



24th November 2008

Working document

EU Housing Questionnaire synthesis

TO :

Ministers of Housing National Housing Directors National Focal Points	
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1.Introduction :

The present document aims at presenting the results of the analysis of the 2008 EU Housing questionnaire. France would like to felicitate the efforts of most Member States, that, in spite of limited resources and time, provided an important collection of data : 80% of the Member States are covered by this analysis (22 out of 27 Member States).

The first objective of this document was to feed and help the negotiations of the final communiqué of the Housing Minister's meeting, that has been discussed during the coming Housing Directors' meeting, of the 29th and 30th September 2008.

That is the reason why the main objective of the data treatment was to draw the common aspects and future trends of housing policies pursued by the EU Member States. By identifying and defining various specific target groups such as families or elderly households with low income or by implementing a suitable legal framework including a right to housing in some Member States, access to housing for the most disadvantaged has become a priority. On the other hand, the lack of supply, explained by limited financial means, explains a largely shared ambition of the EU Member States to increase the financial support to the rental housing sector.

The second objective is more specifically to underline the common topics regarding the European Union policies and regulations.

As a consequence of their will to increase the financial support to their rental housing market and to focus on the most disadvantaged, it appears that State Aid and the Social Inclusion Strategy of the EU are the most important topic shared by the member States.

The Third objective is to provide the key elements of each national Housing Policy, and its anticipated trends, as well as to give a focus on the right to housing in each country. This part, which gives synthesis officially written and approved by each national Ministry, is included in the appendix section.

The presentation of the results respect the architecture of the original questionnaire. Access to ownership appeared to be a common objective for various Member States, but has not been developed in an important way. As the thematic of the French Presidency is access to housing for the most disadvantaged, this approach most often in a first step aims at integrating this population the rental market, and only in a second step at giving her the possibility to access to ownership.

2.Preliminary remarks

The expression "Public Housing" used in the questionnaire has been replaced in this synthesis by "Social Housing" which seems more appropriate.

3.The orientation of public policies - Guideline elements

3.1.The main objectives of the housing policies in the EU countries: low income households, new buildings, renovation of existing ones and quality and environmental issues.

Main objectives of the EU Housing policies : shared priorities* .

16	Access to Housing for targeted groups : low income and elderly
13	Building new dwellings
9	Renovating existing dwellings
9-8	Access to Housing for targeted groups : families and disabled
8	Quality, decent housing
7	Environment (sustainability and energy)
7	More ownership
6	Affordability
6	Access to Housing for targeted groups : homeless

**Number of countries that quoted this subject as a priority in their housing policies*

The housing policies of a majority of EU Member States tend to be more selective when presenting their core objectives, focusing on the target group such as low income households.

The Housing policies for the most disadvantaged are the only ones driven by the demand. Even if the medium income groups faces difficulties in accessing to housing, they are not a priority. The issue of the buyers in difficulty, which are predominantly low income households, has only appeared as a priority in Spain and the United Kingdom.

The second main objective is to improve the housing supply. A general emphasis is found on the necessity to build new dwellings. But regarding the priority target group (low income), this effort is rather dedicated to rental sector, even for the countries that also have the objective to develop the access to ownership, like France.

The objective of renovating the existing dwellings is a priority shared by most of the new Member States. Belgium, Germany, The Netherlands and The United Kingdom, within the older members of the EU, also list it as a priority.

The elderly and families target groups are becoming a main objective for countries with ageing population and a low fertility rate (Germany, Portugal, Belgium, Slovenia).

Quality and decent housing is a priority listed by countries that have an important social rental sector (in new Member States such as Romania as well as in older members like Sweden or Austria).

It is the same for environmental issues that are shared by different States such as Sweden, the Czech republic or the United Kingdom. Energy saving and efficiency seem to appear before the climate change issue. The energy efficiency is one of the main priorities when renovating the existing dwelling stock for various countries like Germany.

The objective of offering affordable housing is also a recurrent one not only for the States that have experienced or are experiencing an increase of housing prices (Ireland, UK, Bulgaria, Estonia) but also for those who don't suffer any specific housing crisis (Germany, The Netherlands).

Access to ownership (France, Germany, Luxembourg, Czech Republic, Hungary and Slovenia) is more often mentioned than the search for a balance between rental and ownership (Austria, The Netherlands, Poland and UK). The increase of the rental sector (public and private) in relation to the housing ownership is also a priority to Portugal. Spain is the only EU country that has focuses in priority on the development of the rental sector. This can however be explained by the fact that it is also one of the countries with one of the most home owners (more than 80 %) and a very limited rental rector.

The revitalization and urban issues seem less important, except for Portugal, Cyprus and Germany.

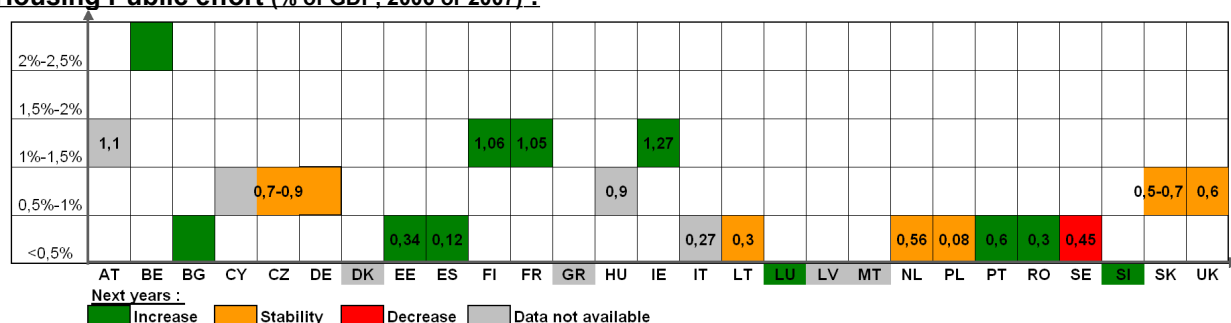
General issues of housing market regulations are not a priority for most States, except for two new members who aim at renovating their legal framework (Czech Republic and Lithuania). On the contrary, Austria, Ireland and Sweden aim at providing more choice and individual freedom in the housing market. This can explain why regulating the price of land is only listed by three countries.

The countries that have a high or complete level of decentralization of housing policies at the local level share the priority to better imply local actors to implement their housing policies (Belgium, UK and Italy).

3.2. The housing public effort: less than 1% of GDP, expected to increase or to be stable, except for Sweden

The Housing public effort within the EU members is less than or close to 1% of the GDP, but varies from 0,08% for Poland to more than 2% for Belgium. Austria, Belgium, Ireland, France and Finland are the countries that spend the most, while Poland, Spain, Italy and Lithuania spend much less than 0,5% of their GDP in housing.

Housing Public effort (% of GDP, 2006 or 2007) :



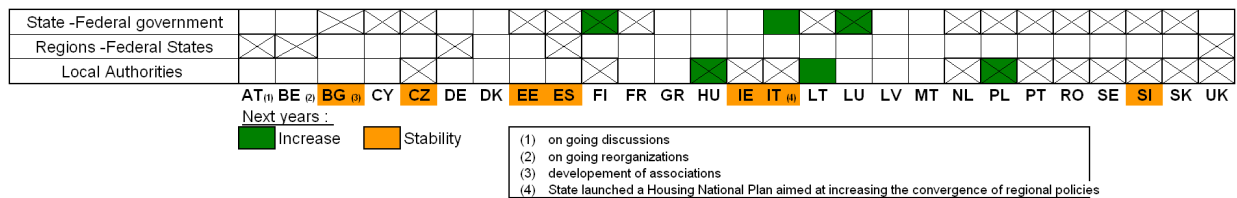
Depending on their specific market situation, a majority of EU Member States plans to increase this effort in the forthcoming years, while the other envisage to keep it stable. Sweden is the only exception as the government plans to reduce its housing effort.

In order to implement this public effort increase, the majority of EU countries do not intend to change the types of public aid developed in the past for the housing market . Most States will maintain the importance of direct aid through subsidies combined with tax incentives and rent subsidies when supporting the supply is not a core objective. This means that the issue of State Aids will remain a key issue for the housing market, in relation with EU regulations.

Regarding EU policies and ambitions, the target group composed of the most disadvantaged, including homeless people, is connected with the active social inclusion strategy set up by the European Commission.

3.3. Housing policy governance : a shared responsibility between the State, the regions and the local authorities, expected to remain stable

Housing policy governance :



Housing policy governance is shared at different levels in a majority of countries. States almost always bring financial support and give general guidelines, strategy or rules. The inferior administrative levels usually implement the housing policies either at the regional level (Austria, Germany, Italy or Spain) or more frequently at the local authority level such as the municipalities (twelve countries such as Sweden, the Netherlands, Ireland, UK).

Germany has fully delegated social housing competences to the federal States (i.e. regions) but the State still provides important financial support. In the United Kingdom, housing policy has been devolved to England, Scotland, Wales and Northern Ireland.

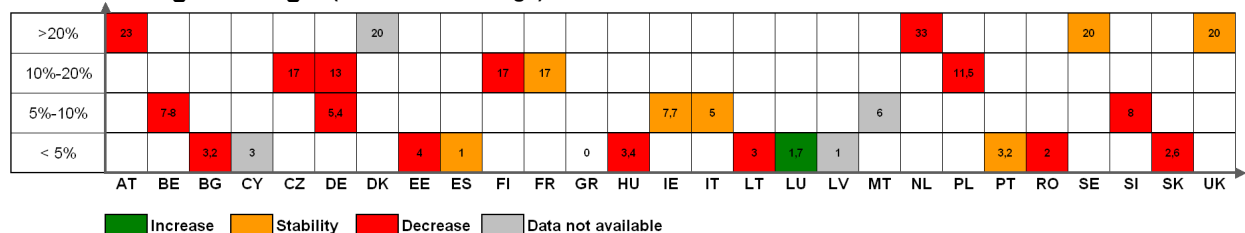
Housing governance is expected to remain stable in most countries. However, on going discussions have begun in Austria and a reorganization is discussed in Belgium. In Italy, the State intends to retake the control on regions concerning housing.

When changes are expected, it is either to reinforce the State's power (Finland, Italy, Luxembourg) or the Local authorities (Poland, Hungary, Lithuania).

4. Rental Social Housing

4.1. General framework : a limited and in decrease participation to the dwellings stock

Social Housing dwellings (% of total dwellings) :



Source : 2008 Housing questionnaire, EU Housing statistics 2005-2006

The importance of Social Housing dwellings amongst the total stock of dwellings varies a lot between each member State. A group of four countries have an important Social Housing sector (more than 20% of the total dwellings in the Netherlands, Denmark, Austria and UK). Five countries count Social Housing for more than 10% of the total dwellings stock : Czech republic, Finland, France and Poland.

Many new EU members have sold their Social Housing stock (Bulgaria or Hungary for instance) and now reach the same levels as the old Member States that have a limited rental market (Greece, Spain, Portugal). In Sweden or Germany the rental sector is very developed but most of it is privately owned even if they are subject to social regulations.

Only Luxembourg is planning to increase the stock of Social Housing, the other countries are either planning to reduce it or to maintain it. An explanation can be found in the fact that the housing stock in Luxembourg is very limited (1,7% of the total stock).

4.2. Access to rental Social Housing: a focus to low incomes reinforced

Main characteristics of the access to rental Social Housing.

Non economic Eligibility conditions	N	Y	Y		Y	Y		Y	Y	Y	Y		N	Y	Y	Y	Y			N	Y	Y	Y	N	Y	Y	Y
Resource ceiling >poverty threshold		Y	=		Y	Y			Y	Y	NC		NC	Y	Y,N					Y	Y,N	=		NC	NC	Y	NC
Households eligible	80%	>50%			50%-60%	40%		>50%	>80%	100%	70%			3%		40%				28%				100%		5%	100%
Estimated demand : waiting lists	Y	Y			Y	Y		Y	Y	Y	Y				Y	Y	Y			Y	Y	Y	Y	Y	Y	Y	Y
Aid to tenants (housing allowances)	Y	Y	Y		Y	Y		Y	N	Y	Y		Y	N	N	Y	Y			Y	Y	Y	Y	Y	Y	Y	Y
	AT	BE	BG	CY	CZ	DE	DK	EE	ES	FI	FR	GR	HU	IE	IT (1)	LT	LU	LV	MT	NL	PL (2)	PT	RO	SE	SI	SK	UK

(1) Depending on regions
(2) Depending on housing actors

NC Not connected

For almost every member State, the eligibility to rental Social Housing is conditioned by the level of income, in connection with the shared objective to first focus on the low income target group. The notable exceptions to this criteria can be found in States that have a “universalist” conception of Social Housing (access to almost every citizen) with a large rental Social Housing sector, such as Austria, The Netherlands or Sweden.

The resource ceiling to be eligible overcomes the poverty threshold in almost every country, except in Bulgaria or Poland in certain cases. Only six countries do not connect the resource ceiling with the poverty threshold (Hungary, France or Sweden for instance).

Ten out of thirteen countries answered that “more than 50% households are eligible”. This can have two causes :

- Either the conditions of their housing market and their level of development show that a majority of citizens face difficulties accessing to housing (which is probably the case in Estonia, Spain or Lithuania.
- Or some countries, such as Sweden, France, UK or Finland, in spite of the shift to a lower income focused access to Social Housing maintain an universalist tradition, allowing the eligibility of a majority of citizens.

