

# GLOBAL TENANT



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Photo: Magnus Hammar, IUT

## Time of Crisis or Opportunity?

As people all over the World sit and worry about the current financial crisis is it a time for tenants to be even more worried than they have been about the future for their homes or a time to hope for a better future?

The current world financial crisis has its roots in the American money market lending too much money to buy homes at inflated prices that people could not really afford. This came at a time when worldwide there has been a movement towards encouraging home ownership and moving social housing away from Municipal and National ownership and control. So what can we, as those concerned with tenants, learn from this? We must use this time to raise awareness of the need for a decent affordable rented sector in all countries. Just as the IUT has always sought to raise awareness of this need we can now use the current financial problems to remind politicians of this need. Whilst Governments will have less money to spend if they follow the example of many and borrow to develop work and projects to stimulate their economies we must press that some of this goes into affordable rented homes.

In England there is major concern that the current model of subsidising social housing

for rent from new build projects will collapse and the need to build the case for extra direct Government assistance to meet this housing need has yet to be accepted. We all know that mobility of labour forces and economic regeneration are tied to affordable flexible housing and that a strong affordable rented sector is a key part of this. What better way to create work and stimulate economies than to direct money into this sector.

Too often politicians forget that they are elected to steer government to help the majority of the people, and not just an elite few. Now is the time to remind them of their responsibilities both within their own country and internationally as increasingly national priorities are tied to global matters.



Richard Hewgill,  
*Chair of TPAS  
England and board  
member of IUT*

## Calendar

### 2009

- Jan. 20-21:** National Housing Management Conf. & Exhibition, in Hinckley, England.  
**Jan. 29-Feb. 1:** "Housing Solutions Week" in Washington D.C., USA.  
**March 5:** Putting Tenants and Consumers First, a New National Tenant Voice, London.  
**April 2-3:** Conf. on "Family, Migration and Housing" in Amsterdam, the Netherlands.  
**April 21-22:** UN-ECE Workshop on Energy Efficiency in Housing, in Sofia Bulgaria.  
**April 27-29:** Annual California conference on Affordable Homes, in Sacramento.  
**May 21-24:** Congress of CNL, Confédération Nationale du Logement, in Lille France.  
**June 4-6:** Congress of Deutscher Mieterbund, German Tenant Union, in Leipzig.  
**June 26-July 1:** "Changing Housing Markets: Integration and Segmentation" ENHR conference in Prague, Czech Republic.  
**July 31-Aug. 2:** TPAS England Annual Conference & AGM, in Birmingham, England.  
**September 21-22:** UN ECE, 70th session of the Committee on Housing and Land Management, Geneva.  
**October 5:** International Tenants' Day.  
**October 31-Nov 1:** Congress of the Danish Tenant Association, LLO, in Odense Denmark.  
**November 25-27:** The 6th National Australian Housing Conference, in Melbourne.

**For more info:** [www.iut.nu/conferences.htm](http://www.iut.nu/conferences.htm)

### Bengt Turner Award

To encourage new researchers to write research papers on housing and urban issues linked to the topics of the ENHR working groups. To increase awareness of ENHR, and keep alive the memory of Bengt Turner.

**For more info:** ENHR, European Network for Housing Research, [www.enhr.ibf.uu.se](http://www.enhr.ibf.uu.se)

# Tenants Day in the European Parliament

**Since the opening of the IUT liaison office in Brussels, in February, our organisation has played an active role in making housing more visible and important on the arena of the European Union. The International Tenants Day, also the UN Habitat Day, was arranged on October 6 in partnership with UN Habitat in Brussels.**

Text: Magnus Hammar

Some 110 delegates from 20 countries had managed to get to the Parliament building in the morning in spite of the public transportation strike in Brussels. Helene Toxvaerd from Danish Tenant Association, in close cooperation with Barbara Steen-

bergen from the IUT office in Brussels, successfully chaired the four hour session. Distinguish speakers took turn in speaking under the conference theme; *Decent and Affordable housing in the European Union*.

IUT President **Sven Carlsson** welcomed the guests, by highlighting the importance of being present in Brussels, as an active NGO. IUT makes its voice heard among some other 2,000 lobbyists. Alone we might not be able to do much, but together with other housing NGO:s, like FEANTSA (organisation for the homeless) and CECODHAS (social housing providers), and together with the academic sector and local authorities – with a social conscience, and trade unions, we can make a difference! And not the least, we join forces with those members of the European Parliament who recognize decent and affordable housing as an absolute human right!

**Jan Johansson** of the

Swedish Union of Tenants opened the conference by emphasising the right for every EU Member to form its own housing policies. "Public housing in Sweden is accessible to all, irrespective of income. And we would like to keep it that way", said Mr Johansson.

The key-note speech was delivered by **MEP Poul Nyrup Rasmussen**, President of the Party of European Socialists and former Prime minister of Denmark. "The EU treaty should be opened up for the Right to Housing", declared Rasmussen. "Housing definitely belongs to our socio-economic rights and the welfare states!" continued Rasmussen to everyone's approval. "If the Commission is serious about fighting increasing social exclusion in Europe, afford-

sector has become landlords of people who can not pay mortgages. In England, fuel poverty is a reality to many.

**Jean B. Bakole**, Director of UN Habitat Brussels, reminded us about the UN Habitat Agenda, and the Istanbul declaration which was solemnly signed in 1996. Both include the right to housing. Mr Bakole also pointed out the fact that 90 % of all new population growth is in cities, and that 80 % of all CO<sub>2</sub>-emissions are produced in cities. Cities produce opportunities for many, but are also unsustainable.

Swedish **MEP Eva-Britt Svensson** placed housing on the same level as education, public transportation and medical care, all human rights and therefore also



MEP Poul Nyrup Rasmussen.



Jean B. Bakole.



MEP Eva-Britt Svensson.

able housing is one of the key instruments. Provision of housing is also closely connected with another EU priority, a flexible European labour market".

