

**The United Nations' sustainable development  
goals and the financialisation of housing**

# **MINI SURVEY AND REPORTS OF IUT MEMBERS TO THE 21ST WORLD CONFERENCE 2019**



**International Union Of Tenants**

VIENNA, AUSTRIA, 3-4 OCTOBER, 2019

**Mini survey and reports of  
IUT members to the  
21st World Conference 2019.  
The United Nations' sustainable  
development goals and  
the financialisation  
of housing**



INTERNATIONAL UNION OF TENANTS

Registered delegations to IUTs 21st World conference were invited to report on the conditions in their countries and organisations.

The texts published in this book reflects the views of the respective author. For practical reasons the answers have in some cases been simplified and abbreviated and headings have been added.

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# A mini survey of tenants' organisations

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**We are, as is customary,** producing a conference booklet in connection with the World Conference in October together with our international tenants' organisations, in order to compare facts about the tenant situation in your and their countries, their joys and problems.

We are also comparing progress in our member countries against the United Nations' sustainable development goals, particularly Goal 11, sustainable cities and communities as we now only have 11 years to reach the goals in the 2030 agenda.

Also contained in this booklet is a short review of housing policy successes over the past three years and hopes, plans and wishes of our members for the coming three-year period. We hope to find out which issues are "top of mind" in the res-

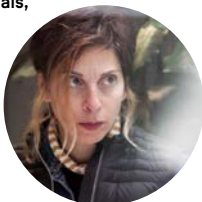
pective member organisations so that we can work together in exchanging knowledge and best practice and help those organisations that need this. We are presenting the responses from those countries that are attending the conference and hope to gather more responses which will be presented on the IUT website in the future.

Thank you so much to all the contributors. There is a huge amount of inspiration in this short booklet for both policy makers and tenants organisations around the world. ●

**Annika Wahlberg**  
**Secretary General**  
**International Union of Tenants**



It brings together civil society, all levels of government, multilateral institutions, national human rights institutions, academia, philanthropists, artists, the private sector, and grassroots movements, and represents the interests of the individuals, families, communities, slum dwellers, and neighbourhood associations who understand and live the deep connections between housing, home and well-being.



# Who are cities for?

**Push** is a new documentary from award-winning director Fredrik Gertten, investigating why we can't afford to live in our own cities anymore. Housing is a

**"My hope is that PUSH will form a platform for better conversation. That people in countries around the world realise that the development in their town is not unique. There's a global pattern, a business model repeated over and over again. A new kind of landlord, a hedge fund whose customers are not the tenants but the investors. PUSH is now out on a global journey, at cinemas and festivals. Everywhere, I meet people who through the film now feel less lonely. Just more angry", says director Fredrik Gertten. ●**

# Progressive thought on housing needed

## TENANTS QUEENSLAND INC.

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## STATISTICS

**Number of national or regional tenants' organisations:** There is a statewide tenant organisation in every state and territory except for South Australia. That makes it seven organisations. There would also be a number of local tenant advice services and some public housing groups.

**Number of tenants or households represented by these and your organisation:** Membership of tenant organisations is fairly small. For example, Tenants Queensland has about 300 members. Services are available to all renters whether they are members or not. Technically the services are funded by government, but money for the services usually comes indirectly from the bond generated on tenants' bonds. So we like to say that tenants fund these services. However, given the fact that you do not have to be a member to receive advice and other services, membership numbers are low.

**Principal purpose of your tenant organ-**

**isation:** To protect and improve the rights of renters and to make renting a secure and respected tenure.

**Principal activities of your organisation:** Provide advice and support to renters to understand and exercise their rights.

**Population:** The population of Queensland is approximately \$5M.

**Number of dwellings:** The number of occupied dwellings in Queensland = 1,656,834  
In addition there are 10.6% of unoccupied Qld dwellings.