For most countries other criteria are taken into account such as specific target groups like families, young people, elderly, and less often homeless people. Almost every country has created rent allowances to help the tenants of the social rental housing. In other countries like Germany housing allowances do not only cover the rental housing sector but also owner occupied housing.

4.3. Rental relationships : a reinforced protection for the tenant

Rental relationships in the rental public sector : main characteristics.

tenant entitled to remain on the premises	Y	Y	Y			Y		N	Y	Y	Y		Y	Y		Y,N	Y			Y	Y	Y	Y	Y	Y	Y	Y
If income > income ceiling	N	R	N,L		V	R		L	R,L	N	R		R	N	R	N,L	R			R	R	N	R		R		N
Rental determination	M	R	O		O	R		S	S		S		L	O	R	L	C			S	O	S		L	S		M
	AT	BE	BG	CY	CZ	DE	DK	EE	ES	FI	FR	GR	HU	IE	IT	LT	LU	LV	MT	NL	PL	PT	RO	SE	SI	SK	UK

Y,N Yes, No
L,N,R,V Leave, No change, Rent increase, Variable
C,L,M,O,R,S Construction company, Local authorities, Mixed responsibility, Owner, Regions o federal states, State

Almost every country entitles the tenant of a social dwelling to remain on the premises when his income overcomes the resource ceiling. Only Estonia and Lithuania do not allow it. But most countries apply a rent increase or allow the possibility to force the tenant to leave if he doesn't accept changes in his contract.

The authorities that fix the amount of the rent vary a lot between members states, no general trend can be drawn except that it is often the State, rather than the regional level. In Belgium, Germany and Italy the social rents are fixed on a regional level, in the Czech Republic and Ireland however by the owner himself.

Few local authorities have the responsibility of fixing it by themselves (Hungary, Sweden and Lithuania).

4.4. The supply of rental Social Housing: mostly insufficient and with important financial needs

The supply characteristics of rental Social Housing:

Financial aid	L,S	L,S	R		L,S	L,S		L,R,S	L,S	I,S	L,S,T		IL	R,S		R,S	S			R	L,I,S	L,I,S	S	L,S	S	L,S	L,S	
Principal financier	R		L		S	S,R		S,L	S,R	S	S			S,L		S	S			S		S,L	S			S	S	
Supply	S	I	I			I,SS (1)		I	EI	S(2)	I		I		I	I	I			S	I	I	I	SS (3)			I	
Constructor's main difficulty	E		F		F			F	F		L			L	F		R			R	F	L,R	L			L,F	L,F	F,L,R
	AT	BE	BG	CY	CZ	DE	DK	EE	ES	FI	FR	GR	HU	IE	IT	LT	LU	LV	MT	NL	PL	PT	RO	SE	SI	SK	UK	

L, I, R, S, T Loans, Interest rates low, Rent allowance, Subsidies, Tax cuts

L,R,S Local authorities, Regions o federal states, State

I, S, EI, SS Insufficient, Sufficient, Extremely insufficient, Surplus

E, F, L, R Energy, Finance, Land availability and price, Regulations and administrative process

(1) Insufficient in west Germany, surplus in ex Eastern Germany

(2) Surplus, except insufficient in Helsinki

(3) Surplus, except insufficient in Stockholm

In almost every country, the principal form of financial aid provided to rental Social Housing are subsidies, Loans and low interest are offered in twelve countries, while rent allowance less frequently helps the financing of social rental supply. Tax cuts for constructors exist in many countries but are not the most important financing source.

Even in decentralized countries, the state often brings the most important financial contribution to Social Housing. Local authorities tend to be in charge of implementing and developing the rental housing supply rather than managing its financial resources. This can be explained by the fact that most countries consider the rental Social Housing insufficiently developed. In order to face this difficulty, States have to provide financial resources to help the local levels in charge of developing the supply.

The only exceptions are the countries that have a large stock of public rental dwelling such as parts of Sweden and Finland, that enjoys a surplus of supply.

The principal difficulties constructors have to face are financial and especially concerning the availability and price of land. Only Luxembourg and the Netherlands consider they face regulation and administrative difficulties.

4.5. Rental Social Housing for the most vulnerable : Family and elderly privileged target groups, less often homeless

As the housing policies are more and more targeted to households with difficulties, the majority of Member States have set up specific policies for them, such as emergency housing for the homeless, preferential treatment and allowances. Six countries have stated explicitly the homeless in their political priorities. Cyprus has the specific issue of refugees that has become a priority of its housing policy.

5. Private rental housing

5.1. General Framework : limited but growing participation to the dwelling stock

Private rental housing dwellings (% of total dwellings) :

>50%						58																						
20%-50%		25															26							23				
10%-20%	16				18	12					11	15				13	15				11		20	17				11
< 10%																	7										1	
	AT	BE	BG	CY	CZ	DE	DK	EE	ES	FI	FR	GR	HU	IE	IT	LT	LU	LV	MT	NL	PL	PT	RO	SE	SI	SK	UK	

Private rental housing represent most dwellings in Germany while this proportion stands between 10% and 25% in the other countries.

Most countries also have set up aid to tenants in the private sector, e.g. housing allowances. The same rules as for the social sector have been applied or specific ones have been implemented. Estonia and Romania stand as exceptions on this general trend.

Except from Hungary and Lithuania, every State regulates the private rental market. The majority of them apply rent controls, except for Spain, Estonia and Belgium. Every country has developed tenant's rights in the private sector, with a variable level of protection (very few country apply the right for the tenant to remain on the premises when he doesn't pay the rent).

The countries that apply a special taxation for under-occupancy or vacancies are an exception and only concern Bulgaria, Belgium or France.

The administrative level that is responsible for this regulation is almost always the same as in the rental public sector.

6.The right to housing : existing or planned, but still emerging

The right to housing is legally or constitutionally recognized in eleven countries (partially or totally). However, it is specifically guaranteed by an administrative level only in eight countries usually by the local authorities (i.e. Finland) and by the State (France) or with mix of both.

But in fifteen countries, associations are quite active to support its respect or its future recognition (Austria, Bulgaria, Estonia, Hungary, Italy) .

Right to housing main characteristics :

Legal Existence	N	Y	N	N	N	N		N	Y	Y	Y		N	N	N		N			Y	N	Y	Y	Y	Y	Y*	Y*
Guaranteed by		R						R	L	S				R					L		S,L	S,L		S,L		S	
Associations involved	Y	Y	Y	N	Y	N		Y	Y	N			Y		Y		Y		N	Y	Y	Y	Y	Y	N	Y	
	AT	BE	BG	CY	CZ	DE ⁽¹⁾	DK	EE	ES	FI	FR	GR	HU	IE	IT ⁽²⁾	LT	LU	LV	MT	NL	PL	PT	RO	SE	SI	SK ⁽³⁾	UK ⁽³⁾

Y Yes S State
N No R Regions or Federal States
 L Local authorities

(1) No, but exceptions in certain Federal States
(2) Some Regions
(3) Yes, partially

7.Conclusion :

By identifying and defining various specific target groups such as families or elderly households with low income or by implementing a suitable legal framework including a right to housing in some Member States, access to housing for the most disadvantaged has become a priority for almost all Member States.

The legal and organizational aspects can vary from one member State to another, but very often the solutions adopted and the tools used to implement the National policies are quite similar, when comparing the situation in each country (see detailed situation by country in the Appendix).

This justifies the interest of debating on the legal aspects of the access to Housing, in order to stress common aspects. The study of the questionnaires reveal that common aspects are more important than the differences. This state of fact is coherent with the international legal framework that applies when the Member States adopt their own national policies (for instance, the Revised European Social Charter of 3 May 1996 or the International Covenant on Economic, Social and Cultural Rights of 16 December 1966 and in particular, article 11).

On the other hand, the lack of housing supply, in most countries, explained by limited financial means, explains a largely shared ambition of the EU Member States to increase financial support to the rental housing sector. As a consequence, it appears that State Aid and the Social Inclusion Strategy of the EU are the most important topic shared by the member States. That is why it is necessary to organise debates on the Impact of European Union policies on access to housing national policies : State aids and social inclusion strategy, but also energy efficiency and the Social Services of General Interest.

The growing importance of EU policies on National Housing policies explains why the Housing ministers consider that the housing ministerial meetings are fruitful and constructive.

Appendix

8.Syntesis by Member State : the main objectives and the anticipated trends of Housing Policy

8.1.AT-Austria

Main objectives of Housing Policy:

- Decent housing provision for the majority of the population.
- Balanced provision of rent / owner occupation / right to buy according to consumer choice.
- Reduction of greenhouse gas emissions in the housing sector.

Anticipated trends of Housing Policy:

Austria has a well established scheme of housing regulations and housing finance including subsidies. There are some major challenges to face: the rate and thermal quality of refurbishments should increase (as Austria is lacking behind regarding the Kyoto Goals). Due to a growing population and household dynamics, also new construction is to increase. The intended introduction of zero energy standards for all subsidised multi-apartment construction requires rather strong financial incentives.

Austria went quite well with an unitary/integrated approach of rental housing policy. Several studies of Austrian and international housing researchers have proved the efficiency of the scheme. At the same time the public expenditures are below the level of other countries. Nevertheless, the targeted part of subsidies (allowances) is increasing, whereas all other subsidies are stagnating.

The Austrian scheme for affordable rental housing differs from public housing. "Limited Profit Housing Associations" (LPHA), which operate in the sense of Public-Private-Partnerships (PPP), fulfil public service obligations and in return get access to subsidies and tax deductions. They are organised as private organisations: capital companies or cooperatives.

New construction of affordable rental housing is mostly done by these LPHA. Both LPHA and commercial housing developers have gained market shares. Municipalities have abolished their activities in new construction. New construction of private persons (single family houses) is decreasing. Regarding the shares in stock, only slight changes took place.

8.2.BE-Belgium

Main objectives of Housing Policy:

Belgium is a federal State with three communities (the Flemish one, the French one and the German one) and three Regions (Flanders, Wallonia and Brussels-Capital) which have specific competencies.

Housing policy is devoluted to the Regions. Regions governments are fully responsible for their own housing policy. However, certain general aspects of this policy still remain the competency of the Federal State : the right to a decent housing (in the 1994 Constitution), the law regarding tenants rights in the private market, the level of interest rates and parts of fiscal policy concerning housing.

Historically, housing policy in Belgium has largely focused on access to ownership.

In parallel, Belgium has developed since 1900 a public housing policy to meet the needs of low-income groups. The construction of public housing was intense since the end of the 70's. Then the 80's saw a large decline of the State investments : rental housing accounted for 2% of new dwellings in 1980, and only 2,7% in 1989. Since the devolution to the Regions, the focus is now the renovation and refurbishment of the existing dwellings. Public housing came back as an issue during the 90's and 2000. In 2007, 4,3% of the new dwellings are public housing in Flanders.

The main goals of the current housing policies in Belgium are :

- 1) Building social housing by the public sector dedicated to rental or ownership for low-income households;

- 2) Priority to improve the existing dwellings stock; In Flanders, the quantity and quality of the social rental housing is a priority (target : 45,000 new public dwellings between 2009-2020). In Wallonia, more than one billion euros are invested in renovating a third of the existing dwelling stock (35 000 dwellings);
- 3) Increasing the public cheap rental housing supply;
- 4) Public policies focused on targeted groups : disadvantaged households, elderly, families of immigrant workers, single parents families ;
- 5) In parallel, stimulating the private initiative for building more dwellings and renovating existing ones ;
- 6) Set up of transverse Housing and urbanistic revitalization programs ;
- 7) Reinforcing the municipalities' powers in order to meet the local needs ;
- 8) Set up of platforms gathering housing sector actors with public actors ;
- 9) Developing a qualitative information policy enabling a good follow up and evaluation of the policy undertaken by public authorities ;
- 10) Integrating objectives in terms of sustainability within housing policy programs.

Anticipated trends of Housing Policy:

In Wallonia, it won't possible to build enough public dwellings to meet the demand. Other forms of housing for disadvantaged people must be considered, like the socialization of the private dwellings (for instance through the injection of abandoned dwellings within the rental market), rent allowances for households. Quality control systems must be more efficient regarding private dwellings of disadvantaged people.

In Brussels Region, the growth of public supply won't be sufficient to solve the problem. It will take a long time to see the first results of these types of actions. The debate around alternative solutions concentrates on a framework to limit the private rents, the conditionality for granting rent allowances, and increasing the social access to ownership.

In Flanders region, two key issues feed the housing debate. First of all, the housing prices increase, especially land price, and how to control it. Secondly, the on going reorganization of the whole housing sector. The Flemish Government aims at building 45 000 new public dwellings between 2009 and 2020, increasing the quality of existing dwellings, especially in the private sector, to favor the households for ownership accession, for renovating or building their own homes, and at facilitating the collaboration, specially at the local level, between housing and social actors.

8.3.BG-Bulgaria

Main objectives of Housing Policy:

The main goals of the state housing policy, established in the National Housing Strategy of the Republic of Bulgaria, adopted by the Government on 14th May 2004, are:

- 1) Putting an end to the deterioration of the condition of the existing residential buildings through the implementation of the National Programme for Renovation Of Residential Buildings in the Republic of Bulgaria;
- 2) Creation of a functioning mechanism for providing new affordable houses by means of:
 - a) increasing the number of municipal rental buildings;
 - b) promotion of the establishment of housing associations;
 - c) integration of the public and private rental buildings

Anticipated trends of Housing Policy:

- 1) Concentration of the state efforts to implement the following main functions:
 - a) Development of a housing policy with specific goals and objectives;
 - b) Legal regulation and control over the legal instruments;
 - c) Promotion of the creation of various governmental and nongovernmental institutions;
 - d) Development of construction standards and norms harmonized with the European norms;
 - e) Support and cooperation for research and dissemination of information;
 - f) Creation of an organizational, technical, and financial foundation which will allow it to help the various actors in the housing market with consultations and expert's opinions.