**Prof. Peter Boelhouwer**, Director of the OTB Research Institute approached housing from an academic point of view, but started out from the human rights perspective by clarifying that the Right to Decent Housing is a fundamental human right. Prof. Boelhouwer pointed out general housing policy trends; Restructuring of neighbourhoods, facilitating home ownership for new entrants and low income households, reinvention of the social rented sector – together with privatisation of the social rented sector and the private sector financing social housing.

**David Orr**, President of CECODHAS, spoke about the impact on housing that has been caused by the financial and energy crisis. France and Spain had plans for new social housing, which have now been cancelled. In England, the social

responsibility of society. And housing for everyone can not be achieved without a sufficient stock of rental housing.

**Dr. Franz-Georg Rips**, President of the German Union of Tenants, with some 1,2 million members, summarized the day by again emphasising the right to housing in the European Treaty. Also, Dr. Rips pointed out consumer's right to transparency of constantly increasing energy costs, and the need for clear and objective energy certificates for residential buildings. Social exclusion is increasing and one way of combating this evil is to keep and the restore housing allowances for low income households.

Dr. Rips wrapped up by inviting everyone present, and others, to next year's Tenants Day October 5.

**Sign the IUT Petition on Human Rights for Sitting Tenants in central and east Europe on [www.iut.nu](http://www.iut.nu)**



# Scotland, and a permanent home for everyone

By Colin Cassie, TPAS Scotland Photo: Alfie Gillespie

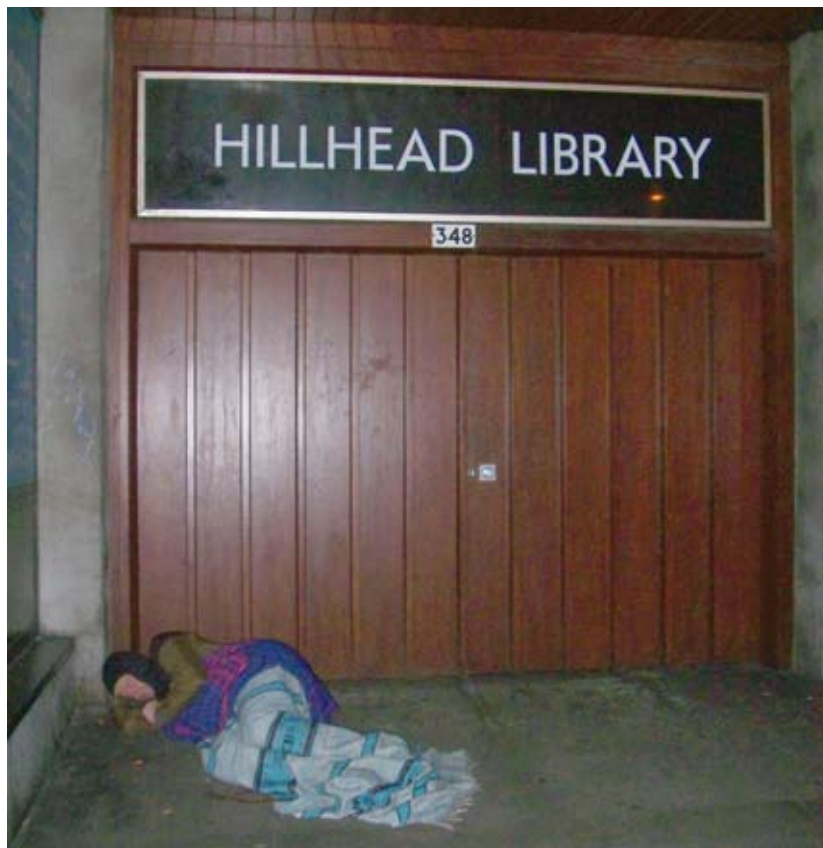
**The Scottish Government has introduced new legislation to ensure that by 2012 the vast majority of homeless people are entitled to the offer of a permanent home. This makes Scotland's approach to preventing homelessness as the most ambitious and progressive in the world. However, the road to ensuring every homeless person has a right to a home will not be straightforward.**

Some of Scotland's cities have suffered from a higher than average level of deprivation than other areas of western Europe. Combined with other social factors this resulted in large scale problems with homelessness in the 1980s and 1990s.

Tackling homelessness was one of the first priorities of the Scottish Government after devolution in 1999 when a Scottish Parliament came into being. A homelessness task force was established with a key recommendation being that by 2012 all homeless people are entitled to a permanent home or on going accommodation. The responsibility for housing Scotland's homeless lies with each of the country's 32 local authorities. Local authorities house a proportion of homeless applicants themselves, whilst housing the rest through agreements with housing associations. At present local authorities carry out an assessment of homeless applicants and house those that are considered to have a 'priority need', for example, if they are pregnant or 16 or 17 years of age; and are homeless through no fault of their own.

## Slowed construction

The Government's new target for homelessness is generally well supported, so all well and fine in theory. But how effective will these measures be in practice? Director of Scottish Council for Single Homeless, Robert Aldridge, explained: "The keys to success are a combination of excellent homelessness prevention, an



Homelessness – a thing of the past?

adequate supply of social housing, good housing support and strong political backing both nationally and locally".

Worsening the situation further, house building has slowed as a result of current economic circumstances. Fewer banks that have traditionally loaned to housing associations are now able to do so. Those able to lend will do so at less attractive terms of borrowing, making house building more expensive.

## Homeless become tenants

The new legislation promises to advance the Scottish social inclusion agenda significantly, effectively ensuring that previously marginalised homeless people will have a formal role to play in tenant and community involvement.

The Tenant Participation Advisory Service Scotland is the national tenant and landlord organisation in Scotland. Chief Executive of TPAS Scotland, Lesley Baird explains "We welcome this development in the housing landscape.

As an organisation, TPAS has worked to elevate the tenant involvement agenda for almost 30 years. We fully support measures that allow all sections of the community to shape and influence decisions about social housing".