The number of occupied dwellings in Australia = 8,286,082

**Percentage of rental housing:** Percentage of the Queensland population who rent = 34.2%

Percentage of the Australian population who rent = 30.9%

**Percentage of owner-occupied housing: Queensland:**

Owned outright = 28.5%

Owned with a mortgage = 33.7%

**Australia:**

Owned outright = 31%

Owned with a mortgage = 34.5%

**Social housing:** In Queensland, as at 30 June 2017, there were around 71,331 social housing dwellings – approximately 72% are public housing.

In Australia, as at 30 June 2017, there were around 435,700 social housing dwellings – approximately 73.5% are public housing.





## **PROGRESS**

**What achievements are you proud of in relation to housing policy in your country over the past three years?**

Housing in Australia is becoming less affordable and more people are renting for longer periods of time. There is not much progressive thought around housing and rental affordability at the moment and there is no national strategy. Housing is

not being considered as infrastructure and lacks investment from governments.

Housing is definitely becoming financialised in Australia.

**What would you change in your country's housing policy and the situation for tenants over the coming three years?**

We need a national housing strategy. It should focus on access to affordable, appropriate and secure housing for all, whether that is for owner occupiers or renters. ●

# A land of tenants

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## MIETERVEREINIGUNG ÖSTERREICH

**Address:** Reichsratsstraße 15, 1010 Wien  
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## STATISTICS

**Number of national or regional tenants' organisations:** National: >4; Regional: n.a.

**Number of tenants or households represented by these and your organisation:**  
MVÖ: >60.000

**Principal purpose of your tenant organisation:** Mietervereinigung represents the interests of tenants and apartment owners in Austria.

**Principal activities of your organisation:** We are active throughout Austria in (political) committees for tenant rights, we make public relations work and draft legislation to make living in Austria safe and affordable. We advise our members in legal matters and legally represent them in disputes with the landlord.

**Population:** 8.830.000

**Number of dwellings:** 3.916.000

**Percentage of rental housing:** 42%

**Percentage of owner-occupied housing:**  
48%

**Social housing:** 24%

## PROGRESS

**What achievements are you proud of in relation to housing policy in your country over the past three years?**

In 2017, the fee for rental contracts was abolished and thus fulfilled a long-standing demand of ours. The fee was introduced in the 18th century (!) by the then Empress Maria Theresa. The end of this fee saves tenants in Austria an estimated 50 million euros a year.

Because of a right-wing conservative coalition government, the past two years have been challenging – not only for our organization. Although this government has planned a large number of deterioration in the rights of tenants in its program, we have managed to build public pressure and raise awareness of these, sometimes complicated, issues. For example, we launched a petition against the planned additional income limits in social housing. Until the premature end of the government (you may have heard of “Ibizagate”), most of the planned deterioration for tenants could be prevented.

Things are different in the capital city of Vienna, where a coalition of Social Democrats and Greens rules. Here, the rules for short-term rental (for example Airbnb) were tightened by means of new – and also internationally acclaimed – building regulations and a new – as demanded by



us – dedication category “subsidized housing”, which will help to curb speculation with land. Two-thirds of the newly built apartments in these areas must now be subsidized apartments – with a regulated maximum rent. Furthermore, the demolition of historic old houses has been hampered, leaving more affordable housing in the city.

**What would you change in your country's housing policy and the situation for tenants over the coming three years?**

In Austria, average rents have been rising significantly faster than wages for years. We have developed a package of measures for affordable housing. The essential points are: Housing must become a fundamental right; a uniform tenancy law for all with fixed rental limits; an end to the time limits of tenancy agreements and a reduction of the cost for realtors and deposits.

**How would you describe progress in your country or region towards the UN sustainable goals when it comes to ...**

**... maintaining and protecting affordable housing?**

By international comparison, Austria is a land of tenants. 42% of domestic households live in rented. 24% of domestic households live in social housing and only 18% in a private flat. This ratio has a price-dampening effect. While urgent improvements are needed in the private sector, the social housing sector works. At least in comparison with other European countries, Austria is the leader in the construction of new apartments.

**... the progress of upgrading slums?**

A working social mix is one of the core themes of Austrian housing policy. Thanks to a large number of subsidized and communal flats with generous income limits and a functioning tenancy law, it has so far been possible to maintain this social mix.