2) The role of the municipalities

The municipal housing policy should have as its main goal the creation of a housing system which provides access and opportunity for an appropriate house to all people living and working in the respective populated area:

- a) Development of municipal housing strategies and programmes after studying and forecasting the housing needs;
- b) Creation of municipal rental housing for the households with established housing needs and low income;
- c) Management and maintenance of municipal housing;
- d) Development of the main elements of social and engineering infrastructure;
- e) Provision of plots and development plans.

3) Other participants in the housing market

The other participants in the housing market will play greater and greater role. Such participants are banks and financial institutions ; commercial companies for design, development, and supply of building materials; real estate salesmen and house owners; real estate trade agents. Not-for-profit non-governmental organizations are also included such as: housing associations; housing cooperatives; tenants' organizations, as well as trade unions. All of them will be active on the housing market in compliance with their specific goals.

The housing policy will continue to support by improving the laws and financial instruments so as to ensure that any person and family might acquire an appropriate dwelling in accordance with their demands, needs, and opportunities, by applying various forms in the following main lines of development:

- 1.development of real estate market;
- 2.financial assistance to certain categories of people and families which might give them access to the housing market;
- 3.provision of social rental housing to the most vulnerable social groups.

8.4.CH-Switzerland

Main objectives of Housing Policy:

In Switzerland, it is primarily left to the individuals and private households to satisfy the basic need of housing. However, according to the Swiss Constitution, the state is obliged to assist those population groups who are unable to do so on the market and with their own resources. In this context, four objectives of housing policy are important. Firstly, to ensure functioning markets by means of adequate legal structure. In view of the high proportion of tenants in Switzerland (more than 60%), the Tenant Act is a powerful market regulator. Actually, an attempt to revise the Tenant Act is on the way. The objective of the revision is to simplify the complex existing law and to adjust it to the changed economic situation. The purpose of the existing legal acts of housing promotion is to increase the number of affordable flats for economically weaker households and to facilitate access to home ownership. The fourth and final objective is the promotion of models of alternative and innovative types of housing (sustainable and energy saving housing, housing for a ageing society etc.).

Since 1973, when the relevant constitutional article was introduced, the promotion of housing construction is a governmental duty of the federal level. Certain cantons and larger cities nevertheless continued their own, independent and more or less continuous promotion of housing construction. The federal and the cantonal or local measures may include as well help for individuals and help for investments. But there is a certain trend that the federal level concentrates at financial support for investments, whilst cantons and cities are responsible for individual help.

Anticipated trends of Housing Policy:

At the moment the housing sector in Switzerland is confronted with three mayor challenges:

- 1) The demand of housing is very high, due to the positive economic situation in the last years and a high rate of immigration (in 2007 the population increase was 1,1%)
- 2) There is a high need to renew the housing stock and adapt it to the needs of the occupants. Three quarters of all rental flats date from building periods of before 1980.Until today only about two thirds of these "antiquated flats" have been fully or partially renovated.
- 3) It is necessary to make the housing stock more sustainable. In Switzerland, the production of heat and warm water takes up one third of the total consumption of fossil fuel.

These three challenges call in principle for a higher public effort on behalf of housing in the future. But for such actions the political environment is not very favourable. Politically realistic seem to be two directions:

1) With the increasing oil prices in the last months there is a growing pressure to make the housing stock more energy efficient. Discussions started to initiate a national renewal program. Not solved yet is the question how to finance such a program. It is also not decided if such a program should be an element of the energy or the housing policy.

2) If we succeed to overcome the difficulties or challenges, one "side effect will be increasing housing costs. It is therefore very important to maintain a housing segment which is affordable for lower income groups, immigrants etc. In the Swiss housing system, the non-profit associations play an important role for the housing provision of disadvantaged groups, and therefore one important task – like in the past – is to strengthen this sector. But it cannot be attended that for this purpose more financial means will be available in the future.

8.5.CY-Cyprus

Main objectives of Housing Policy:

The main objectives of the national housing policy of Cyprus are:

- 1) To assist low and medium-income households find housing, by implementing policy for the reduction of the total construction cost of residences, with particular emphasis in measures towards withholding rising prices of land and essential improvement of terms of financing.
- 2) To encourage the renovation of current housing in sensitive areas adjacent to the buffer zone.
- 3) To ensure the development of structurally safe housing dwellings by implementing anti-seismic regulations.
- 4) The concentration of future housing development in the determined "Areas of Development" of the Local Plans, for achieving the goal for sustainable and efficient development.
- 5) The discouragement of housing development outside the "Areas of Development" of the Local Plans, by the implementation of strict policy for systematic discouragement of construction of sporadic residences outside the above areas.
- 6) The encouragement of housing of permanent population in traditional residential cores, with the application of restoration and revival programs, so as to achieve the beneficial reuse of the existing residential reserve and maintain the historical and cultural continuity.
- 7) The provision of incentives for the creation of unified housing developments (e.g. gated communities) so as to provide alternative housing potentials and upgrade of the natural and physical environment of residential areas.
- 8) The implementation of measures and provision of incentives for sustaining and increasing the population in built-up areas adjacent to the Buffer Zone, and the upgrade of the natural and physical environment of these areas with the application of various schemes of the Invigoration of the Nicosia Green Line Plan.

Existing schemes cover:

- Refugees and war-victims (appr. 30% of total population)
- Middle and low-income groups
- Multi-member families (6% of total population)
- Repatriated families (760 individuals resettled in Cyprus in 2006)
- Disabled individuals

Target groups for planned/ future schemes (should) include:

- University students
- Foreign workers (appr. 10% of total population)
- Senior citizens (12% of total population)

The Ministry of Interior is responsible for the development and implementation of housing policy schemes for the population in general, while the actual aid to individuals is allocated by the Government annual budget to semi-government organizations such as the Cyprus Land Development Corporation (CLDC) and the Housing Finance Corporation (HFC) who manage and release aids through the supply of building plots or houses at reasonable prices or by providing long term low-interest housing loans. Financing schemes are also implemented by the District Officers and social welfare services.

Refugee housing along with basic infrastructure is mostly built and maintained by the Town Planning and Housing Department of the Ministry of Interior with the collaboration of the Public Works Department of the Ministry of Communications and Works. Alternatively, the Government, through special subsidized housing programmes and schemes, may assist eligible refugee groups to built and maintain their own homes on their own land or on government-owned land.

Anticipated trends of Housing Policy:

- 1) Future policies should incorporate housing aid for social groups that are rapidly increasing in numbers, such as university students, foreign workers and senior citizens.
- 2) Upcoming housing policies should take into account the increasing urbanization trends and support the preservation and sustainability of rural development.
- 3) Housing policy could be improved through the enhancement of Social Care programs and schemes developed by the central government and implemented on a local scale through the decentralization of authority and responsibility.
- 4) The main objectives of the existing housing policy (as defined previously in this questionnaire) are essentially universal reflecting the overall housing vision and future strategic goals.

8.6.CZ-Czech Republic

Main objectives of Housing Policy:

The key housing policy objectives in the Czech Republic include:

- 1) Ensuring sufficient offer of affordable housing for medium and lower income households.
- 2) Emphasis on the use, reconstruction and renovation of the existing housing fund, with a focus on improving the quality of housing units, including their energy demands and environmental issues.
- 3) Finalization of the legislative framework for housing, particularly through new codification of private law, i.e. of the Civil Code and the Commercial Code, with a significant impact in a number of areas currently regulated by special laws, which will have to be subsequently amended.
- 4) Application of EU common market rules, namely of the conditions for compatibility of State aid.

The housing policy objectives take into account the different possibilities of individual groups of the population of acquiring appropriate housing, i.e. allow for the provision of a more substantial assistance to households which lack the ability to procure appropriate housing by themselves:

- 1) Assistance to households with higher and medium income, which are expected to focus, in particular, on acquiring owner-occupied housing; such assistance is provided mainly by means of tax relief related to repayment of mortgage and other loans used to purchase own housing. If required by the situation at the housing market, interest subsidies are provided to this target group, reducing mortgage loan repayments. The state supports construction savings.
- 2) Lower-income households, which cannot participate financially in the procurement of their own housing, may use the benefits of municipal rental housing, whether existing or newly constructed with the aid of state subsidies.

In addition to the above basic target group, special assistance is provided to people who encounter difficulties in acquiring appropriate housing. The recipients of such special aid are:

- 3) Young people in whose case the resolution of their housing situation is impeded by concurrence of the start of their work career and establishment of their own family.
- 4) People with special housing needs resulting from their age, health condition etc., or face difficulties in finding appropriate housing due to worsened social circumstances of their current life. Those people may use affordable (subsidized) housing, the construction of which is supported by state subsidies provided subject to availability of the relevant social services.

Anticipated trends of Housing Policy:

The amount of the housing allowance should remain stable but will be more focused on social housing for disadvantaged person.

Direct kinds of housing aid will continue to be provided and new forms of direct investment aid will be harmonized with EU.

The public housing policies will be more visibly focused on social housing for disadvantaged persons.

Newly prepared programmes aimed at social housing:

As there are no developers of affordable rented flats in the Czech Republic, there is a need to satisfy housing needs of growing group of socially disadvantaged persons because of aging population as well as because of families with low incomes. Newly prepared system of subsidized social rental housing will consist of two elements. The first programme will be aimed only at new social housing construction, while the second one will be aimed primarily at the existing housing stock. It means that the first programme

consisted in “one-off investment subsidy” will encourage the construction of new, so high-quality, “temporary social rented flats” (at least for ten years) by various investors – public (like municipalities) as well as private ones. The Ministry for Regional Development has pre-notified the draft programme and after the official notification, the programme will provide subsidies in 2009 and beyond.

The second programme will encourage provision of existing (either new or older) rented flats, owned by various landlords, to socially defined households while the state will pay the compensation to landlords. The reason is that the provision of social rented flats with limited rents will be classified as a public service of general economic interest. This compensation will be paid to a given landlord every year (for ten years), according to real expenditure on renting flats. The whole system will be based on a special legal measure, either an act or a Governmental Regulation on renting social rented flats. Therefore, the programme of compensations granted to “social landlords” within the framework of the Commission Decision of November 2005 will not be notified. The compensation grants will be available for all kind of landlords, without any discrimination and payments will depend on real costs while the system of prevention of “overcompensation” will be incorporated into the system before it is in force.

8.7.DE-Germany

Main objectives of Housing Policy:

For several years, the overall situation on the housing markets in Germany has been largely balanced. The rise in housing rents is significantly below the level of inflation. At the same time, there are significant regional differences in housing provision (vacant dwellings on the one hand, a sustained need for new buildings on the other hand). Given the good level of housing provision in terms of quantity, the focus of housing policy has increasingly moved away from the area-wide promotion of the construction of new dwellings to improving the quality of the housing stock and the residential environment. In addition, the urban design aspects of housing provision have become more important.

As a result of demographic trends, it has to be assumed that demand for housing will increase even further between now and 2020 because of the continuing rise in the number of households. Meeting the resultant additional demand for housing can primarily be left to the market. At the same time, however, the provision of targeted assistance to low-income households in the form of housing benefit and the creation of affordable housing is necessary. Against the background of the ongoing regional differentiation of the demand for housing, and in keeping with the principle of subsidiarity, responsibility for the provision of social housing has been transferred from the Federal Government to the federal states. As an accompanying measure, the Federal Government will give the federal states ring-fenced compensatory payments totalling 518.2 million euros per annum, initially until 2013.

The Federal Government’s housing policy focuses primarily on:

- 1) improving energy efficiency in the buildings sector, as an important contribution towards combating climate change and permanently reducing the costs that tenants and owner-occupiers have to pay for heating and hot water;
- 2) adapting the housing stock to meet the needs of the elderly;
- 3) improving the housing and living conditions of families with children as part of inner urban development schemes;
- 4) improving the framework for private retirement provision by encouraging home ownership;
- 5) ensuring that housing remains affordable, especially for low-income households, with the help of housing benefit.

Anticipated trends of Housing Policy:

The major challenges that will face housing policymakers in the future are essentially in the fields of action mentioned in Chapter I. Ensuring that housing remains affordable for lower income groups will continue to be a key priority of German housing policy.

Given the demographic changes (significant decline in the population, an ageing population, regional differentiation), it will be necessary, to an even greater extent than in the past, to adjust the supply of housing in a targeted manner so that it meets the needs of a population that is growing noticeably older. Here, it is imperative that a framework be created for housing provision that meets the needs of the elderly, so that they can live in their own four walls for as long as possible.

In addition, a further improvement in the energy efficiency of residential buildings will continue to be one of the key housing policy issues of the years ahead, in terms of both social policy and climate change policy. Housing has to remain affordable in the future, but at the same time the provision of housing has to be profitable. Given the low level of demand for new residential buildings, the efforts to reduce energy consumption and CO2 emissions are focused primarily on the building stock.