It is too early to measure the success of Scotland's new homelessness legislation, although early indications look promising. However, with the eyes of international policy makers on Scotland there are certain to be positive lessons for other countries in the future.



Lesley Baird.

## Right to Housing in Ecuador:

On October 3rd Ecuador ratified a new Constitution including the right to housing, the right to the city, and the right to water and sanitation.



SICET and friends take to the streets.

# Italy is facing increasing number of poor households



**SICET calls for 600,000 new public housing units, while government sells. The Italian government under Prime Minister Silvio Berlusconi has issued a new housing law of which the Italian tenant organisation SICET, Sindacato Inquilini Casa e Territorio, is very critical.**

**The content of this law is that all homes in the public, means-tested, housing stock should be sold. This new law affects about one million public housing flats.**

Along with this, the Government will not invest any more money in the construction of public housing. Further, for immigrants that might require public housing or apply for housing allowances when renting in the private sector, the conditions are unfair and discriminative; Only those who can show papers that he/she has been living in Italy for at least ten years, or five years in the same region, are eligible for public housing or housing allowances.

This new law will worsen the housing situation for poor and low income Italians. Immigrants, who already today have great difficulties in finding permanent accommodation when they arrive in Italy, will have to rely on the private sector, with little or no security.

Under the new law the Italian government will invest only 150 million Euros that will serve as a base for a National Public Real Estate Fund. This fund will raise money from banks, and from private market enterprises. The money from the selling of the public housing stock is also intended for this fund. Also, the regions and municipalities will establish Local Real Estate Funds that will collect public and private funding.

## From public to ownership

The money from the Funds will be used for national and local private funding of new construction of housing for sale, and for rent.

The estimated rent in these new rental housing units is estimated to 600–800 Euros per month for a 60 m<sup>2</sup> flat, which is slightly lower than market rents. Houses constructed from money from this fund will give their owners a minimum annual profit of 5 to 6 percent of capital invested. Of course, this kind of return in investment is not possible for houses with social rents, where tenants pay according to their income.

The government estimates that the result of this new law will bring in 20,000 new housing units, of which the majority will be for ownership.

## Housing shortage persist

The construction and management of

social housing in Italy has, until today, been the responsibility of the different national and public bodies of IACP, Istituto Autonomo per le Case Popolari. With this new law, there will be no future task for IACP.

SICET has asked the government why the new law should give public resources to the business sector and to cooperatives to build houses, and why not also give these possibilities to IACP.

In this difficult economic situation, Italy needs an additionally 600,000 affordable housing units. In particular, in addition to the poor, these flats are needed for all those public tenants who have been evicted, nearly 50,000 yearly. New and additional social housing is needed for young people who can not afford to move away from mum and dad, and for all, approximately three and half million, immigrants.

If the Berlusconi government implements these policies SICET and its members are ready to take to the streets in protest.



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# Hong Kong and its tenants: Review over the first decade of handover

Text and photo by Kin-kwok LAI, Programme Leader, Caritas Francis Hsu College, Hong Kong

**Hong Kong has been gone though rapid changes for the past decade, after the sovereign handover in 1997. Housing policies has been changed rapidly to echo the economic down turn. This article attempts to focus on the situation of tenants in Hong Kong under the government of her people's own hands.**

Hong Kong had been under British colony for nearly 100 years. Economic prosperity up raised the housing prices and rents from early 1990s to 1997. Hong Kong Government stated clearly in the housing policy documents that home ownership was the “aspiration of many in the community”, although this orientation had been criticized by numerous scholars, resident organizations, politician, and social workers.

Housing prices and rents in private sector had been raised to an unbelievable level. A medium size 40m<sup>2</sup>–70m<sup>2</sup> flat on Hong Kong Island rented for HK\$ 75.0 (7.7 €) per m<sup>2</sup> per month in 1986. In 1991 the medium rent was HK\$ 173.5 (17.8 €), but it rocketed to its top in 1997 when the medium rent was HK\$ 277.2 (28.5 €) / m<sup>2</sup> and month.

In 1991 some 600,000 households, approx. 37 percent of the Hong Kong population, chose to live in public rental housing instead of living in private rental housing. It dropped to 35.5 percent in 1996 and further decreased to nearly 31 percent in 2001<sup>1</sup>. At the same time homeownership raised from 43 percent in 1991, to 44.5% in 1996, hence to almost 51 percent in 2001<sup>2</sup>.

## **Ambitious building plans hampered**

At the last day of July 1997, the sovereign of Hong Kong was backed to China under heavy rain throughout the midnight ceremony. In October the same year, the Governor of Hong Kong announced that 85,000 flats (50,000 flats



38-storeyed public housing in Hong Kong.

for public sector, 35,000 flats for private sector) would be built each year to cool down the housing market. The economic down turn had ran through early 2000s' and passed over SARS (similar to bird flu, Editors remark)

in 2003. During that few years numerous measures had been launched to up raise the economy. Housing market was

one of key areas in Government intervention. In November 2002, Government announced 9 measures to boost up the housing market: Keeping Public Rental Housing Construction Programme to maintain the average waiting time at three years; stopping the Tenants Purchase Scheme; reviewing the Tenancy Control to scrutinize the

## 住屋是人權！

Housing is a Human Right.

Landlord and Tenant Bill and relax the protection of security of tenants in private market.

### Public Housing, a dream for many

Under the above background, there are today some 690,800 households (31%) living in public rental flats and 284,200 households (13%) living in private rental flats<sup>3</sup>. Homeownership rate was 53 percent in 2006<sup>4</sup>. Those households who fit the Income and Asset Limits set by Hong Kong Housing Authority which is a Government housing department can apply and wait in the queue. For an example, the Income and Asset Limits of a family of four is HK\$16,105 (1650 €) for monthly family income and HK\$ 373,000 (38,000 €) for total family net asset. The Median Monthly Domestic Household Income was HK \$17,250 (1,768 €) in 2006<sup>5</sup>.