**... the capacity for creating settlement planning with participation from residents?**

In the context of larger municipal construction projects – such as Seestadt in Vienna – the participation of the inhabitants is already possible at the time of planning and also during the progress of the project.

**How do the issues raised in Push affect you as an organisation and your country or region (i.e. the financialisation of housing) when it comes to**

**... the trend for investors to buy attractive houses/apartments in cities and “pushing away” tenants from their properties?**

Despite the good starting position in Vienna in many aspects (social mix, high share of social housing), there is also a lot of discussion about gentrification and its consequences.

**... the situation where the working classes / middle classes are forced away from attractive and expensive cities, to the suburbs, whilst they still work in the cities?**

This trend has also arrived in Vienna, although its effects are currently being dampened by the high number and clever spatial distribution of social housing. ●



# Increased legal protection

## VLAAMS HUURDESPATFORM

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## STATISTICS

**Number of national or regional tenants' organisations:** 5 tenant unions covering the total Flemish territory (one in each province of Flanders) are giving direct advice to individual tenants and organisations. There is also one platform organisation (Vlaams Huurdersplatform) which is the umbrella-organisation of the Flemish tenant unions.

**Number of tenants or households represented by these and your organisation:** 22 412 tenant households are individual members and 505 collective members (local welfare assistance organisations, cities, ngo's, etc...)

**Principal purpose of your tenant organisation:** supporting and promoting the right to decent housing for all tenants and candidate tenants in Flanders, with special attention for the most vulnerable categories of tenants. The right to housing includes the

right to have a decent house of own choice, in a good environment for an affordable price with tenancy security as well as the right of tenants to participate through their organisations.

**Principal activities of your organisation:** supporting the tenant unions, legal advice, legal training, organise participation in social housing on a Flemish level, giving information, lobbying for tenant friendly legislation and policy.

**Population:** 6,589,069 inhabitants in Flanders in 2018

**Number of dwellings:** 3,179,395 dwellings (3,2 million: 2018)

**Percentage of rental housing:** 26,6% (2018)

**Percentage of owner-occupied housing:** 71,6% (2018)

**Social housing:** 7,3% (2018)

## PROGRESS

**What achievements are you proud of in relation to housing policy in your country over the past three years?**

More legal protection for private tenants (main residence) by more imperative legislation on different matters like repairs, costs and expenses and so on. We achieved this with a centrist-right government. Continuation of investments in social housing (which is under pressure now). Increasing budget for rent subsidies, but still far from enough.

Promising approach to prevent evictions of private tenants (for the first time).

**What would you change in your country's housing policy and the situation for tenants over the coming three years?**

Shift the financial aid for homeownership to policy budget for the rental market. Use that money for more and better social housing, more rent subsidies and renting under conventions, improving housing quality on the private market. Introduce pro-active controls against discrimination. Rebuild the frame for more tenure security and introduce structural housing first policy.

**How would you describe progress in your country or region towards the UN sustainable goals when it comes to ...**

**... maintaining and protecting affordable housing?**

Research shows that about half of the private tenants rent a house that is too expensive (>30% of their income). It was about 52% of the tenants in 2013 and this is still the case in 2018. No sufficient measures were taken to have a real impact on affordability.

**... the progress of upgrading slums?**

We don't have slums in Flanders, but there are a lot of quality issues, especially in some specific neighbourhoods. In Flanders, we have a minimum quality standard, but 47% of tenant dwellings don't reach that standard. There is no screening of the housing quality before someone rents it and owners don't have incentives to improve the quality.

**... the capacity for creating settlement planning with participation from residents?**

There is no structural participation. A lot of action groups pop up when there are new plans for developing a neighbourhood. As they are often not heard, it leads to a lot of discussions, even with procedures in court as a result.