The Federal Government has already launched a number of regulatory and funding measures. They include:

- 1) the introduction of energy certificates for the building stock as an instrument to improve cost transparency on the housing markets;
- 2) the progressive tightening of the energy efficiency requirements to be met by new buildings, and by old buildings in the event of major repair and modernization work;
- 3) The Federal Government's programme to reduce CO2 emissions from buildings provides around one million euros each year to support measures to improve the energy performance of residential buildings by awarding low-interest housing construction loans. The programme, which was initially due to run until 2009, will be extended to 2011 with the same level of funding.
- 4) With a package of investment to improve the energy efficiency of social infrastructure, the Federal Government, federal states and local authorities are providing assistance to investment in schools and kindergartens, for instance. A total of 600 million euros is available for this purpose in 2008.

8.8.EE-Estonia

Main objectives of Housing Policy:

The principal aims in the field of housing are ensuring access to suitable and affordable housing for the population of Estonia, achieving high quality and sustainable housing stock and building diversified residential areas which are developing in a balanced and sustainable manner.

The target groups to be supported within the framework of the Development Plan are the following: young specialists and young families, children and adolescents without parental care, disabled persons, the elderly, large families, released offenders and probationers, the homeless, owners of restituted dwellings, students, apartment associations, building associations and communities of apartment owners, as well as specialists engaged in planning and developing the living environment. The target consists of most of the population of the country but there is never made any special analyses. (Opinion- residents of the multi-apartment buildings 75 % and tenants in municipal housing 3 %).

Anticipated trends of Housing Policy:

There is a need to increase the housing but due to economical recession there shall be decrease. There should be changes in indirect aid and in taxation policy.

The future will be quite unclear due to economical decrease. There is a need to select the people in most urgent need and target them the aid.

8.9.ES-Spain

Main objectives of Housing Policy:

The main objectives that are stated in the National Housing Plan for 2005-2008 are the following:

- 1) To increase the amount of subsidised housing within the total housing supply.
- 2) To balance the property and the rental market in order to achieve a higher rate of rental supply.
- 3) To implement a new soil policy intended preferment to subsidised housing.
- 4) To focus on the social sectors with stronger difficulties to gain access to housing.
- 5) To adapt the different housing typology to the specific needs of the families.

The main target groups of this policy are:

- The ones who gain access to housing in property for the first time.
- Youngsters (below 35 years old). Spaniards with 18 to 35 years old account for 12.445.954 at the beginning of year 2008.
- The elderly (up to 65 years old) and their families. There is 7.633.807 Spaniards up to 65 years old at the beginning of year 2008.
- Victims of gender violence and victims of terrorism. From year 2004 on, there have been more than 300.000 judicial proceedings against the ones accused of gender violence.
- Multimember families. In year 2006 there were 517.210 multimember family certificates.
- Monoparental families. In the first term of 2008, there were 427.600 families with one parent.
- Disabled people and their families. In year 2001 there were 2.052.539 disabled people certificated.
- Social sectors which are socially excluded or at risk to be excluded.

There are shared responsibilities over housing policy: the Central Government holds the responsibility over the general planning of economic activity, including housing sector, and grant funding to finance it. The Regions (Autonomous Communities) are allowed to have their own plans which are funded with their own resources, and also to cooperate with the Central Government in the implementation of the National Housing Plan. Within this Plan, they are the ones appointed to grant the aids after checking that all the requirements are met.

Anticipated trends of Housing Policy:

The trend should be an increase of the total public effort, given that it has been announced that 1.5 million of new subsidised housing units are going to be developed in the next ten years, 40 per cent of them for rent. In addition, the Minister of Housing announced that one out of three new households is going to receive housing aid along this term (this year and the next three years).

For the time being, the cost of tax incentives account for 7 times the cost of aids within the National Housing Plan. It has been recommended to limit tax incentives which tend to capitalise in the price of housing, but there is no immediate amendment planned.

There has been a deep process of decentralisation, which led to a strong emphasis on the Autonomous Communities' competences on housing, among other fields. In terms of financing, the Autonomous Communities have also increased their financial autonomy. On the one hand, they receive funds from the National Budget to finance the implementation of the National Housing Plan. On the other hand, they have their own housing plans, which are funded by their own regional resources.

The new National Housing Plan for 2009-2012, will reinforce the share of subsidised housing units, which accounts for 8 per cent of the total housing supply by now. It will focus on rental housing, to increase its share within the total market and improve the balance between property and renting. It will also emphasise the refurbishment and renovation of the existing housing units.

In accordance with the distinction set by CECODHAS, there are three concepts of social housing in Europe. Spain follows a generalist concept, targeting a social demand but to a larger extent and open to all families with limited resources. It is expected to increase the scope of the targeted groups, according to the announcement that one out of three new households will benefit from housing aids. It will also gain flexibility, in order to adapt better to the real demand (in terms of typology of housing, sizes, prices, and so on).

8.10.FI-Finland

Main objectives of Housing Policy:

The main objectives of Finnish Housing Policy are

- 1) to increase the housing supply, especially rental housing supply in the growth centres, in particular Helsinki region
- 2) to improve the housing of weaker groups (elderly, handicapped, homeless)
- 3) to improve the upkeep of houses and development of housing areas
- 4) to lower emissions contributing to climate change arising from housing and traffic.

The main target groups of this policy are :

- 1) Persons and households who enter the job market and take up jobs in the growth centres.
- 2) Elderly who need assistance, handicapped, homeless and other weak groups.
- 3) households, whose homes need repairs or housing areas need improvement.
- 4) Whole population.

Anticipated trends of Housing Policy:

The increase in the level of interest rates and inflation increases the amount of paid interest subsidies automatically. Of the main objectives mentioned in the beginning, the measures to be taken in order to lower emissions from housing (eg repair support) require new initiatives and government resources.

Government will continue to be the main source for the support.

The need to limit public spending, will have an impact on housing subsidies as well. There will be more need to assess the effectiveness of the support given and need for measures to improve the effectiveness as resources become scarcer.

8.11.HU-Hungary

Main objectives of Housing Policy:

System of housing subsidies

HOUSING SUBSIDIES				
Support of housing		Modernization of dwellings		Dwelling maintenance
Acquisition	Rental housing	Family houses, multi-family buildings built through traditional technology	Residential buildings built through industrialized technology	Maintenance subsidy Subsidy for gas and distance heating
New and used dwellings				

The present subsidy system orientates basically to acquisition.
On both fields of dwelling modernization run active programmes.

History of subsidy system

1) Subsidies for access to housing

The subsidy system which was introduced in 2000-2001 supported basically the acquisition. These subsidies resulted to increase of construction from 2001 until now, thereby providing a solution of housing for several hundred thousands of families.

Aim of this subsidy system was to strengthen the middle class and to support the housing of those families, who for a long time can earn the income necessary to maintain the acquired dwelling.

The modification of subsidy system in 2004 has corrected the rules at many points:

- o Restricted the size and value of subsidized dwellings,
- o The number of housing loans borrowed by a family has been restricted.

Beside the restrictions at the same time modifications were introduced – to support disadvantaged people – by social consideration, e. g. the amount of building (purchasing) allowance has been increased or introducing of guarantee for civil servants. These measures aimed to reduce own resources and to increase the chance of acquire a dwelling for families under spare material circumstances.

In other measurements 2005 were introduced: subsidy for young families when purchasing a new dwelling, guarantee for young families, rent allowance application for local governments.

2) Subsidy of modernisation

“Panel” tenders in 2005-2006 have made subsidies of modernization for a considerable element of housing policy. Between 2001-2006 190 thousand dwellings obtained subsidy for modernization, the total amount of subsidies was 34,4 billion HUF. The implemented projects show a positive effect from several aspects: Unequivocally appears energy saving – in case of consequent proceeding of this programme it will be appear also in the energy balance of the national economy. The programme has social effects and effects on the cityscape as well.

Anticipated trends of Housing Policy:

The efficiency of the elements of housing subsidies is analysed.

Shift of the paradigm is expectable in the housing policy, namely besides supporting the acquiring of dwellings the supporting of rental housing should be emphasized. This shift of the paradigm is necessary in the housing subsidy system, which elements can be:

- 1) The emphasis of housing subsidies should be the housing, which means besides subsidies for acquiring of dwellings, the subsidies for people who live in rental dwellings have to play an important role; this should be respectively equivalent to the subsidies for acquiring of dwellings.
- 2),The categories "housing" and "social housing" have to be distinguished from each other and then they have to be formed to a cooperative system, in which the state manages housing in its own normative and application system, the local government can supplement the state subsidy or it can provide independent subsidies.
- 3) The most important area is to develop the rental housing sector, to introduce a new rent subsidy system and a new rental housing programme.

An important goal is to increase the rental dwelling stock, for that the PPP constructions could provide the background. Besides the present subsidy elements the possibility is analyzed to extend the rent subsidy

system which can be received by application. In the subsidy system the proportion of local government's resources will prospectively increase.

8.12.IE-Ireland

Main objectives of Housing Policy:

The principal objective of housing policy in Ireland is "To enable every household to have available an affordable dwelling of good quality suited to its needs, in a good environment and, as far as possible, at the tenure of its choice"

The general principal underpinning the objective is that those who can afford to provide for their housing needs should do so either through home ownership or private rented accommodation and that targeted supports should be available to others having regard to the nature of their need. The primary strategy is to oversee and seek to maintain an efficient housing market by implementing a multi-stranded approach to address housing needs. The associated policy responses relate to various interventions and supports in the private and public housing domains to promote social inclusion and the provision of housing that is sustainable, affordable, energy efficient, architecturally appropriate, uses best available construction techniques and is adaptable to changing needs over its lifetime. In view of recent demographic and societal change, it also involves facilitating the availability of a broad range of accommodation options including the modernisation and development of the private rented sector.

Target groups : the most recent statutory assessment of housing need carried out by local authorities, for which full results are available, was carried out in 2005 and at that time there were 43,684 households eligible for assistance. This represents some 3% of all households in the country. In terms of individuals, this amounts to some 87,000 people which represent about 2% of the population as per the 2002 Census.

These households are classified into different categories of need such as homeless, older persons, travellers, disabled etc. The majority of households in the 2005 assessment of need – some 57%, were classified as 'not able to meet the costs of existing accommodation ' which is also a residual category for households who do not fit into any of the other particular categories .

It is notable that the majority of people in housing need are single people – some 43% and that a significant number are younger people with 42% aged under 30 years and 26% aged under 25 years.

An increasingly diverse range of public housing supports is available including;

- social housing programmes operated by local authorities and non profit associations which provide housing for rent to eligible households unable to rent or purchase privately
- affordable housing programmes which targets people who cannot afford to buy a home on the open market
- RAS which assists eligible people who are renting privately with their accommodation costs.

The provision of housing assistance to individuals is carried out at local level by our local (municipal) authorities. Local authorities are mandated under housing legislation to carry out a range of housing functions, including the carrying out of assessments of an individual's housing need and the delivery of various public housing programmes/supports to the individual or household.

Responsibility for allocating local authority housing supports to individual applicants is assigned to the local authority concerned, acting in accordance with the statutory scheme of letting priorities made by the local authority, the Department (central government) is legally precluded from involvement in individual cases.

Anticipated trends of Housing Policy:

The Government's housing policy statement, Delivering Homes, Sustaining Communities, published early in 2007 and the National Development Plan 2007-2013 (NDP) reflect the strong commitment to expand social housing provision contained in the national social partnership agreement towards 2016. The NDP provides the resources which will support increased output from public housing measures and result in the needs of some 140,000 new households being met in this period.

In terms of aids, the emphasis is likely to remain on direct provision of public housing by local authorities and non profit associations with funds from central government. However, the range of social housing

options is diversifying all the time, and an individual may now be offered social rented accommodation not just through units owned directly by local authorities and the non – profit associations but also through arrangements with private landlords for long or short leases (RAS - see more detailed note on this scheme in the section on private rental housing)

In the future, prospective tenants will be offered housing support based on accommodation suitable to their needs and with some choice provided, e.g. location, tenure. At that point they may opt either to rent the property or commence incremental purchase, if their income would support it . Thereafter, if their circumstances change, they can seek to transfer to another type of house or location and remain as social housing renters or move to homes available under affordable housing or incremental purchase schemes if they wish to commence purchase. The stock of housing available for social housing needs will remain in that tenure, for as long as the local authority determines there is such a need in the location.

8.13.IT-Italy

Main objectives of Housing Policy:

The housing policy are at the centre of the decentralization process, which gave back competencies to the Regions, which caused a strong change of the local policies, which may deteriorate the differences between Northern and Southern Regions.

Therefore, it is important to rebuild an homogenous scheme at the national level, in order to define the minimum level of services provided, and define the social service of general interest that represent Public housing,

The rental dwelling stock has reached the minimum level of 20%, which creates huge difficulties for most vulnerable families to find housing in a very stressed housing market (especially for households victims of expulsions in the private rental sector).

There is also a need to reform the legal regulation of the private rental market, because the existing law from 1998 (431/98 law) has not reached its expected results (regulated rents by agreements between tenants and landlords associations).

After the elimination in 1998 of the 1% contribution from the businessmen and workers (called GESCAL fund) there is almost not any resource available for rental housing.

The main important issue concerning the main objectives of housing policy today is to find systems to imply the private sector in the production of social housing.

The National Housing Plan has the following targeted groups :

- a) low income families, single adult or mono- income families ;
- b) Young households with low income ;
- c) Elderly with social and economical disadvantages ;
- d) Students ;
- e) Persons expelled from private rental market with very low incomes ;
- f) Low income immigrants, residents in Italy since 10 years.