Obviously, public rental housing is targeted for those low income families. Tighten application criteria have been set for needy families. Families need to wait for two to three years for being allocated a flat in public housing. If the family does not have elder in it, they will be allocated to extended urban areas; the New Territories and islands, far away from urban areas. However, public rental housing is the ultimate dream of low income families.

### High costs but small flats

Low income families who cannot enroll in public rental housing, need to spot out their flats by their own networks, or estate agents in the market who generally charge one months rent for their services. In 2007, private rent for a medium size flat of 55 m<sup>2</sup> on Hong Kong Island was HK\$ 13,035/month (1336 €). In Kowloon rents were HK\$ 9,350/month (958 €).

The Median Monthly Domestic Household Rent for public rental flats was in 2006 HK \$1,390, but for private residential flats is HK \$5,500 (550 €) and HK\$1,600 (160 €) for room/cock-

loft/bed space. The Median Rent to Family Income Ratio is 14% for public rental flats, but 25% for both whole house/flat and room/cockloft/bed space. So, flat rental possesses significant proportion of most family's income,

Rental flats especially those in public sector are for low income families. The HK Government is not willing to

enlarge this sector. Most newly built flats are located in far away urban areas. Although the sovereign of Hong Kong is backed to our own hands for 11 years, housing policy is still serving for those wealthy than needy.

Contact Kin-kwok Lai via  
kinkwoklai@netvigator.com



Connie and her parents get along on 30 m<sup>2</sup>

## Home Ownership is not practical

Connie is 21 and studies to become a social worker. She lives with her mother and father in a public one-bedroom rental flat of 30m<sup>2</sup>, in a 38 storey housing block from 1994, in the Shek Lei district. Connie's "bedroom" is separated from the living/dining room by a large wooden chest. Connie's father is retired after he had an accident in 2006, so it is Connie's mother who is the main breadwinner of the family. For her daily expenses Connie has taken on a part-time job as private tutor.

Altogether Connie's total family monthly income is around HK\$ 8,000 (820 €), which places them in the low-income household category of Hong Kong. Her family pays HK\$ 1,580 (162 €) per month for this small 2–3 person flat. However, Connie has applied for rental subsidy due to her low family's low income, but the fam-

ily still waits for a decision from the Housing Authority. A quarter of the rent can be deducted from tax, but they still need to pay HK\$ 1,200 / month (123 €).

Connie's housing aspiration is to continue living in public rental housing, with her family, where the rent is affordable. She never even thinks about home ownership, and in her words, the housing market is not stable and predictable. As a home owner, she needs to save up money for maintenance and other utility charges. "If I had the money, says Connie, I would have liked to rent a flat in a village in the country side for my parents, rather than owning a flat."

Connie's view reflects most public rental housing tenants and private sector tenants. They fear the unstable housing market and heavy costs in home ownership.

### Crowded living

Average living space per person in HK public housing was only 12 m<sup>2</sup> in 2005, according to the HK Housing Authority. EU average is 40 m<sup>2</sup>, and Americans have to their disposition almost 70 m<sup>2</sup> per person.

# Life north of the Arctic Circle

Text and photo: Magnus Hammar, IUT

**Julia (24) and Sergey (23) Kuzminykh live in Murmansk some 300 km north of the Arctic Circle, in one of the many 9-storey panel houses from the 1970's and 80's. Houses that the government hands over to the residents to renovate.**

Julia and Sergey got married last year and started off as tenants, in a rented centrally located flat. The rent was ok, some 5,000 roubles/month, or 145 €. But housing costs soon increased considerably when they ended up having to do all sorts of expensive major repairs with the plumbing and electricity.

In the beginning of 2008 Julia's parents were getting ready to sell their flat and leave Murmansk to go and live in Pushkinky Gory in central Russia. They agreed to sell their flat to Julia and Sergey, with a discount of course. In July they moved into the 50 m<sup>2</sup> two-room

flat on second floor. Now Julia is back in her childhood room with the Disney wallpaper.

## Strategically vital port

Murmansk is Russia's most important trade and military ice-free port in the North. In 1916 the work commenced to build a seaport-town on eternal frozen ground, beyond the Arctic Circle. The town originally started up as a camp for the construction of railways. Alongside Russians, POWs from Germany, Austria and Hungary worked on the 1,000 km railroad from Karelia to the Arctic Ocean from 1916–1917. Also, more than 10,000 contracted Chinese worked on the railroad and there was even a Chinatown in Murmansk. During World War II outside help to Russia was carried out via Murmansk. The town was completely destroyed by air raids and only three houses stayed intact. Today Murmansk is the world's largest city north of the Arctic Circle,

and the base of a large fishing fleet and nuclear icebreakers.

## Staying single is not an option

Julia, who grew up in Murmansk, is a law student. But as she is fluent in English and French she also works for a tourist and business agency. Sergey grew up in the town of Apatiti 200 km east of Murmansk and studies at the Academy of Governmental Management, but works part time to keep up with costs, at the Municipal Fire department.

"We are very lucky to have a flat of our own", says Julia. "Most of our friends still live with parents, or co-share flats."

Since the early 1990's Murmansk has seen a great out flux of people, from 500,000 inhabitants in 1991 to 320,000 today. So, there ought to be a lot of empty and available flats in Murmansk. But, on the contrary and young people have great difficulties finding accommodation – and no one really knows why. Some says the situation derives from

## Russians getting organised

Under the leadership of Prof. Yelena Shomina from Moscow, a delegation of 13 Russian housing NGO:s spent a week in Stockholm in November, by invitation of the Swedish Union of Tenants and IUT. The purpose of the visit was to get inspiration and knowledge primarily on how to organise housing and tenant associations and learn about housing management. Participants came from Vladivostok in the Far East and Ulan-Ude and Chita north of Mongolia while others just crossed the Baltic Sea from Kaliningrad and St. Petersburg.