**How do the issues raised in Push affect you as an organisation and your country or**



**region (i.e. the financialisation of housing) when it comes to ...**

**... the trend for investors to buy attractive houses/apartments in cities and "pushing away" tenants from their properties?**

Historically, we have a rental market with a lot of owners who have only 1 or 2 units for rent. We notice an upcoming policy that wants to attract more institutional investors.

Luckily, we have a balanced system that reduces the options for new owners to raise the rents. But for a new rental contract, housing prices are totally free.

**... the situation where the working classes / middle classes are forced away from attractive and expensive cities, to the suburbs, whilst they still work in the cities?**

A lot of people who work in the cities already live in the suburbs or even in rural areas. A lot of them are owner occupiers. This was encouraged by government for several decades.

In the city's, we notice that housing prices are too high for a great deal of people. A lot of people can't stay in the city as rents are too high, or they need to live in poor quality dwellings. ●

# Lobbying for housing and living conditions

## CENTRE FOR SUPPORT ORGANISATIONS (CENSOR)

**President:** Ms. Jasminka Tadic-Husanovic

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**Email:** censorba@gmail.com

**Facebook:** Censor

**www.censorba.org, holicob.ba**

## STATISTICS

### Number of national or regional tenants' organisations

**There is one local organisation:** Union of Tenants in Tuzla, and no organisation either at national or regional level

**Number of tenants or households represented by these and your organisation:** 404

**Principal purpose of your tenant organisation:** CENSOR is organization registered in Tuzla, Bosnia&Herzegovina (B&H) in 2014. During long-year cooperation with the CENSOR founders, the Association of Tenants in Swedish region of Aros-Gävle, initiated CENSOR foundation, in order to contribute to housing and living quality in B&H.

**Principal activities of your organisation:** Promotion of housing culture in collective housing buildings through educational-informative contents and common actions.

**Population:** 3,5 million according to the World Bank data from 2017. CENSOR

is operational in two cities of B&H, Tuzla (110.000) and Sarajevo (300.000).

**Number of dwellings:** Statistics is available only at cantonal level, so Tuzla and Sarajevo canton have approximately the same number of dwellings, 200.000 each.

**Percentage of rental housing:** There are no precise data, as landlords avoid signing the lease contracts and registering them to the taxation offices, in order not to pay the tax to the government.

**Percentage of owner-occupied housing:** No precise data, but according to CENSOR researches, majority of the population is aiming to buy and be owner of a real estate (apartment, house), as they consider it as the only solution of solving housing situation.

**Social housing:** There is no adequate statistics, even laws on social housing do not exist. CENSOR is actively participating in adopting such laws and putting this area in place.

## PROGRESS

### What achievements are you proud of in relation to housing policy in your country over the past three years?

Censor implemented a lot of things throughout the years. For example 6 local and regional social researches – over 2.500 interviewed (students, unemployed and tenants). We also monitor housing and



living sector related institutional, legislative, economic and fiscal framework in B&H at different administrative levels – updated members, using social media;

Censor develops advocacy documents and recommendations for changes in B&H legislation, policies and practices – 4 law changes suggestions and creation of Youth Housing Policy in B&H;

We are also raising awareness – 9 publications in two languages.

**What would you change in your country's housing policy and the situation for tenants over the coming three years?**

Adopt the Law on socially supported housing construction at the state level and adopt the Law on non-profit social housing. Establish funds for housing construction, and redefine jurisdictions in the regions (cantons) where such funds already exist.

We also look into adopt youth strategies at the state/entity/cantonal level, adopt housing strategies at the entity level and lobbying for harmonization of regulation on apartment leasing and enforce existing laws regulating housing and living conditions.

We need to put the pressure on political executives to enforce existing laws on leasing as well as other laws regulating housing and living conditions.

**How would you describe progress in your country or region towards the UN sustainable goals when it comes to ...**

**... maintaining and protecting affordable housing?**

**... the progress of upgrading slums?**

**... the capacity for creating settlement planning with participation from residents?**

Huge settling down in the cities in the post war period (1995 – ongoing), and lots of not regulated and unplanned public building constructions. Consequently, such settlements do not have adequate infrastructure. Not all damaged collective buildings during the last war have been reconstructed yet. Connectivity between settlements and administrative part of cities are bad. It re-

quires lot of investments in order to achieve a positive change.