Anticipated trends of Housing Policy:

Actually, The State launched a Housing National Plan aimed to increase the convergence of regional policies

8.14.LT-Lithuania

Main objectives of Housing Policy:

The Lithuanian Housing Strategy has established the following goals:

- 1) To expand the housing choices to all social groups of the population. It is necessary to expand the housing product variety to ensure the housing choices to households (families) with different income levels, mobility of the population due to the changing labour market.
- 2) To ensure efficient use, maintenance, renovation and modernization of existing housing, as well as efficient energy use. The condition of the existing housing stock will improve, with its value being preserved and increased where possible, the dwellings will be adapted to the new needs of households, the social segregation will be mitigated.

3) To strengthen capacity of the housing sector parties to participate in the housing market, aiming for the establishment of a sustainable housing sector management system on the national, local government and community levels, their interaction mechanisms, to ensure protection of the consumer rights, also to facilitate public communication, continues training and education of the housing sector stakeholders.

In reference to those housing goals three main programmes were approved:

- Social Housing Program
- Multi-family Residential Buildings Modernization Program
- Public Awareness Program

Effective and targeted financial support is to low-income households for housing acquisition. The households survey shows that about 40 percent of the households can't acquire or rent housing without state support in the market.

There are 20 405 families on the waiting list for social housing in Lithuania.

Anticipated trends of Housing Policy:

The total public effort on behalf of housing in terms of amount of aid in the coming years should be stable.

The indirect aid should be more developed.

It is necessary to expand the functions of the local government and financial resources for the housing policy implementation, i.e. to provide more powers to them to use state-owned land, to introduce infrastructure, and to form and use the social housing stock.

The programs currently under implementation are not sufficiently effective to attain the strategic housing goals. Taking into consideration the commitments, the necessity to ensure control of the fiscal deficit and the macroeconomic stability in the country, it would be expedient to reallocate the funds aiming at compliance with the needs of the population and goals established on the Strategy, targeting the poorest population.

8.15.LU-Luxembourg

Main objectives of Housing Policy:

The Government of Luxembourg follows an active housing policy in tight collaboration with municipalities and public constructors.

This is why, the 11th of June 2008, an important Law called « Housing Pact » has been adopted by the Parliament.

The two main objectives of this law are :

- to increase the housing supply and the land available to build, in order to stabilise and to reduce the cost of housing : due to the strong price rise in Luxembourg, this is the main challenge of the current Government housing policy ;
- to provide the public authorities with land reserves enabling them to interfere in the market, in case of insufficient supply, in order to prevent from a sharp rise of the price of lands.

Regarding the main goals of the Housing policy, the Government encourages the access to ownership, through various types of State aids (individual housing allowances, access to housing benefits, interest aids, reduced VAT, etc.).

In parallel, it encourages the construction by Public constructors of low cost dwellings and rental housing, due to the fact that certain sectors of the population do not have the necessary income to access to ownership.

The main target groups are the low income households, with children, the persons over 70 years old and the disabled persons, who could not find housing on the private market without State financial support.

1) Access to ownership

Housing allowances vary according to the income and the size of the household.

2) Public rental housing

The public rent varies also according to the level of income, in order that when its income gets higher, it becomes more interesting for the person to get out of social housing and to rent a dwelling through the private market.

Anticipated trends of Housing Policy:

During the next fiscal reforms, the objective of the Government is to encourage more the access to ownership, as well as the housing investments, the renovation and refurbishment of existing dwellings.

The Housing public effort should remain important in the next years at the national and local level.

The forecast growing population implies a growing demand for housing. That is the reason why the Government of Luxembourg wants to develop a global and regional strategy to create and renovate dwellings. In order to meet these goals, it is actually creating a sectorial housing plan, which should be finalized at the end of 2008. Through the law adopted in June 2008, the Government will already get the efficient tools available to meet the objectives of this Housing plan, still not adopted.

The final objective is also to set up a rental social housing stock meeting the needs of the population.

8.16.NL-Netherlands

Main objectives of Housing Policy:

The main objectives are to provide sufficient, good-quality and affordable housing to the population.

The present Dutch government, which took office in February 2007, formulated a number of more specific objectives with regard to housing and communities (deprived or problem neighbourhoods); these are being implemented progressively:

- 1) restructuring of old urban neighbourhoods and to ensure that starters on the housing market can acquire affordable, suitable homes, both in the sales market as well as in the rental market;
- 2) a broad, integrated action plan aimed at transforming 40 problem neighbourhoods within 8 to 10 years into vital living and working environments where children stay in school and unemployment, also among young people, is reduced;
- 3) improving energy efficiency of existing dwellings, thereby also contributing to controlling housing affordability;
- 4) making agreements with the housing associations and municipalities about new construction programmes and joint investments to deal with the most vulnerable problem neighbourhoods;
- 5) funding resident initiatives in problem neighbourhoods;
- 6) rent increases will be linked only to inflation;
- 7) increasing housing production to between 80,000 and 100,000 dwellings per year;
- 8) making urban districts "generation-proof" by offering better social welfare and health care services, and expanding the variety of housing.

The general target group of Dutch social rental housing policy consists of people with an annual taxable income below the maximum limit under which one is eligible for rent allowance. This limit is defined (for 2008) according to the size and age of a household, as follows:

- one-person household below 65 years of age	: € 20,600
- one-person household aged 65 or older	: € 18,525
- multi-person household below 65 years of age	: € 27,950
- multi-person household aged 65 or older	: € 24,625.

In January 2006 these target-group households amounted to 2,02 million households, which is 28.3% of all households.

Central government is responsible for setting the budget for housing aid (rent allowance) to help individuals. Central as well as local government also influence the investment in and maintenance of housing through taxation measures; the ultimate decisions for housing investment and maintenance lies with the investor (which in the Dutch social housing situation are, most often, the housing associations).

Anticipated trends of Housing Policy:

Stability, in line with the main objectives set out in last paragraph.

8.17.PL-Poland

Main objectives of Housing Policy:

The main housing policy objectives sought by present government is to reduce the housing deficit, especially by promoting the construction of ownership and rental dwelling. The government wants to aim public aid in the way to keep balance between private and social housing as well as between rental and accession.

To the most significant challenges of the current housing policy in Poland belong:

- 1) rationalization of the planning and investment process
- 2) solving the problem of social exclusion in the field of housing (homelessness, social housing for the poorest citizens)
- 3) creation of affordable rental sector
- 4) renovation of existing housing stock
- 5) sufficient supply of serviced land for housing construction
- 6) growth of private investment in housing

The main targets group of public housing policy are low-income households who are not able to obtain decent dwellings by their own efforts. The detailed criteria of choosing given target groups are usually indicated by each municipalities due to local principles, that's why it's hard to estimate the % of people targeted by public policies.

The jurisdiction over housing in Poland is divided into government and local authorities. The central level is responsible for financing of housing (credits for non-profits providers, loan subsidies for individuals, grants for the modernization investments, support for municipalities creating very social dwellings). Municipalities are responsible for direct housing aid addressed to individuals (allocation of municipal dwellings, housing allowances) and construction of municipal housing. Municipalities can also support non-profit companies' investments (eg. by providing the land or covering the part of investments costs).

Anticipated trends of Housing Policy:

Because of restrictions connected with Maastricht criteria, central budget can't afford to spend more money for housing. That's why, despite huge demand for public and affordable housing, we predict the stability of total public efforts in the coming years.

It seems that more powers and financial resources will go to municipalities (process of decentralization).

The future public housing policies will concentrate and target more on the most fragile households.

8.18.PT-Portugal

Main objectives of Housing Policy:

One of the principal aims of present public policy is the integration of housing interventions in the context of city policies.

Guaranteeing that if action is taken in a harmonious way with the interweaving of urban life, then action can be directed at the remaining fabric of urban life, particularly with regards to the environment and how we contribute to the regeneration and revitalisation of cities.

This ambition places special importance on intervention in three priority areas, with a view to improving the quality of life in cities:

Urban rehabilitation and revitalisation in central areas, uniting the recuperation of buildings with new forms of residential occupation, economics and leisure.

Developing integrated interventions in the regeneration of peripheral zones, embracing among other aspects, accessibility, facilities for children, young people and the elderly and public spaces.

Comfort and security in the use of public spaces.

This objective has been realised through the establishment of partnerships between the state and city councils, cooperatives, social care institutions and private entities amongst other partnerships. Allowing the state the technical support and/or financial support necessary.

This intervention in the offer of accommodation has the objective of facilitating housing and lower than market price rents and the guarantee of access to housing for social groups that, through their social-economic conditions have difficulty in securing decent housing. This is the specific goal of the state. That through their incentives-to-rent programmes, and the setting up of controlled costs and the relocation of

collective groups in the situation of a housing shortage, they are looking to combat the lack of decent housing and fill the gap in the market.

The public policies are strongly orientated towards satisfying the needs of housing economically disadvantaged households, these include the following target groups:

Immigrants; ethnic minorities; Families living below the poverty line, young people between 18-30 years of age. The population comprised by the groups constitutes around 20% of the entire national total.

Central Administration and the Regional Administrations of Madeira and the Azores have the competencies to intervene in the implementation of social housing policy and the rehabilitation of constructed buildings. It's worth considering however, that each of these administrative bodies has their own areas of competencies.

Anticipated trends of Housing Policy:

The trend of public effort concerning housing in the next few years is at Growth.

Given the shortage in resources, the rationalisation of public performance is seen as one of the priority actions.

8.19.RO-Romania

Main objectives of Housing Policy:

The only official policy document is the Governmental Programme for the period 2005-2008 approved by the Romanian Parliament in 2004. This document provides a description of the Governmental housing sector programmes and their implementation priorities. The main objectives of the housing policy included in this document are the improvement of the housing quality and the establishment of new urban design rules in order to reconfigure the residential areas poorly equipped and the multi-family housing buildings, the thermal rehabilitation of the existing multi-family housing stock in relation with their esthetic rehabilitation, the encouragement for building of new housings and for housing access for people who cannot afford to buy or rent one from the free market.

Presently Romania has no long-term housing sector policy for the moment, so there is no document that formulates long-term objectives and priorities for the national housing policy, as well as evaluation and measurement criteria for the implemented programmes.

The main target groups of the various housing policies above mentioned are: disadvantaged people, young people up to 35 years old, people with average income, evicted tenants from retroceded housings, persons from houses affected by natural disasters. There is no accurate official information regarding the percentage of the targeted groups of this policy.

There are three types of programmes aimed to support individuals:

- I) Subsidy programmes for home-ownership
 - a) Completion of unfinished residential buildings
 - b) New construction of owner occupied housing through mortgage loan and subsidies
 - c) Savings for housing purposes

- II) Subsidy programmes for social rental housing
 - a) New construction
 - b) New construction for young people
 - c) Construction of social houses for the tenants evacuated from the retroceded houses

- III) Programmes for housing refurbishment
 - a) Refurbishment against seismic risk
 - b) Thermal refurbishment of multi-storey residential buildings

Anticipated trends of Housing Policy:

The Ministry of development, Public Works and Housing is preparing a new package of housing laws (including: Housing Law, Condominium Law, Rental Law, PPP Housing Law and Housing Subsidy Law), for which the allocation of stimulation funds for housing construction must be done with maximum efficiency, according to the following objectives:

- 1) Realizing affordable housing based on financial allocations and complementary measures;
- 2) Realizing housing units of superior quality from the point of view of technical endowment, of safety, energy consumption, ecological construction materials, architecture, historical and local monuments protection, as well as playgrounds and relaxation spaces for children and older people.

The Housing Subsidy Law project lists up the possible subsidies:

- Subsidies oriented on construction (bricks and mortar), particularly low interest loans, grants and guarantees;
- Subsidies oriented on tenants (targeted), particularly housing allowances.

Also, the a.m. project includes the following regulative contents:

- Financial sources could be: contribution of the State, specialised funds, international sources, redemptions, and proceeds;
- Municipalities should contribute with budget land and infrastructure, relief of fees and subject-oriented measures;
- Redemptions from subsidised loans are earmarked for housing promotion.

The future housing policy will focus on:

- urban policies of structural consolidation of settlements: land reserves for housing construction, rehabilitation of the existing housing stock, infrastructure improvement;
- social policies: improvement of access to safe and healthy housings, access to infrastructure and basic social services for disadvantaged people, transparent and clearly addressed subsidies, facilitation of the construction capacity and of loans access, protection against forced illegal eviction of tenants, owners' support for housing rehabilitation;
- economic and financial policies: insurance of necessary funds for new housing constructions (internal sources, external loans, population savings), creation of financing sources for the rehabilitation of the existing multi-family housing stock, amenities for disadvantaged persons (access to loans, mortgage credit);
- ecologic and environmental policies: responsible land management, pollution reduction up to elimination, responsible management of waste, preservation of natural and built heritage by creating protected areas, responsible management of natural capital of primary resources.

The potential of a Third Sector in housing by creating the legal frame for housing construction in public-private partnerships can be seen in two different aspects. First, it enables the installation of a functioning rental market and, second, it enforces public objectives in housing policy through the operation of non-public housing providers.

The economic efficiency of a sufficiently large rental sector is well recognised. Under the many advantages of an increased rental supply, special attention must be paid to the resulting increase in labour mobility and the improvement in affordability of housing for young and poorer households.