From left: Konstantin Shishka (Moscow), Raisa Sanzitsirenova (Ulan-Ude), Tatiana Borodina (Yaroslavl), Olga Klimina (Nizhny Novgorod), Semen Nikonov (Pskov), Anna Garmonova (Varonezh), Margarita Grishechkina (Kalinin-grad), Alexander Sokolov (Yaroslavl), Elena Abrosimova (Moscow), Valentina Pugach (Chita), Elena Shomina (Moscow), Alexander Smishliaev (Vladivostok). Absent: Elena Isaeva (Yaroslavl)

Text on pennant: "Where should our children live, if politicians sell all (municipal) flats? Save rental housing, say no to conversion!" Swedish Union of Tenants (Hyresgästföreningen)



Julia and Sergey have high hopes for the future, in Murmansk.

when flats were being privatised, from the beginning of the 1990's. Privatisation was without any costs, and many residents probably later moved out but kept the empty flats for future use, or for speculation. The fact is also that "rents" (electricity and heating) are often not paid, so it is almost "free" to keep an empty flat for many years.

Julia and Sergey paid Julia's parents 1,000,000 roubles, or 29,000 €, for the flat. They had to borrow almost 800,000 roubles from the bank, with a present

interest rate at almost 12 percent – of which nothing is tax deductible. Water and electricity cost them another 4,000 roubles every month.

Salaries in Murmansk are low, and no wonder housing is a big issue for many young people. Nurses make an average of 8,000 roubles a month, 230 €, and teachers make some 12,000 roubles, or 350 €. Average rent of a 50 m<sup>2</sup> is about 7,000–8,000 roubles, so staying single is not an option for the most.

So, do Julia and Sergey plan to stay

in Murmansk, and raise a family in this northern city where there is arctic darkness from December to February, but with a bright midnight sun? Nature is spectacular and for friends of nature and wilderness there are plenty of opportunities. Julia and Sergey have high expectations for the future, in Murmansk.

"We are expecting our first born in June", says Julia. "We work hard to pay off the horrible loan and do repairs on our flat and at the same time finish our studies. These are our plans for now"

## Northern Living in the Barents region



Even though, when looking at the map, we might expect ice cold arctic weather this far north. But, the Gulf Stream makes life tolerable in Kirkenes and

Hammerfest, Norway, and in the Russian cities of Archangelsk and Murmansk. Fishing is good, the earth is full of valuable minerals and oil is plentiful. So, in spite the climate, this natural wealth creates good job opportunities for many.

### Norwegian partners

For the past three years the Norwegian State Housing Bank, Husbanken, has organised annual conferences in Murmansk on housing and living conditions in the Barents region. This year's conference in October, focused on the effects of privatisation of the housing sector, and on energy efficiency.

Figures vary from city to city, but an estimated 2/3 of the housing stock – the individual flats – are now in private ownership in Russia. Common parts such as staircases, roofs, attics, cellars, lifts etc. are still, in most cases, in the hands of the municipalities, contrary to the State's goal that housing associations should administer common premises. But, residents have not been able to organise the administration and management of these common parts, due to several reasons; overall difficulties to organise the residents, unwillingness because of future costs involved, indifference and mentality as many Russians still refuse to accept the idea that the Soviet era is gone, when housing was a state issue and housing was paid for by the State.

With regards to energy consumption, most Russian households have been used to an on/off position of

their radiators. So, the term "energy efficiency" is not really heard of.

### Roubles available for renovation

The Russian state has issued the possibility for regions and municipalities to apply for major funding, for renovation of multi family housing. This funding is also aimed at stimulating the formation of housing associations, as they can receive up to 95 percent of the costs, with a minimum of 40 percent from the municipal budget. But, three major conditions (5x5x5) must be met; 1. Five percent of the housing stock, in region/municipality, must be organised in housing associations. Ten percent in 2010. 2. Five percent of expected expenditures on capital repair works should be collected from residents, and 3. Five percent of housing stock must be managed and maintained by private maintenance companies.



Photo: Lukasz Pienkowski

Young and old got together in Krakow to demonstrate against evictions, housing speculation and lack of affordable housing.

# Tenants take to the streets in Poland

Text: Magnus Hammar

**Tenants in Poland, in cities like Krakow and Warsaw, have had enough of rent increases, lack of affordable housing, evictions, greedy landlords, homelessness, and politicians who always promise a lot, but never deliver!**

The situation for young people, students without rich parents, low and medium income families with children, single parents, and elderly with low old state pensions has continued to worsen in Poland.

Unemployment has slowly fallen to around ten percent as the country's economy has picked up and as large numbers of Poles have left for Britain and other rich western European nations. But, many fear that the financial crises will again spark higher unemployment figures.

## Warsaw

On the occasion of the International Tenants Day, on October 3, the Warszawskie Stowarzyszenie Lokatorów, Tenant Association in Warsaw, organised a demonstration against lack of housing rights and affordable housing, and against spec-



Tenants' Day demonstrations organised by the Tenant Association in Warsaw on October 3.

ulation and market rents. Young and old chanted together; "Evict politicians, not tenants!" and "Tenants are not a commodity!" and placards read "Housing is a Human Right" and "Market rents result in evictions and homelessness".

## Krakow

Housing professionals and activist from several NGO:s, among others the Polish Association of Tenants (PZL), united in a manifestation in Krakow on October 22. The organisers had managed to unite nine Krakow based organisations for a joint 3 hour demonstration to

the City hall against impossible housing conditions. Tents symbolized homelessness. The deputy Mayor of Krakow left his office room and listened to the demands of the demonstrators from all age groups. Demonstrators also demanded a public inquiry into how house buyers have acquired attractive property too cheaply, and under dubious circumstances.

## Out of the closets

These two events mark an important change. Tenants and other "ordinary" people in Poland and in other east European countries do not often take to the streets, or speak out loudly. It has not been considered appropriate, and a sign of being "a loser". But, when social flats disappear, rents are being increased every second month and when restitution makes life so miserable for so many – necessity knows no law.