**How do the issues raised in Push affect you as an organisation and your country or region (i.e. the financialisation of housing) when it comes to?**

**... the trend for investors to buy attractive houses/apartments in cities and “pushing away” tenants from their properties?**

**... the situation where the working classes / middle classes are forced away from attractive and expensive cities, to the suburbs, whilst they still work in the cities?**

Due to lack of resources there is a big polarisation between rich and poor, which is reflected by variety of different types of housing units – from quality, expensive, modern public buildings to people living in old buildings from the socialist period, old and poorly maintained. ●



# The new reality in social housing

## FÉDÉRATION DE LOCATAIRES D'HABITATIONS À LOYER MODIQUE DU QUÉBEC (FLHLMQ)

**Contact:** Élisabeth Pham, administrative director  
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**www.flhlmq.com**

## STATISTICS

**Number of national or regional tenants' organisations:** We are the only organization which gives services to HLM tenants (social housing reserved for low income households), we cover all the province of Quebec.

**Number of tenants or households represented by these and your organisation:** We represent 65 000 households

**Principal purpose of your tenant organisation:** Representing all the HLM tenants in Quebec and preserving the social housing park

**Principal activities of your organisation:**

- promote and defend tenants' interests and work to improve their quality of life;
- provide support for work done locally by tenants associations;
- encourage the involvement and tenants' empowerment;
- represent HLM tenants at the political and administrative levels

## Population

Canada: 37 412 852  
Québec: 8 341 500

## Number of dwellings

Canada: 14 015 850  
Québec: 3 525 750

## Percentage of rental housing

Canada: 4 474 530 = 31.9%  
Québec: 1 362 010 = 38.6%

## Percentage of owner-occupied housing

Canada: 9 541 320 = 68.1%  
Québec: 2 163 735 = 61.4%

## Social housing

Canada: 13.0%  
Québec: 9.3%

## PROGRESS

**What achievements are you proud of in relation to housing policy in your country over the past three years?**

We are proud that governments invested more than 3M\$ to renovate the social housing park. Quebec is the only province in Canada which received the money to preserve the dwellings in good condition.

**What would you change in your country's housing policy and the situation for tenants over the coming three years?**

Our biggest wish would be that the feder-





al government (Canada) would continue to invest to maintain and renovate the social housing park by continuing to pay 50% of the operating deficit.

It's worth noting that since 1994, the federal government has stopped investing in HLM. The conventions that were linking federal and provincial government are all starting to end one after the other.

By the end of 2020,  $\frac{1}{3}$  of the HLM park will no longer be financed by the federal government, which represents 20 000 flats. By the end of 2032, 73 000 flats will no longer receive any more money from the federal government.

**How would you describe progress in your country or region towards the UN sustainable goals when it comes to ...**

**... maintaining and protecting affordable housing?**

**... the progress of upgrading slums?**

**... the capacity for creating settlement planning with participation from residents?**

To be honest, not much has been made, in all big cities, the rents are increasing faster than the household incomes. We are losing a lot of rental apartments that are transformed into AirBnb's or condos.

Although politics have been adopted to include social housing when building new

apartments, the reality is otherwise. Investors prefer paying a compensation rather than building social housing.

**How do the issues raised in Push affect you as an organisation and your country or region (i.e. the financialisation of housing) when it comes to ...**

**... the trend for investors to buy attractive houses/apartments in cities and "pushing away" tenants from their properties?**

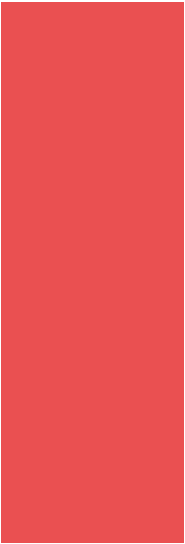
Well, for now, the social housing is "protected" and could not be sold to anyone, but we see more and more investors terminate the lease of their tenants in the private rental sector. Which results in having big parts of the city, where the rent used to be affordable, which are now rising very rapidly, pushing the residents away.

