housing Forum members are:

RICS – Royal Institution of Chartered Surveyors (Co-chair)

RICS is the world's leading qualification when it comes to professional standards in land, property and construction, with over 100 000 property professionals working worldwide. Its Royal Charter requires RICS to act in the public interest.

IUT – International Union of Tenants (Co-chair)

IUT is a Non Governmental Organisation with the purpose of safeguarding the interest of tenants. It has got 61 member associations in 45 countries.

CECODHAS Housing Europe – The Federation of public, cooperatives and social housing

CECODHAS Housing Europe is a network of national and regional housing federations of housing organisations. Together the 45 members in 21 European members States manage 25 million dwellings which represent 12% of the total housing stock. Its members work together for a Europe that provides access to decent and affordable housing for all in communities which are socially, economically and environmentally sustainable and where all are enabled to reach their full potential.

COFACE – The Confederation of Family Organisations in the European Union

COFACE is a pluralistic organisation which aims at promoting family policy, solidarity between generations and the interests of children within the European Union. Quality housing conditions are essential for a harmonious family life and the well-being of all members of the family.

ENHR – European Network for Housing Research

The Network is composed of researchers from a variety of social science disciplines dealing with housing and urban issues. In addition to its basic goal of supporting research, the Network also seeks to promote contacts and communications between researchers and practitioners within the housing field. It has more than 1000 individual and nearly 100 institutional members representing every country in Europe.

EUROCITIES – The European Network of Major European Cities

Eurocities is the network of major European cities. It brings together the local governments of more than 140 large cities in over 30 European countries.

EAHSA – European Association of homes and services for the Ageing

EAHSA has the aim to connect and support care and service

providers for the elderly to improve the quality of life for the elderly. EAHSA also wants to contribute to the quality, accessibility and financial sustainability of the care systems for the elderly in the European Union and associated states.

ELO – European Landowners' Organization

ELO is committed to promoting a sustainable and prosperous countryside and to increasing awareness relating to environmental and agricultural issues. Engaging various stakeholders, ELO develops policy recommendations and programmes of action. ELO organises interdisciplinary meetings gathering together key actors from the rural sector and policy makers at the local, regional, national and European level. Its ability to do all of this assures ELO its unique position among the think tanks in the agricultural, environmental and rural activities' sectors.

FEANTSA – European Federation of National Organisations Working with the Homeless

FEANTSA is an umbrella of not-for-profit organisations which participate in or contribute to the fight against homelessness in Europe. It is the only major European network that focuses exclusively on homelessness at European level.

RHF – Réseau Habitat et Francophonie

RHF brings together professional agencies from the social housing and urban development sectors in French-speaking countries.

UEPC – European Union of Developers and House Builders

UEPC is an international non-profit association which represents national federations of developers and house builders. Through its national members, UEPC represents more than 30.000 developing and house building companies.

ACE – The Architects' Council of Europe

ACE is the European organisation representing the architectural profession at European level.

The Union Internationale de la Propriété Immobilière -

International Union of Property Owners (UIPI) is an international not-for-profit association founded in 1923 that defends the interests of private individual property owners in Europe. Through its 27 national member organisations, the UIPI represents more than 5 million private homeowners & landlords, owning 20 million dwellings in 25 European countries.

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Interesting data portals, studies and websites

EU-SILC: database of comparable indicators on social cohesion used for policy monitoring at the EU level. Can be found on <http://epp.eurostat.ec.europa.eu/portal/page/portal/eurostat/home/>

Footnotes

- ¹ Parlasca Peter (2011), The Housing Sector- Household Consumption from a European Perspective, RICS Research
- ² The initiative focuses on the integration of the three pillars of sustainability in the field of housing: 1) environmentally sound, 2) economically viable and 3) socially inclusive. Therefore, resources should be allocated for strategies setting out integrated actions to tackle the economic, environmental, climate and social challenges affecting urban areas.
- ³ http://ec.europa.eu/regional_policy/what/future/proposals_2014_2020_en.cfm
- ⁴ Feigelfeld Heidrun (March 2011), The Housing Project; General Policy recommendations, City to European level
- ⁵ CzischkeDarinka(March 2011), SUITE the Housing Project- conclusions at project level
- ⁶ Gruis Vincent (2007) Management of Privatised Housing : Policies and Practise in East and West, Rotterdam
- ⁷ While social sustainability means social mix, identified target groups and housing services and other related social services, economic sustainability aims to ensure

URBACT programme: a European exchange and learning programme promoting sustainable urban development. Can be found on: <http://urbact.eu/>

TU Delft University Research Institute for Housing, Urban & Mobility Studies
<http://otb.tudelft.nl/index.php?id=14643&L=1>

The European Network for Housing Research:
<http://www.enhr.ibf.uu.se/about.html>

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If you would like to comment on this document or get more information, please contact Barbara Steenbergen, IUT Head of EU Liaison Office at barbara.steenbergen@iut.nu

Barbara Steenbergen & Daniela Janeva
International Union of Tenants (IUT), Brussels
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access to housing; avoid indebtedness and eviction and guarantee affordability of good quality housing. Environmental sustainability instead targets at preserving resources, low emissions of buildings and running costs. Feigelfeld Heidrun (March 2011), SUITE, an ambitious project on housing- the Framework (Final Conference- Brussels)

- ⁸ DG REGIO, Regulation concerning the European Regional Development Fund http://ec.europa.eu/regional_policy/sources/docoffic/official/regulation/pdf/2014/proposals/regulation/erdf/erdf_proposal_en.pdf
- ⁹ Cole Ian, Shaping or Shadowing? Understanding and Responding to Housing Market Change, Brussels, unpublished
- ¹⁰ Housing Statistics in the European Union 2004
- ¹¹ Kleinhans, RJ & Elsinga, Marja (2010). 'Buy your home and feel in control' does home ownership achieve the empowerment of former tenants of social housing? International Journal of Housing Policy, 10(1), 41-61
- ¹² Ball Michael (2011), 2011 European Housing Review, executive summary, RICS

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IUT considers housing as one of the fundamental rights in society, and therefore needs to be addressed locally, nationally and internationally. Adequate and safe housing is also one of the fundamental pillars for peace and security in Europe and elsewhere in the world. Lack of affordable housing and homelessness are major ingredients in social exclusion. IUT and its members promote and work for acceptance of the Tenants Charter, available at <http://www.iut.nu> in all major languages. Housing, the labour market and social justice are closely linked together and at the EU level these have to be acknowledged as one depending on the other. Special measures have to be taken regarding countries in transition in the Central and Eastern European region.



IUT Head office Stockholm
Norrländsgatan 7, P.O. Box 7514
SE-103 92 Stockholm, Sweden
E-mail: info@iut.nu

IUT representation to the EU
Rue du Luxembourg 23
B-1000 Brussels, Belgium

Contact person: Ms Barbara Steenbergen
Tel: +32 251 30 784
Fax: + 32 2 51 30 955
E-mail: barbara.steenbergen@iut.nu