Considering the relationship between entirely market-based and entirely public housing, either extreme accounts for inefficiency in housing provision: with exclusively market-based instruments, only the highest income segments in housing demand can be satisfied. Municipal housing and housing managed by the National Housing Agency (NHA), on the other hand, show inefficiencies through its excessive requirements for public funds and the simple fact that the incentives for market-oriented behaviour are marginal. Also, it does not fall within the responsibility of municipalities or NHA to secure middle-income housing. Yet this large share of middle income housing demand cannot be consigned exclusively to the owner-occupied housing supply. The question is not only about affordability and the numerous problems resulting from an excessive owner-occupation share, but also consumer-choice has to be made possible. A market economy is particularly efficient whenever consumers are able to choose from a broad variety of alternatives, according to their tastes and needs. This is also the case for the housing market. The strength of a functioning Third Sector in the housing market is, therefore, seen in its ability to supply additional housing alternatives for consumers.

8.20.SE-Sweden

Main objectives of Housing Policy:

The main objective of housing policy today has been stated by the Swedish Government in the Financial Bill for 2008, which was approved by the Parliament in December 2007:

“The objective of housing policy is long term well functioning housing markets where the demand of consumers meet a supply of housing that corresponds to the needs [of housing] consumers.

The objective of sustainable planning, development and management of the physical environment is appropriate and sustainable planning, construction and civil engineering that provide all citizens with a good and social living environment characterised by a long-term sustainable use of land, water, natural resources and energy, as well as economic growth and development.”

These new formulations of housing policy objectives reflect the opinion of the present government that the individual should be in focus. The right to decide about your own life is fundamental, and a plurality of forms and types of housing – which offers freedom of choice and the possibility to meet needs and wishes about where to live and work. Housing policy will, by increasing freedom of choice in housing, contribute to better living conditions, to increased integration in housing and thereby also work counter to exclusion.

To ensure freedom of choice and diversity it is essential to create good pre-requisites for building, management and owning of dwellings as well as to facilitate for housing markets to function in such a way that all people are included. Policy in this field has as objectives that the housing stock should be of good quality and that residents as well as management of dwellings shall contribute to a sustainable development.

Focusing on housing policy objectives a basic tenet has for a long time been the neutrality between different form of living and types of tenure. Historically housing policy has been comprehensive and mainly relied on support to the production of dwellings, i.e. “bricks and mortars”. However, subsidies have been reduced for a number of years, becoming less and less “universal” and more and more selective. First by excluding owner occupation from interest grants, later by implementing investment subsidies to small and medium sized rental dwellings, as well as students’ dwellings, only. But also by keeping subsidy levels nominally unchanged, thus slowly reducing the value of supply side subsidies. In December 2006, the Parliament decided to abolish all housing production subsidies, phasing out all interest grants during a five year period and – by not prolonging existing schemes – not granting any investment subsidies to housing projects started after 31 December, 2006.

The aim is to rely on demand side measures only, focusing on such individuals and households that might need public support to access the housing market.

First, it must emphasized that housing policy as such is only concerned with individuals and households that are capable of paying for their dwelling by their own means, even though they for different reasons might need some help to access or enter the housing market. People who are depending on social benefits and/or other social programs, are considered part of the social programs/social policy and are consequently not covered by housing policy measures. Second, strictly speaking housing benefits, though still an important instrument, are not among the measures used to implement housing policy, being part of the social or family support programs. However, recipients of housing benefits are not excluded from any housing policy program for this reason.

Thus, the target groups include youngsters as well as immigrants, adults who earlier have accessed the housing market but, due to bad times (and for different reasons) have lost their foothold and been excluded from, at least, the ordinary housing market, but now are ready to and have the means to own or rent a dwelling, if given the chance. The number of people that fits the bill is naturally limited and varies through time. So far, the demand for rental housing guarantees and procurement guarantees has been rather limited. This might at least partly be explained by the fact that the municipalities need time to assess the local need to use this new instrument. Also, it takes time to implement a new instrument in the existing organisation.

The responsibility for housing aid to individuals is divided between the national level and the local level (local councils/municipalities). Housing benefits to families, young adults and elderly are government programs. The municipalities have the right to sign rent guarantees for individuals/households that for some reason – in competition with other applicants – never get an ordinary tenancy agreement of their own and thus are unlikely to enter (or, as may be the case, re-enter) the rental housing market. For such guarantees the municipalities may receive a government grant (5 000 SEK for each guarantee issued). Since 1 March , 2008 there is a similar guarantee scheme for the purchase of a dwelling, though this program is run by a government agency.

The municipal level is responsible for social benefits which may include housing costs; however, in accordance to the social services act such support is a means-tested benefit based on individual assessment. It is family-based and conditional on the incomes and circumstances of the family as a whole. It is granted to the person when all other resources are emptied. It is the ultimate safety net and intended to be a short term assistance.

Anticipated trends of Housing Policy:

Production subsidies declining, phased out in 2011. New instruments focusing on the individuals and households might be possible, though, in such a case, targeted and with limited budgetary effect. Looking at legal framework concerning owning and building housing to promote new production.

8.21. SI-Slovenia

Main objectives of Housing Policy:

Housing policy in Slovenia is not a matter for only one department responsible for housing matters. Housing supply is, like the levers, which could and need to be applied to affect it, diverse, compound and linked to other (line) policies. It comes under the responsibility of different sectors (housing, financial, social, economic or developmental sectors and, indirectly, certain other sectors), which must operate in a coordinated way. Housing policy does not involve the state alone; it chiefly involves local communities.

The National Housing Programme determines the starting-points, conditions and measures of housing policy for the 2000-2009 periods with a view to implementing the provision of Article 78 of the Slovenian Constitution, which determines that the state shall create conditions for individuals to obtain proper housing. The National Housing Programme determines the measures that lie within the remit of the state, and defines the role of local communities and financial and other institutions in the implementation thereof, since the majority of individuals in Slovenia, as in other countries, cannot obtain proper housing themselves without effective regulatory and material (systemic) incentives and aid from the state and municipalities.

The main goals of the housing policy founded on the implementation of the National Housing Programme, which will be gradually achieved and will take into consideration constitutional, legal and international principles, via coordinated measures on the part of the state, local communities and other factors, are as follows:

1. to improve access to all types of housing using a range of different methods depending on the financial capabilities and needs of the population, mobility and other circumstances;
2. to facilitate and promote different methods of obtaining housing and different types of housing ownership;
3. to provide adequate assistance in the use of housing to those unable to resolve their housing problems without support;
4. to improve conditions for trade in building land for flats and residential houses, and for the management thereof;
5. to increase the scope of construction of flats and residential houses, including the renovation of existing ones;
6. to encourage higher-quality housing and residential environments, and to provide proper housing standards with respect to the size of housing units;
7. to balance housing supply and demand so as to ensure an adequate number of housing units for purchase or rent in those places where there is a shortage of (demand for) housing;
8. to encourage demographic development and enable the establishment of new households by improving housing stock as a whole;
9. to contribute to the protection of the family, elderly persons, persons with disabilities and other vulnerable groups;
10. to stimulate the housing market and its beneficial developmental effects.

As defined in both upstairs mentioned documents the main role for implementation have municipalities with the following competencies and tasks:

- adopting and realising the municipal housing programme;
- providing funds for construction, obtaining and leasing non-profit and residential buildings devoted to the temporary solution of the housing needs of persons at social risk;
- encouraging various forms of providing self-owned and rental housing;
- providing funds for subsidising rents and for extraordinary help in the use of housing;
- ensuring conditions for developing various forms of construction and renovation with relevant land and standards policies;
- adopting guidelines for project planning, construction and renovation of housing, deriving from local particularities, including the external appearance of residential buildings;
- determining permitted activities that may be performed in part of a dwelling;

a) State and municipalities' holds jurisdiction over housing aid when it comes to help for individuals:

	Subsidies	Control
1.	Subsidised rents for profit dwellings, due to lack of non-profit dwellings for claimants, rightful to obtain non-profit dwelling	Control of income and property, subsidies are directly transferred to the owners of the dwellings.
2.	Non-returnable financial funds for claimants living in denationalised dwellings for buying their own dwellings	Funds are transferred after submitting of signed purchasing contract for new dwellings.
3.	Subsidies for young families for self-saving their housing problems (buying, renovation, reconstruction, adaptation of dwellings or houses)	Funds are transferred after submitting of Building Permission.
4.	Grants to Saving Scheme	Have to be returned to the State in the case the amounts are not spending for solving housing problems.
5.	Rents of non-profit dwellings are limited by the Government Decision	Control on income and property.

b) Help for investment in and maintenance of housing ("building help") is the following:

National Housing Fund supports (by subsidies, co-financing or crediting) the following:

- Subsidies for young families for self-saving their housing problems (buying, renovation, reconstruction, adaptation of dwellings or houses),
- Construction of subsidised dwellings for selected group of peoples,
- Co-financing of projects for construction of energy-saving multi dwellings buildings,
- Co-financing of projects focused on acquiring the protected dwellings for older,
- Co-financing of housing renewal projects.

Anticipated trends of Housing Policy:

The trend of the total public effort on behalf of housing in terms of amount of aid/subsidies in the coming years will be increasing aid to fragile groups of people/ tenants of non-profit dwellings due to real increase of non-profit rents (cost covering mechanism)

Approximation is that the various kinds of aid will not be changed. Some changes could be made due to political reasons, after nearby elections.

Approximation is that the breakdown of powers and financing change as between the government, on one hand, and the other territorial units on the other will not be changed. Some changes could be made due to political reasons, after nearby elections.

The future of public housing policies have been seen as:

- to try to accelerate construction of rental dwellings,
- to try to increase efficiency of given subsidies by control,
- to try to increase the renewal of current public housing.

8.22.SK-Slovakia

Main objectives of Housing Policy:

The objective of State Housing Policy is to establish the framework for involvement of the all entities into the process of housing developing into the solution of partial tasks while concurrently enforcing the partnership between the public sector and the private sector. Though the individual does bear the direct responsibility for procuring his/her own housing, there is the role of the state to establish the required legislation framework and economic instruments for supporting the development of housing in the field of loans, subventions and taxation.

In terms of such formulated policy, the mid and higher income individual solve their housing as their own or ownership housing (e.g., in family houses, apartment houses), and the rental housing in the public sector supported by the state is determined for lower-income individuals. With respect to the low number

of rental flats in Slovakia (circa 2,6 % of the total number of flats), the support instruments aim mainly at support of development of rental flats but also at renovation of housing stock.

Within the new development of flats, the rental flats represent annually circa 20 % of the all completed flats. Resources amounting to circa 0,5 - 0,7 % of the GDP are directed into the field of housing. Support of the development of housing is conducted at the level of central governance, while some organisational issues and procedures fall under competence of local self-government.

Anticipated trends of Housing Policy:

Efforts should be made from the part of the state for stabilising volumes of financial resources allocated from the State Budget for the field of housing. Taxation instruments should be introduced so to stimulate entry of private capital into the field of housing. It is not considered to change the breakdown of financing of housing between the Government and the individual self-governing regions. In the future, aid for developing rental flats should be directed to the towns and municipalities as it is at present.

Financial resources from the State Budget provided to the towns and municipalities in the form of subsidies are allocated annually for financing development of municipal rental flats. The effort should be to establish such conditions that stimulate entry of private capital to the field of developing the rental sector.

8.23.UK-United Kingdom

Main objectives of Housing Policy:

- England

In July 2007, the English Government published a Housing Green Paper, 'Homes for the future: more affordable, more sustainable'. This document sets out a clear vision to tackle the issue of affordability, at the centre of which is a target to increase housing supply to 240,000 additional homes a year by 2016, and to achieve a total of 3 million additional homes by 2020. The Green Paper also announced plans to provide at least 70,000 more affordable (social rented, shared ownership and shared equity) homes a year by 2010/11, and outlined how we aim to ensure that our house building targets meet the challenges posed by climate change and the need to protect the environment.

The economic backdrop to the Government's housing plans has changed over the last year. On the 16th July 2008 the Housing Minister Caroline Flint, announced a series of measures and reforms to help alleviate the current challenges facing the English Housing Market in a document 'Facing the housing challenge - action today, innovation for tomorrow'.

The document sets out progress on delivering more homes, helping first time buyers, supporting existing home owners, assisting the building industry, and ensuring that the right foundations are in place for when a recovery in new build starts. Measures specific to the social housing sector include:

- 1) new partnerships between the public and private sector that will put councils back at the centre stage of providing homes
- 2) new proposals to deliver up to 75,000 homes in 20 more towns and cities,
- 3) allocating the first trench of a £510 million funding pot to reward councils who are working to bring land forward for development;
- 4) confirming that more funding could be made available to buy unsold stock from house builders for affordable homes.

A copy of the Housing Green Paper 'Homes for the Future: More Affordable, More Sustainable' is available at: <http://www.communities.gov.uk/documents/housing/pdf/439986.pdf>

A copy of 'Facing the housing challenge - action today, innovation for tomorrow' is available at: <http://www.communities.gov.uk/documents/housing/pdf/facinghousingchallenge>.

- Northern Ireland

Affordability is still a major issue and even with the likely falls in house prices first-time buyers will continue to experience severe difficulties in gaining their first foothold on the ladder of owner-occupancy. Not only does this spell disappointment for many young people it means that they are then directed towards social housing or the private rented sector.