**... the situation where the working classes / middle classes are forced away from attractive and expensive cities, to the suburbs, whilst they still work in the cities?**

As for social housing tenants, they are not necessarily pushed away, but all the commerces around their home gentrifies, they can no longer buy food at decent prices or eat out easily. Everything has become too expensive for them. ●



📍 Dublin, Ireland



📍 Aarhus, Denmark







📍 Rotterdam, Netherlands



# Adapt the prices to our costs

## ASSOCIATION POUR LA PROTECTION ET DROIT DES LOCATAIRES AU CONGO (APDLC)

**Address:** Ville de Buvavu  
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**Email:** musalamabaku@gmail.com

## STATISTICS

**Main purpose of our organization:** The objective is to defend the rights of abused tenants; to accompany them legally and advocate with the Government for tenants to have decent and healthy housing.

**Main activities of our organization:**

- Popularization of rental laws for renting leases and awareness of members in the streets and neighborhoods.
- Identification of tenant members and our members in the city of Bukavu.

**Population:** The city of Bukavu has around 3 309 194 inhabitants.

**Percentage of rental housing:** 62%

**Percentage of owner-occupied dwellings:** 38%

**Social housing:** two organisms in the city

## PROGRESS

**What achievements are you proud of with regard to housing policy in your country in the last three past years?**

We are proud of the identification of

tenants members and non-members of the APDLC in the area.

**What would you change regarding your country housing policy and regarding the tenants' situation in the next three years?**

- Integration of mixed housing policy of IUT
- APDLC's organization in the area
- Social housing construction
- Fixing housing prices adapted to the cost of living.

**The UN's Sustainable Development Goals are the plan of action to ensure a better and more sustainable future for all. The 11 goals are to make cities inclusive, safe, resilient and sustainable. This is done, for example, by ensuring access for all to adequate, safe and affordable housing and transport systems.**

Maintain and protect affordable housing and the ability to create settlement planning with residents' participation. ●





# Protecting tenants and promoting rental housing

THE UNION OF TENANTS,  
CZECH REPUBLIC,  
SDRUŽENÍ NÁJEMNÍK R

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113 59 Prague 3, Czech Republic  
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**www.son.cz**

## STATISTICS

**Number of national or regional tenants' organisations:** In the Czech Republic, we have a unified organization of tenants – SON – there are branches in each region.

**Number of tenants or households represented by these and your organisation:** SON represents approximately 520 thousand households.

**Principal purpose of your tenant organisation:** The main objective is to protect the tenants of apartments.

**Principal activities of your organisation:** Consulting activity, legislative activity, promotion of rental housing.

**Population:** 10.6 million.

**Number of dwellings:** 4.3 million permanently occupied dwellings

**Percentage of rental housing:** Rental apartments are 19 percent of the total. In addition, 9 percent of co-operative flats.

**Percentage of owner-occupied housing:**

Owners of family houses or flats are 52 percent.

**Social housing:** About 300,000 households receive a state housing allowance.

## PROGRESS

**What achievements are you proud of in relation to housing policy in your country over the past three years?**

The law on services connected with the use of flats was adopted. Furthermore, the law on state aid to low-income households.

**What would you change in your country's housing policy and the situation for tenants over the coming three years?**

We strive for legalize price maps in every city with rental apartments. We also strive to build apartment buildings from public funds.

**How would you describe progress in your country or region towards the UN sustainable goals when it comes to ...**

... maintaining and protecting affordable housing?

... the progress of upgrading slums?

... the capacity for creating settlement planning with participation from residents?

We do not have slums. Unfortunately, the situation in rental housing has deteriorated considerably since 1993. By the situation, we mean the availability of housing.