# Youth Homelessness Matters

**On any given night in Australia over 105,000 people are homeless, and a quarter of these are families with children. Nearly half of all homeless people in Australia are young people.**



The Youth Homelessness Matters Day is an Australian national campaign which aims to raise public awareness and the public visibility of youth homelessness. In Australia young people are defined as being between the ages of 12 to 24 years. The campaign is an initiative of the National Youth Coalition for Housing (NYCH), the national body for the State and Territory youth homeless peaks and networks.

The need for the campaign arose out of the lack of public understanding of why young people were becoming homeless and the lack of government support.

In Australia according to the national census figures of 2006 there are 105,000 people who are homeless on any given night, this is about 53 per 10,000 of the population. 12 percent of the homeless were children under 12 years of age. Another 21 percent were young people

12 to 18 years who were living on their own without any parental support and a further 10 percent were young people aged 19 to 24.

## Definition of homelessness in an Australian context

In Australia we have been progressing our understanding of homelessness to define it to more than just sleeping rough on the streets. We now have a national understanding and recognise three categories of homelessness, also used by the Australian Bureau of Statistics: Primary homelessness includes all people without a 'roof over their head'; people who are living on the streets, sleeping in parks, etc. Secondary homeless are those who frequently move from one type of shelter to another. This includes people living in SAAP (Supported Accommodation Assistance Program) accommodation, hostels, etc, and people staying in boarding houses for 12 weeks or less. Tertiary homelessness refers to people who live in boarding houses more than 13 weeks, who live in accommodation that does not have bathroom or kitchen and who don't have the security provided by a lease.

## 'Tent City Tarp City'

In 2008 Youth Homelessness Mat-

ters Day was held on the 9th April. In Queensland the theme was 'Tent City Tarp City' in recognition of the young people who are currently sleeping rough or are in insecure accommodation. Across Queensland young people and services attempted to highlight the issue by displaying orange 'tarps' or by conducting a range of community education activities aimed at promoting the awareness of youth homelessness. The term tarp refers to a tarpaulin, large plastic covers often used as roofs for homeless people. In Queensland's capital city Brisbane the tarps were displayed in public parks and media was invited along to talk to the young people directly.

The event was a great success with even the Prime Minister providing statement and media coverage during the whole event.

The best outcome of the day was the capacity for young people to be able to participate and have their voices directly heard in a very public space and that the issue of homelessness in Australia cannot be "swept under the carpet".

By Maria Leebeek Executive Officer of Queensland Youth Housing Coalition, [policy@qyhc.org.au](mailto:policy@qyhc.org.au)

Photo by "Secret Garden Photography"



Clear messages on tarpaulins in Brisbane, Queensland.



Upgrading in the Chatsworth township.

## SOUTH AFRICA

# Free ownership of upgraded flats

**Two South African case studies of rehabilitation, upgrade, debt relief and transfer of municipal rental units to the poor.**

Durban, or as the South Africans prefer it in Zulu; eThekweni, is the third most populous city in South Africa, with a population of 3,5 million people. It is the largest city in KwaZulu-Natal and the busiest port in Africa.

Since 2003 the eThekweni/Durban Municipality engaged the services of the Organisation of Civic Rights (OCR), an IUT Member since 2005, as a social facilitator in its rehabilitation and upgrade projects of its rental housing stock.

Sydenham Heights flats from the

1980's houses 360 families are located some 5 km from the city centre of Durban. The township of Chatsworth, 25 km south of Durban, houses 1990 municipal tenants in houses built already in the 1960's.

### Legacy from apartheid

These two "suburbs" were part of the apartheid government's separate residential policy for so-called coloured and Indian families. As part of the democratic national government's drive to provide ownership opportunities to tenants through the Extended Discount Benefit Scheme, the Municipality has attempted to sell off its housing stock since 1994. The tenants through the Concerned Citizens Forum opposed the sales and

demanding the upgrading of the flats and buildings and challenged the Municipality to deliver on its anti-apartheid commitment to improve living conditions of the poor tenants.

### Work must include local labour

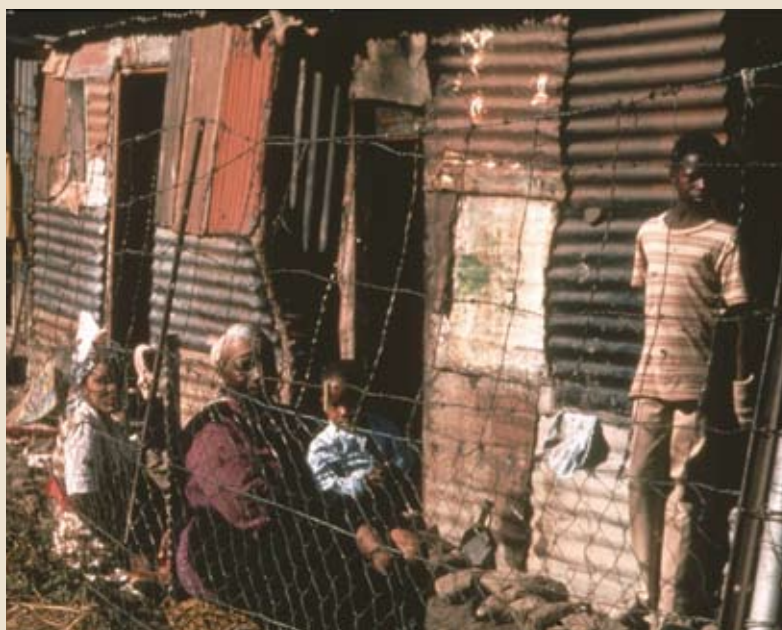
The upgrade at a total combined cost of approximately R100m, some 7,5 million Euro, includes complete redecoration of all exterior walls, repainting, re-putting and glazing of steel window frames, waterproofing of roofs, and replacement of certain sewer pipes, toilets and doors. In Chatsworth it also includes replacing roofs of all the blocks, plastering and painting of all external walls, installation of ceilings, electrical re-wiring of all units, waterproofing of bathrooms, and free installation of

# Informal backyard and small landlord's rental housing in South-Africa

## Task team appointed to investigate into national social / rental housing.

Backyard accommodation is widespread in South African cities, almost 1/3 of low income renters in larger cities reside in backyard shacks which at most tend to be accommodated in unacceptable conditions, in terms both of the quality of the structure and the services available. To improve their current living conditions, the Department of Housing has identified a need to respond, through the rental housing development programme, to the specific requirements of the affected dwellers and landlords. To this end there is a need for further investigations into the rental accommodation required, and in turn develop adequate parameters for formulation and provision of relevant and effective support systems.