The Minister for Social Development has outlined her new Housing Agenda for Northern Ireland. She announced a series of new measures to tackle the housing crisis, which has been compounded by the volatile property values across Northern Ireland. Specifically it includes the building of more social homes and addressing the affordability crisis. The Minister has outlined plans to build at least 5,250 in the next 3 years and this will be crucial in addressing housing need

- Scotland

The power to legislate on housing matters in Scotland was devolved to the Scottish Parliament by the Scotland Act 1998. Housing currently sits within the Health and Wellbeing portfolio of the Scottish Government's Deputy First Minister, Nicola Sturgeon. Within that portfolio, the Minister with responsibility for housing is Stewart Maxwell, the Minister for Communities and Sport.

In its recent housing discussion document, Firm Foundations: The Future of Housing in Scotland, the Scottish Government set out its vision of a housing system that delivers more houses, which meet higher environmental standards; offers more choice of housing that is affordable; contributes to the creation of sustainable mixed communities and achieves better value for public expenditure. In her statement to the Scottish Parliament on 25 June 2008, the Deputy First Minister set out how the Scottish Government will take forward the Firm Foundations proposals.

A copy of Firm Foundations is available at:
<http://www.scotland.gov.uk/Publications/2007/10/30153156/0>

A copy of the Deputy First Minister's statement is available on the Scottish Parliament website at
<http://www.scottish.parliament.uk/business/officialReports/meetingsParliament/or-08/sor0625-02.htm#Col10088>

Key housing targets for the Scottish Government are:

- 1) To increase the level of house building across all tenures from the current 25,000 a year to 35,000 a year by the middle of the next decade.
- 2) By 2012, all unintentionally homeless people will have the right to settled accommodation.
- 3) By 2015, all housing for rent owned by local authorities and Registered Social Landlords will meet the Scottish Housing Quality Standard.

- Wales

The strategy vision for housing in Wales is:

'We want everyone in Wales to have the opportunity to live in good quality, affordable housing; to be able to choose where they live and decide whether buying or renting is best for them and their families'.

A new national housing strategy is now being prepared to replace Better Homes and the new one will have more of a focus on the changed context particularly the crisis in affordability that has affected most of Wales; and there is a new Government – the Labour Plaid Coalition with its One Wales policy statement. The new national housing strategy is to be completed by March 2009 and commence in 2009/10. The scope of the new strategy will include all forms of tenure, private and public, owned and rented, and both existing and new housing.

One Wales commits us to a target of an additional 6,500 new build affordable homes over our four-year term. At the national level, there is now a progressive approach on housing issues that will be at the heart of policy delivery in the sector over the next four years.

Last year the Assembly Government published a comprehensive package of measures aimed at increasing the provision of affordable housing. This provides a step by step approach for local planning authorities to follow and includes examples of how affordable housing has been delivered using various mechanisms, such as section 106 agreements and publicly owned land. Emerging evidence indicates that emphasis needs to be placed on ensuring that local authority performance is improved. Local authorities need to ensure that appropriate policies, resources and corporate commitment are put in place to make this happen.

Anticipated trends of Housing Policy:

- Scotland

- 1) An increase in the level of house building across all tenures, including housing for below market rent
- 2) Increased availability of assistance for low-income first time buyers through shared equity schemes

- 3) Better value for the subsidy that is provided by the Scottish Government to the RSL sector
- 4) Restrictions on the Right to Buy new build houses for rent to ensure the continued availability of these properties for future generations of households in need
- 5) More councils choosing to build new homes for rent as restrictions on Right to Buy for new build are introduced.

National taxation policy is matter reserved to the UK Government.

- Wales

The population of Wales is projected to increase from 2,966,000 in 2006 to 3,113,000 in 2016, and 3,248,000 in 2026. The population of Wales is also likely to become older with the median age of the population rising from 40.6 years to 44.3 in 2031. Both the increase in population and the fact it will be an older population have housing implications.

Measures taken to tackle future trends will be political decisions but it is likely that housing will remain high on the agenda as housing becomes older more fitness problems will occur. New affordable and social housing will be required and current shortfalls although being tackled may not be able to be fully addressed. This will imply reforms of the existing system of Eligibility for Social Housing (anyone of 18 or over) of Allocation of Social Housing (Local authorities and housing associations responsible), in order to tackle the growing demand for Social Housing

9.Synthesis by Member State : Focus on the right to housing

9.1.AT-Austria

The right to housing is not recognised in Austria, but housing as a basic need is recognised politically. Nevertheless Austria has a comparably very low level of homelessness and a comparably very good housing provision even of the lowest income groups.

This positive situation is established by the following elements:

- A strong LPHA sector plus additional public housing. "Limited Profit Housing Associations" (LPHA) operate in the sense of Public-Private-Partnerships (PPP), fulfil public service obligations and in return get access to subsidies and tax deductions. They are organised as private organisations: capital companies or cooperatives.
- Cost rent scheme of LPHA.
- Rent control regime in parts of the private rental market.
- Strong infrastructure of assisted housing.
- Targeted housing allowances.
- A strong position of housing in civil society.

The "right to housing" actually is part of the political discussion concerning the implementation of "social rights" into the constitution. Austria went quite well with an unitary/integrated approach of rental housing policy. Several studies of Austrian and international housing researchers have proved the efficiency of the scheme. At the same time the public expenditures are below the level of other countries. Nevertheless, the targeted part of subsidies (allowances) is increasing, whereas all other subsidies are stagnating.

9.2.BE-Belgium

The right to housing is recognised as such at the article 23 of the Belgian Constitution.

Thus, this principle is recognised by the three Regions. The regional laws detail the implementation rules of the right to housing.

In Belgium, the right to housing is considered as the obligation by public authorities (Regions) to implement the schemes guaranteeing decent housing to everyone. It is more a means obligation more than a results obligation.

This obligation can not be enforced before the Courts.

There are various associations working for the right to housing, especially in the case of tenants experiencing difficulties in their access to an affordable and decent housing. For instance "solidarités nouvelles" in Wallonia. These associations are very numerous in Brussels Region (more than 50). In Flanders Region there is one organisation in each province. At the end of 2006, the total these associations accounted for 18.291 members.

9.3.BG-Bulgaria

The right to housing is recognised as such by special property law.

The owner of the property – the state or the municipality guarantee this right.

It is a Right to live in a rental public house under specific criteria.

All persons and families have the right to appeal the administrative acts and to a court protection in relation to housing accommodation and living in a house.

The criteria are laid down in the laws and regulations.

There are housing organizations which also include in their activity the right to a house. They do not have a great influence so far.

9.4.CH-Switzerland

Switzerland does not know a right to housing. However, in the chapter on “Social Goals” of the Constitution it is stated:

“The Confederation and the Cantons shall strive to ensure that, in addition to personal responsibility and private initiative, (...)every person looking for housing shall find, for himself or herself and his or her family, appropriate housing at reasonable conditions”.

Because it is only a social goal and not a social right, it is not a right enforceable in the court.

There are only some individuals but no serious associations which are working for the right to housing. One reason for this could be that in Switzerland homelessness is not a problem.

As long as homelessness will not be a serious problem, the right to housing will not be a publicly discussed topic. For the most disadvantaged groups housing will also in the future be assured by the local social assistance policy. Community housing will also in the future be a negligible element.

9.5.CY-Cyprus

There is no particular law in the Constitution that recognizes the right to housing. The right to housing in Cyprus is a social rather than legal right and is essentially protected and promoted by the respective State Social Care Policy through housing programs and schemes. Housing policy generally remains the same irrespective of change of Government.

The “right” to housing, as defined above, is promoted (but not guaranteed) by the central government.

The contemplation to provide housing within a set time is usually included in election campaigns and commitments; however, there is no legal obligation for the elected government to implement such pledges.

9.6.CZ-Czech Republic

Czech law does not specifically recognise the right to housing; however, the Charter of Fundamental Rights and Freedoms, which was promulgated as the Constitutional Act No. 23/1991 Coll., declares the right to aid in destitution to an extent ensuring basic living conditions of the relevant individual. This right is not set forth specifically as regards housing.

With regard to the foregoing, the lease of a housing unit is protected. The Civil Code enumerates grounds of termination of the lease, the notice periods and in certain cases also the obligation of the party to whose benefit the housing unit is vacated to provide substitute housing.

The existing lease of a housing unit is protected; housing applications are reviewed by the municipalities under their own competencies.

In terms of associations working for the right to housing, we can refer in this respect namely to the Association of Tenants of the Czech Republic, which provides comments on prepared legislation; their remarks and comments are often quoted in the media.

No change of the right to housing in Czech law is envisaged.

Public housing should be more visibly focused on social housing for disadvantaged persons.

Individual aid in the form of social allowances for housing will be further provided.

Provision of public housing subsidies will not be limited only to municipalities, but will be expanded to other legal entities and individuals, which means that the public housing scale should be broader.

9.7.DE-Germany

There is no right to housing in the constitution of the Federal Republic of Germany (Basic Law). At the Federal Government level, the justification for an obligation on the part of the state to pursue a social housing policy is based on the constitutionally enshrined principle of the welfare state.

In some federal states, especially in Eastern Germany, citizens are entitled to a suitable dwelling and, accordingly, there is an obligation on the part of the state to create an adequate level of housing provision. Guaranteeing this right is the responsibility of the regional and local parliaments, which exercise political control. It is implemented within the framework of political accountability and responsibility. The right to housing is not a topical housing policy issue in Germany.

9.8.EE-Estonia

The right to housing is not stated in the Constitution, Constitution enacts that the home and the property is inviolable. The right to adequate housing is constitute on Revised European Social Charter, article 31, which is ratified in Estonia. There is no right, which reduces the right. The Dwelling Act currently in force enacts that nobody can be evicted from his or hers dwelling nor to restrict the right to use dwelling.

According to Social Welfare Act Local governmental authorities are required to provide dwellings for persons or families who are unable or incapable of securing housing for themselves or their families and to create, if necessary, the opportunity to lease social housing. The procedure for provision and use of social housing shall be established by the rural municipality council or city council on the basis of clause.

The right shall be guaranteed by the local government.

The elements of this right are an obligation to provide housing, protection against eviction, legislative protection.

Local authorities shall provide the housing and shall provide housing for homeless and for the individuals who are evicted by the court.

The implementation mechanisms come from the Local Government Organisation Act. There is also right to demand the housing in court. Debtors (more 3 months) can be given to court.

There is the Estonian Union of Tenants, Estonian Real Property Owners Central Union, and Estonian Union of Cooperative Housing Associations working for the right to housing. It is quite influential.

The right to housing will be improved by the enforcement of the housing measures stated in the development plan of housing but the fulfilling shall depend on the possibilities of the budget.

There will be supply of new community housing and housing for homeless and for very social groups.

9.9.ES-Spain

The right to a decent and adequate housing is recognised in article 47 of the Spanish Constitution. This article includes two important obligations for the authorities, to promote the necessary conditions, and to establish appropriate standards to implement the right and the obligations to regulate the use of land in order to prevent speculation.

Spain is a decentralised State. In addition, municipal governments have significant powers in matters concerning planning, management and development of public stock of land, as well as improving and upgrading existing urban areas.

Article 47 of the Spanish Constitution belongs to the General Principles of Social and Economic Policy, which have an informative value, and must be developed by specific laws to be enforced. Therefore, right to a decent and adequate housing is not a subjective right, and there is no enforceable obligation for the public sector to provide housing for all within a set time.

Article 47 of the Spanish Constitution is not directly implementable and enforceable in the court, but it is a kind of principle that has to inform the legislation and the actions undertaken by the public sector.

The ones who hold the responsibility and have the right to regulate the implementation of this right are the Autonomous Communities. The Central Government does not have jurisdiction over this matter.

There are noticeable differences among the regional regulations of the implementation of this right. For instance, Cataluña has already passed a regional law with regard to the right to housing as an effective and subjective right, which constitutes an enforceable obligation for the public sector. Other Autonomous Communities are preparing some drafts following the same line.

There are associations working for the right to a decent and adequate housing, some with an overall focus, and others focused on certain groups such as immigrants. There are also non-institutionalised movements like "Por una vivienda digna" (Claiming for a decent housing), which periodically organises demonstrations and rallies to claim for it.

9.10.FI-Finland

According to section 19 of the Constitution of Finland (731/1999), "the public authorities shall promote the right of everyone to housing and the opportunity to arrange their own housing".

The Act on the Development of Housing Conditions (919/1985) is intended to guarantee all people residing permanently in Finland the opportunity of reasonable housing.

Thus, permanent residents in Finland have no enforceable right to obtain a dwelling by turning to public authorities.

In Finland, exclusion from housing often means becoming a client of social welfare services. (homeless people for instance).

The right to housing is guaranteed by municipalities, supervising state authorities, the Parliamentary Ombudsman and in the last instance, the court.

9.11.HU-Hungary

OK

According to the Hungarian Constitution the right to housing is constitutionally not a basic right. The right to social security is a constitutionally basic right. Other laws don't prescribe such a right.

After 1990 one representing organization (country-wide, with local organizations) was established in Hungary [Association of Tenants and Occupants]: it has the right to make suggestions and express its opinion during forming and modification the rules in laws and local government's decrees. It provides help to clarify individual problems.

9.12.IE-Ireland

The legislation governing social housing in Ireland are the Housing Acts, 1966-2004. While the legislation does not confer any statutory right to housing, the range and extent of measures implemented under the Housing Acts demonstrates the State's long standing commitment to ensuring that housing needs, especially social housing needs are adequately addressed.