**How do the issues raised in Push affect**





**you as an organisation and your country or region (i.e. the financialisation of housing) when it comes to ...**

**... the trend for investors to buy attractive houses/apartments in cities and “pushing away” tenants from their properties?**

**... the situation where the working classes / middle classes are forced away from attractive and expensive cities, to the sub-**

**urbs, whilst they still work in the cities?**

Short-term rentals, acquisition of investment flats, lack of price caps and long-term preference for owner-occupied housing are a problem. This worsens the availability of housing, especially for seniors, disabled people and single mothers in large cities. Housing is becoming inaccessible even for middle-income households in cities. ●

# Protecting tenants

## LEJERNES LANDSORGANISATION (LLO)

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## STATISTICS

**Number of national or regional tenant's organisations:** At least 2 national organisations and at least 5 regional ones.

**Number of tenants or households represented by these and your organisation approx. 90.000**

**Principal purpose of your tenant organisation:** Improving the quality of life for tenants in Denmark, by lobbying on behalf of tenants as well as giving legal aid to our members.

**Principal activities of your organisation:** Legal aid and lobbying on a national and regional level..

**Population:** 5,750,000

**Number of dwellings:** 2,776,000

**Percentage of rental housing:** ca. 42% (565,000 private rental units and 607,000 in public housing "almene boliger")

**Percentage of owner-occupied housing:** 58% (1,383,000 owner-occupied, and 203,000 in so called cooperative housing "andelsbolig")

**Social housing:** 22% (rather "public housing" in Danish terms 607,000)

## PROGRESS

**What achievements are you proud of in relation to housing policy in your country over the past three years?**

We have been able to rally popular opinion against large private rent hikes, and international private equity funds coming to our nations larger cities. LLO is seen as a professional actor, protecting tenants from these funds, pushing an agenda for fair rents. Furthermore we continue to improve our legal aid service to our members.

**What would you change in your country's housing policy and the situation for tenants over the coming three years?**

We have not been able to prevent the so called "ghetto legislation" that was passed by a large majority in 2018, in which public housing units had to be sold to private investors, reclassified as housing for youth or the elderly or torn down. This regulation sees public housing as the problem, and the "cure" is seen as limiting family renting units to 40% in areas with low income, poor education, crime and a high percentage of "non-western" inhabitants. Approximately 3.300 family housing units will disappear as a result. We want this legislation scrapped.

Furthermore we would like to st-



rengthen rent regulation and protection for private renters, as our cities are becoming increasingly gentrified.

**How would you describe progress in your country or region towards the UN sustainable goals when it comes to?**

**... maintaining and protecting affordable housing?**

The affordable housing in Danish cities are currently disappearing in the private sector, as the landlord is usually able to double the rent, when renting out the apartment to a new tenant. Rents on average go from 94 euros pr. m<sup>2</sup> pr. year to 188 euros pr. m<sup>2</sup> pr. year

**... the progress of upgrading slums?**

Denmark have very few slums as such, and municipalities are allowed to restrict the use of hazardous dwellings and rehouse the inhabitants. We would like to have a quicker and more efficient system to help tenants find out if their dwelling is hazardous to their health.

**... the capacity for creating settlement planning with participation from residents?**

Denmark has made it possible for the municipalities to demand that at up to 25%

of new plots for housing should be public housing. This is very positive.

**How do the issues raised in Push affect you as an organisation and your country or region (i.e. the financialisation of housing) when it comes to?**

**... the trend for investors to buy attractive houses/apartments in cities and “pushing away” tenants from their properties?**

We have certainly seen this happen in Denmark, where tenants are being “pushed” out by means of months of construction noise, “bribery” of the tenant to vacate and overall aggressive tactics (by Danish standards). The Mayor of Copenhagen was contacted by UN special rapporteur on housing, Leilani Farha, asking him to act on this issue.