The purpose of the Task Team is to assist the Department of Housing



Shack dwellers outside Johannesburg in the 1980's. Photo: UN.

with determining and development of suitable rental housing development options/incentives and/or an implementation programme for Backyard

and Small land lords in line with the National Rental Housing Strategy and government's rental housing programmes.

prepaid meters or free installation of flow limiters to control water consumption.

As a grassroots organisation with 25 years of experience, OCR's social facilitation involves education, empowerment, capacity building, social engineering / entrepreneurial intervention and rendering a professional service. Above all, OCR has to ensure that contractors employ about 50 percent local skilled and unskilled labour sourced from the residents hoping to provide maximum benefit to the poor communities.

Water, electricity and rental arrears are written off as part of the "package deal" with the rehabilitated units. As soon as a tenant takes ownership, her or his arrear rental is "parked off" on the Title-Deed. This amount is not payable and is interest-free and becomes due only if the owner sells or transfers the property.

### Prepaid electricity and water

The free installation of pre-paid electricity meters was introduced to households who cannot afford to settle their debts in

terms of the Municipal's policy. A token is purchased from which 20 percent is taken off towards settling the arrears. The meter automatically switches off once the token is used so that no reconnection fees apply. The electricity is switched on once the token is recharged or a new one is purchased. Stakeholders are still negotiating to have the debt written off.

The water department introduced a "write off" policy for households who decide to accept the prepaid meters based on their consumption needs. The meter is installed at no cost to the household. A token is purchased for the pre-determined monthly water usage with the meter shutting-off automatically once the total water usage agreed upon is reached for the day. The previous debt, prior to changing over to the prepaid metering systems is written off. If the household prefers to retain unlimited water supply metering, the arrears are written off as long the current account is paid in full for a period of 20 months. The debt is parked off and 5 percent of the debt is written off each month.

The Municipality won the Impumulelo Award for the most innovative idea in a municipality and emerged first out of 2000 cities in the world that competed for the United Nations Public Services Awards, in the category for improving the delivery of services.

### The project is rebuilding lives

The Municipality's project is a heroic and bold move to "revolutionise" decades of systematic dehumanisation of communities under colonial period and later under apartheid. Redecoration is the first step into a whole new positive phase for social change. The project is therefore not just about rehabilitating dwellings but also rebuilding lives as part of the country's reconstruction of a democratic society.



Text and photo by Dr. Sayed Iqbal Mohamed, Chairperson & Director of projects, OCR.

# Tarlabasi, the Harlem of Istanbul

Text and photo: Magnus Hammar

**Waves of migration from the Turkish countryside have swelled Istanbul's population to more than 12 million people, making it one of the world's mega cities. Economic migrants have overwhelmed the city's infrastructure and services.**



Tarlabasi is a densely populated maze of narrow streets that wind between crumbling Ottoman-era houses built on a hillside. This neighbourhood is located right off Istiklal Caddesi, the main pedestrian street with brand name shops and just north of Taksim Square. (See cover photo)

It is here, in a crumbling, graffiti-lined street that Mezdar Barzani runs the Benahol Mini Market out of the ground floor of a once-grand 19th-century building. In Kurdish, Behahol means "everything is all right." But that's not how Mezdar says he feels these days. He puts the apples and oranges in neat piles. "Everything happens here," says Mezdar. "I chase away thieves every day and there are fights in the street."

Mezdar is an ethnic Kurd. Like hundreds of thousands of other Kurds, he fled to Istanbul in the 1990s to escape the poverty and bloody conflict in south-eastern Turkey, where Turkish security forces have battled Kurdish separatists off and on since the 1980s.

Young, male Kurds spend jobless days in the cafés of Tarlabasi during the days. At night they cram into cheap single-room flats. Also, happy children use the narrow and steep streets as playgrounds after school.

## Progrms in the 50's

Until the 1950s, Tarlabasi was a prosperous neighbourhood inhabited by Greeks and Armenians. But a series of pogroms and discriminatory government policies led to the forced departure of most of Istanbul's Christian residents. Today only a few thousand ethnic Greeks are still living in Istanbul. But still old Greek townhouses from the 19th century are common in Tarlabasi.



Shopkeeper Mezdar Barzani worries about the future for Tarlabasi.

Turkish is somewhat of a minority language in this part of Istanbul. Kurdish or Arabic is more often heard in the streets and in the shops. On Sundays, market days, all wear their national and local dresses and you think that you are in an Anatolian village.

## Newly arrived

Tarlabasi's still relatively cheap housing attracts poor migrants from across the developing world, many from the conflicts in neighbouring Iraq. Nissam Danyal is an Iraqi Christian who fled with his family to Turkey after he narrowly survived a daylight carjacking in Baghdad. "They stole my car and they stole my shop so I left to save my wife and children. And to save myself," Danyal says.

Today, Danyal serves food seven days a week in a working-class cafeteria next to the Tarlabasi street bazaar, making just

enough money to pay rent as he waits for the United Nations to process his application for asylum in the West.

## Old Tarlabasi soon gone

Tarlabasi's days as a lawless haven for society's outcasts may be coming to an end. After decades of neglect, the city government has announced plans to force out squatters and renovate hundreds of old houses. The gentrification plan is motivated by the real-estate boom that's rapidly transforming the rest of the central Istanbul. Representatives of private entrepreneurs have started to knock on the old doors of Tarlabasi houses and with sweet talk and offerings of cash payment, many owners have sold and left the neighbourhood. Those left are now experiencing higher rents and some residents worry that they will soon be forced out.