While it is not considered appropriate to legislate for a specific right to housing, Government policy on housing has the overarching aim of enabling every household to have available an affordable dwelling of good quality, suited to its needs, in a good environment and, as far as possible, at the tenure of its choice.

The issues is raised from time to time and some organisations, particularly those assisting the homeless, have campaigned in the past for a right housing, however there is no such campaign in progress currently.

The approach to this issue is unlikely to change.

9.13.IT-Italy

The Right to Housing is not recognised at the national level, but the Constitution enforces the State to favor energy efficiency in housing.

The situation is very different at the regional level :

- Recognise the Right to Housing : Abruzzo, Piemonte
- Regulate housing amongst services provided by Regions to citizens : Basilicate, Campania, Lazio, Lombardia, Veneto
- Other Regions do not refer to the Right to Housing.

The associations for the Right to Housing have more an influence at the local level (namely in Rome).

9.14.LT-Lithuania

The right to housing should be handled in the future by means of a new supply of community housing, but is not recognised as a Right in Lithuania.

9.15.LU-Luxembourg

The Right to Housing is not recognised by the Constitution of Luxembourg. However, an article of the lease law introduces an obligation for the municipalities to try to “guarantee the housing of everyone”

Various associations in Luxembourg exist (for instance the a.s.b.l. Wunnengshellef) who regularly point out the problems affecting the Housing sector, but with very limited influence.

9.16.NL-Netherlands

The right to housing is recognized in the Dutch Constitution where it is stated that “promotion of sufficient residential accommodation is a subject of concern to the government”. This right constitutes a so-called “social right”, and is therefore not an “enforceable right” to court, except for receipt of rent allowance if the tenant fulfils the normal eligibility conditions. Illegal inhabitants of a dwelling or building are punishable and can be evicted legally.

There is no organization in the Netherlands working towards making the right to housing enforceable. Important national organizations promoting the interest of their respective members are “Aedes” (the federation of housing associations in the Netherlands), the Tenants Union (Dutch: “Woonbond”), the federation for the homeless (Dutch name: “Federatie Opvang”), the federation of private landlords “VastgoedBelang”, the “Association of Institutional Property Investors in the Netherlands” (Dutch acronym: “IVBN), and the association of Dutch project development companies “NEPROM”.

9.17.PL-Poland

There is no right to housing in Poland, but article 75 of the Constitution (1997): “Public authorities shall pursue policies conducive to satisfying the housing needs of citizens, in particular combating homelessness, promoting the development of low-income housing and supporting activities aimed at acquisition of a home by each citizen”.

There are some organizations working for the right to housing, but they haven’t got many members and they haven’t got real political influence. There are no any plans to introduce “right to housing” in Poland.

9.18.PT-Portugal

The Constitution of the Portuguese Republic consecrates the right to have a house as a fundamental right, stating that “Everyone has a right, for them and their family, to a house of adequate size, in hygienic and comfortable conditions that maintains their personal intimacy and family privacy”.

The right to an adequate house for all that do not have the conditions or the means to acquire one on the market, is decreed by Central Administration.

To guarantee the right to housing, a Strategic Plan was elaborated, that defines the objectives of action, the main points of intervention and the measures that are to implemented, which conduct to the concretization of objectives.

There are several organisations that united together and with other partners intervene in the housing sector to put pressure on the State and local Autarchies, with the objective of quickening procedures, making the access to housing of the most ill-favoured social groups easier or in favour of urban qualification.

9.19.RO-Romania

In the Romanian legislation, the right to housing is recognised in the Housing Laws. Romania also includes references on the right to housing, in the Constitution of 2003, not clearly mentioned, but in article 47 it is included the concept of “Living conditions”. (“The State has the obligation to take measures for economic development and social protection, meant to ensure the citizens a decent level of living conditions.”

As the right to housing is not clearly guaranteed by law, there are only elements of tenant protection in various legal documents,

In Romania there are some NGOs, which are supporting the local authorities in social housing.

The right to housing will be handled in the future as enabling the development of a Third Sector in housing. The strength of a functioning Third Sector in the housing market is, therefore, seen in its ability to supply additional housing alternatives for consumers.

9.20. SE-Sweden

The right to housing in Sweden is a social (normative) right and not a legal right. The constitution could be said to contain an admonition the public (government, parliament, local council) to work to create conditions that make it possible for all individuals/households to get a dwelling in the market.

No one guarantees this right. This right refers to rent legislation and rules concerning right to tenancy and specific legal procedures and requirements concerning eviction protects the right of tenancy of incumbent tenants. Also, most rents are collectively negotiated between the organised tenants and the MHC on the one hand and the organised local, private landlords on the other hand.

The legislation mentioned above is general, i.e. not restricted to specific groups or by type of property owner. As mentioned, rents as well as the question of eviction can be legally contested.

There are several organisations within the social field that are working for the right to housing. Many of these organizations are included in the Network Against Social Exclusion. This Network has contributed with an annex to the Swedish strategy report for social protection and social inclusion 2008-2010. They emphasize that housing policy should be based on everybody's right to housing and include people regardless of their social position.

The right to housing will be handled in the future for groups that are excluded from the housing markets for example because of economic problems have difficulties in re-entering the market. There is a development where the social services more often have to act as landlords and offer house holds different kinds of temporary solutions for example sublet rental dwelling. There are signs that point out that this secondary housing market" is increasing.

9.21. SI-Slovenia

Article 78 of the Slovenian Constitution, entitled Provision of Proper Housing, determines that the state shall create the conditions necessary to enable each individual to obtain proper housing.

The State together with municipalities shall create the conditions necessary to enable each individual to obtain proper housing.

Article 78 of the Slovenian Constitution determines the right not an obligation. Any citizen except the most fragile group of people has his own responsibility for solving his housing needs within the economic and spatial environment. Due to that, the right is not enforceable in the court.

There are two associations working for the right to housing :

- Association of tenants of Slovenia (NGO),
- Slovenian Chamber of Commerce, Chamber for business with real properties.

Both they are active through debates concerning housing problems.

9.22. SK-Slovakia

The right to housing in a general understanding implies from the SR Constitutions. Establishing conditions for increasing availability of housing for some groups of the population is the role of the Government in cooperation with self-governments and non-profit organisations.

In terms of law there is not stipulated any obligation to provide housing, but on the other hand the protection against eviction is set forth through the relevant provisions of the Civil Code. The right to housing is not enforceable in the court as far as to the enforcing a solution of a new housing for individuals.

The effect of the associations in the field of housing aimed at the protection of either lessors or tenants is marginal, but in principle, they present their positions to the central Government in adopting crucial measures in the field of housing.

9.23.UK-United Kingdom

England

There is currently no legal right to housing for everyone or to make public authorities responsible for housing those evicted by the courts.

Housing legislation that applies to England and Wales already provides a right to housing for people who have become homeless through no fault of their own and who meet certain criteria. Those criteria are, first, that the person must be eligible for assistance (certain categories of person from abroad are ineligible) and, second, that he has a priority need for accommodation.

Scotland

Scottish homelessness legislation requires that all homeless households are offered either temporary or permanent accommodation. There is also a duty to intervene to assist households who are 'threatened with homelessness'. The applicant has a right to an internal review of the local authority's decision and a further right to seek legal redress (judicial review) if they are not satisfied with the outcome.

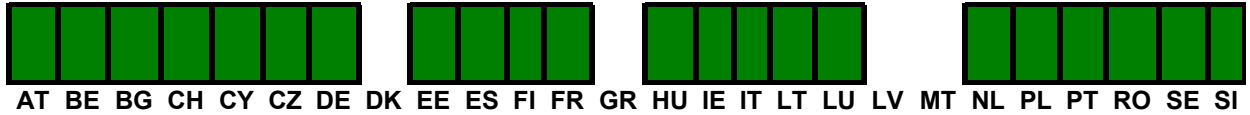
Wales

There is currently no legal right to housing for everyone or to make public authorities responsible for housing those evicted by the courts.

10. Questionnaire answers follow-up

Questionnaires answers : countries for which we have received the answers (as of 16th September)

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We received the answers for twenty two countries, which enabled an analysis covering 85% of the countries, including France.

11. Questionnaire content

EUROPEAN PUBLIC POLICY CONCERNING ACCESS TO HOUSING : QUESTIONNAIRE

I The orientation of public policies - Guideline elements

- 1) What are the main objectives of housing policy today? (decisions as between accession/rental, individual/group housing, private/public choices).
- 2) What are the main target groups of this policy? (indicate the % of the population targeted by the various policies).
- 3) What is the share of the public effort in favour of housing as a percent of gross domestic product?
- 4) What governmental level holds jurisdiction over housing aid when it comes to help for individuals? What about help for investment in and maintenance of housing ("building help")?

II Policies promoting access to housing

II.1 Rental Public Housing

The interest here is in the rental Public Housing sector (characterised by rentals below market levels and by an administrative procedure for allocating housing units)

1. General framework

- 5) What is the share of Public Housing in the total number of principal residences?
- 6) How has this breakdown changed since the 1990s?
- 7) Who are the owners of Public Housing (the State, local communities, non-profit associations, companies, private owners)? Who are the managers?

• Access to rental Public Housing

- 8) What are the conditions for eligibility for rental Public Housing: the ceiling and, if the cases arises, the floor regarding the occupants' income, special social situations (single-parent families, young households, senior citizens, the retired, the unemployed)? Are some kinds of households excluded from Public Housing?
- 9) How does the resources ceiling compare with the poverty threshold (60% of median income)?
- 10) What percent of all households are eligible?
- 11) Is there a system for individual aid making it possible to reduce tenants' burden thanks to specific allocations?

• The demand for rental Public Housing

- 12) In your country how is the demand for Public Housing measured (waiting lists, other methods...)?
- 13) At what level do you estimate the global demand for Public Housing units? How do you analyse this demand?

• The procedure for allocation of Public Housing units

Can you describe the process followed by a household applying for a Public Housing unit?
In particular ...

- 14) Who allocates the housing units to the eligible households requesting one (lessors, communities, ...)?

15) Are there any particular allocation criteria (waiting time, priority households, other criteria,...) ?

16) Is advance entry of the request in a single register for a given geographical area mandatory?

•Rental relationships

17) Is the tenant entitled to remain on the premises?

18) What happens if his income comes to exceed the eligibility threshold for Public Housing Who determines the rentals and changes therein (role of the government and/or of the communities), and on the basis of which criteria?

19) Are rental supplements provided to keep a certain type of tenant in such housing?

•The supply of rental Public Housing

20) From a financial viewpoint, what are the possibilities for intervention by the authorities (the interest subsidies, other subsidies, loans)?

21) Can you break down (in % terms) the amount of aid paid annually on behalf of the rental Public Housing sector among the following: the central government, the "Regions" (Länder, Autonomous Regions, Provinces,...), local communities and social lessors?

22) Is the current supply of rental Public Housing considered insufficient, well-adapted or surplus?

23) If the supply is considered insufficient, what is the estimate of annual construction needs?

24) Do the construction entities responsible for Public Housing encounter any difficulties, and if so, what are they?

•Specific policy on behalf of household experiencing the greatest difficulties

25) Is there a specific policy for the most fragile households that find it hard to obtain or remain in rental Public Housing?

26) If so, what arrangements exist? (existence of a specific very social sector, sublets, rental guarantees...)?

27) What parties are involved, what is their status and what is each one's role (the State, communities, lessors, associations, ...)? How are the relationships between the authorities and the associations formalised and supervised?

II.2 Private rental housing

1. Quantification

28) What share is held by private rental housing in the total number of principal residences?

29) How do the owners of the private rental housing break down as between lessors that are legal entities and lessors who are individuals?

30) What share of these units can be considered as de facto Public Housing because of its characteristics (rental level, quality, location)?

31) Are there specific arrangements for access to these units? What are the criteria? What is the procedure?

32) If there is a system of aid for individuals as defined above, does it apply to private units?

2. The authorities' intervention

In what fields does the government intervene in connection with private rental units?

33) Housing rules and regulations (standards regarding construction, decency, occupancy)?

34) Rent controls?

35) Special taxation of under-occupancy? of vacancies?

36) What are the tenants' rights (right to remain on the premises, contract duration)?

37) Are there specific types of aid for creation or maintenance of private Public Housing units? On what conditions (occupants' resources, rental...)?

38)If so, what arrangements are made? (existence of a specific highly social subsector, sublets, rental guarantees...)?

39)What entities are involved in this, what is their status and what is one's role (the government, communities, lessors, associations, ...)? How are the relationships between the authorities and the associations formalised and supervised?

III The right to housing

40)If the right to housing recognised as such by a law or under the Constitution?

41)Who guarantees this right (the central government, the regions, the communities)?

42)What are the elements of this (obligation to provide housing within a set time, protection against eviction)?

43)What are the implementation mechanisms? Is there a right enforceable in the court? Which households or persons are concerned?

44)Has a sum-up been established, and what is its nature?

45)Are there associations working for the right to housing, and how influential are they?

IV Anticipated major trends

46)What should be the trend of the total public effort on behalf of housing in terms of amount of aid in the coming years? (increase, stability, decrease)?

47)How should the various kinds of aid change (direct, indirect, tax incentives)?

48) How will the breakdown of powers and financing change as between the government, on one hand, and the other territorial units on the other?

49)How do you see the future of Public Housing policies (concentrations and targeting of aid, for instance)?

50)How will the right to housing be handled in the future? by an increase of public or of "very social" housing? by a transfer toward the social assistance policy (increased allocations)? by means of a new supply of community housing?