New construction in Nairobi

## NAIROBI, KENYA

# The agony of being a tenant

By Hellen Chebet Photo: David Dahmén

**As a result of the population boom and the rural urban migration, housing has become a major problem in most urban centres in Africa. Nairobi being the capital city of Kenya is worst hit especially after post election violence that rocked the country.**

**While moving house recently, I encountered incidents which convinced me that landlords are like coins.**

I visited various estates in Nairobi inquiring about vacant houses. This project was both frustrating and tiring because the answers I got were simple: “try elsewhere” or “the house has been occupied”.

### Wrong diet and origin

There was this unoccupied house in Mathare North with a huge “vacant room” sign hanging on the doorway. “Contact the owner at the opposite gate,” it added.

I pressed the bell place on the entrance and a bald headed man in a black coat emerged. I told him all the small ‘nothings’ that a serious house hunter must say. He started to make inquiries about my tribe, where I work and where I previously was staying. I said my people are famous

for their love of chicken and consider soup and combination of ugali – a corn-meal staple component of many African meals (Editors remark) as a delicacy. He was not amused. He said he wanted precisely someone from Central and Eastern province. He then, to my astonishment slammed the door in my face.

### Wrong sex

I went to another vacant house. A man in his late 40s said he had a two-bedroom house to let but only to a man who should be married and over 30. The house was beautiful and I promised to pay the deposit later in the day. When I returned in the evening, I was met by a woman who asked me whether it was my brother or boyfriend who was moving in. “No, it is me.” I told her. She frowned and muttered something inaudible in her mother tongue. “I did not want a female tenant. I evicted the other who was here because she has messed up with my husband. I suspected she was having an affair with my husband. I’m sorry but, after what I went through, I can’t trust any woman near my family anymore,” she added. I pleaded with her for a few minutes but since I was getting nowhere, I left.

### ...but, right tribal looks

At another house, the landlord was

categorical that he did not want a Luo, Luyha or Cushite.

‘Luos don’t pay rent on time and argue too much. Luyhas and Cushites invite all their relatives to stay with them, thus stretching the facilities to the limit. I do not want to deal with them again. Since you look like a Kalenjin, you are welcome.’

As I was trying to settle down, the landlord on the other side was busy trying to come up with plans to reap maximum profits. Before he left he gave me a list of conditions to adhere to; These include the tenant not being allowed to use any electric gadget like a cooker, electric water heater, iron box, big television etc. I was also told to pay Sh500 for security for the house and Sh400 for water and a host of other payments which if the tenant disputes may result in their eviction.

Nowadays, if one is lucky to get a house, even if it is at a place they would not like to be, one settles down hoping that they will move to the estate of their choice sooner or later. But at the back of their minds they know this may not happen. After the ordeal of finding the house they are now living in, they want to hear nothing about house hunting for a long time.

Reproduced with permission;  
The Standard, Nairobi

## ENGLAND

# Dark clouds over social housing

**Housing associations in England fear that the provision of new social housing will collapse at a time of record waiting list.**

Britain has some 1,900 social landlords, which own half the UK's stock of 4 million council houses. These social landlords are now urging ministers to change the way they are funded to prevent the supply of new, affordable housing drying up completely. Their ability to build social housing has been hit by the credit crunch, with rising fears about their own financial health.

The housing associations are lobbying the government to relax limits on how much central funding can be used for development schemes. The Housing Corporation, which is the government agency that funds new affordable homes and regulates housing associations in England, can provide only up to 40 per cent of a scheme's funding.

The National Housing Federation, which represents the associations, is urging ministers to relax this rule to prevent a "catastrophic" drop in new social housing when there are a record 1.7 million households – or 4 million people – on

waiting lists. Associations have in recent years been encouraged to carry out development, with the help of bank debt, to subsidise their activities. Many borrowed heavily at the top of the market to buy land banks on which they planned to build vast numbers of new homes. The housing associations' problems will raise further questions about the government's target of 3m new homes to be built by 2020. About 45,000 units of social housing are expected to be built this year in the UK, out of a total of 70,000.

Source: Financial Times

## NORWAY

# High costs of living

Text: Magnus Hammar

According to the rental market survey, the average monthly rent for a 1-room dwelling rose by 9.6 per cent from the third quarter of 2007 to the third quarter of 2008. The average rent increase for all rental dwellings was 5.7 per cent in the same period. The average monthly rent for 1-room dwellings was NOK 4 272 (475 €) in the third quarter of 2008. Tenants in the area of Oslo and Bærum faced the highest average rent and paid on average about NOK 7,000 (780 €) in the third quarter of 2008.

The cost of living in Norway is now so high, and salaries of police, nurses, teachers etc are so low, that major cities will eventually have difficulties in recruiting

these key workers. The starting monthly salary, after tax, for a police officer fresh out of the academy now lies around NOK 16,000, some 1,800, €. When the rent of NOK 10,000 (1,115 €) is paid for a small two-room flat in Oslo and where groceries are perhaps the most expensive in Europe, nothing much remains of the salary.

Old regulated rents are being phased out which result in a steady diminishing number of affordable flats in Oslo. This situation tempers less serious landlords to try and raise the rents, before the end of the stipulated legal term of 12 months. This has led to many more calls and visits to the Tenant Association

in Oslo, Lbf, from worried tenants.

"We have unfortunately been forced to close our legal services for new members as our capacity has hit the ceiling. We simply can not cope with new cases", explains Lars Aasen Director of Lbf.

"The Lbf receives calls from many tenants that fear eviction. We try to tell

the government that today's legal agreements on rent increases are outdated and that Norway needs improved and stronger tenant protection", explains a frustrated Lars Aasen.



Lars Aasen.