**... the situation where the working classes / middle classes are forced away from attractive and expensive cities, to the suburbs, whilst they still work in the cities?**

As private rents go up, the working and middle class move out. Low income families are becoming entirely dependant on public housing, segregating our cities further. ●

# Few miles — different lives

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## NATIONAL FEDERATION OF TENANT MANAGEMENT ORGANISATIONS (NFTMO)

### Contact details:

27 Underwood Close, Edgbaston,  
Birmingham, England, B15 2SX.

**Phone:** 0121 296 7695

**Email:** Chair@nftmo.com,  
contact@nftmo.com

## STATISTICS

**Number of national or regional tenants' organisations:** The NFTMO represents over 100 Tenant Management Organisations (TMOs) in England.

**Number of tenants or households represented by these and your organisation:** Our members represent approximately 10 000 tenants.

**Principal purpose of your tenant organisation:** The aims and values of the NFTMO are first promote and support good practice and improvement amongst existing TMOs and similar community led housing organisations. Second, to increase awareness of other social housing tenants about tenants controlled housing as an option and to support tenants where they want to investigate or pursue that option. Third, to work towards a statutory and regulatory framework that enables social hous-

ing tenants, where they choose, to explore and develop tenant led management and ownership options for their housing. The NFTMO is a non political organisation but has always maintained good working relationships with government ministers and agencies.

### Principal activities of your organisation:

Representing our members views and concerns to Central Government, promote the TMO sector as a form of community led housing and empowerment, to encourage networking of our members at our National conference which attracts over 300 delegates and is the biggest tenant led, tenant delivered national conference in England, regional networking events, a series of good practice publications, Good Governance Kitemark Guide TMO network.

## PROGRESS

**What achievements are you proud of in relation to housing policy in your country over the past three years?**

The Social Housing Green Paper published by the Government has focused Central Government attention on Social Housing covering all aspects and issues affecting those who live within Social Housing including stereotypes, stigma, etc. However this paper was as a result of the tragic events at Grenfell Tower which resulted in 72 people losing their lives. As the them





📍 London

Prime Minister, Teresa May stated:

“We must recognise that for too long in our country, under Governments of both colours, we simply have not given enough attention to social housing.

It should not take a disaster of this kind for us to remember that there are people in Britain today living lives that are so far removed from those that many here in Westminster enjoy. Just a few miles from the Houses of Parliament and in the heart of our great city — people live a fundamentally different life, do not feel the state works for them and are therefore mistrustful of it. So, long after the TV cameras have gone and the world has moved on, let the legacy of this awful tragedy be that we resolve never to forget these peo-

ple and instead to gear our policies and our thinking towards making their lives better and bringing them into the political process.”

**What would you change in your country's housing policy and the situation for tenants over the coming three years?**

A National Voice for all Tenants regardless of tenure ensuring that tenants voices are heard and acknowledged, after all who knows the issues that effect a tenancy better than a tenant themselves.

We would also like to see funding to promote community led housing options and especially Tenant management for those who feel this option would be suitable for them, their community and the homes they live in. ●

# Reforming the loan system

## VUOKRALAISET VKL RY

**Email:** toimisto@vuokralaiset.fi,  
anne.viita@vuokralaiset.fi

## STATISTICS

**Number of national or regional tenants' organisations:** 2

**Principal purpose of your tenant organisation:** The principal purpose of our organization is to be a link between our members and supervise their common interests, guide and support the co-operation of our member organisations by providing and spreading correct information regarding residential rent agreements. Vuokralaiset ry aims to maintain and improve the knowledge of our members and operate as a counselling organization that promotes fair renting practices. Our organization operates as the guardian of interests of our members with issues regarding residential culture and living conditions.

**Principal activities of your organisation:** Advicing tenants and increase their knowledge.

**Population:** 5 522 848 (july 2019).

**Number of dwellings:** 3 042 369 (2018).

**Percentage of rental housing:** 32,9 %.

**Percentage of owner-occupied housing:** 64,6%.

**Social housing:** approximately 1 000 000 dwellings.

## PROGRESS

**Which achievements are you proud of in relation to housing policy in your country over the past three years?**

- Reduction of homelessness (Housing First)
- Compose an 8 year plan to improve the existing housing policy (commonly the solutions are for 4 years which is one period of rule)

**What would you change in your country's housing policy and the situation for tenants over the coming three years?**

- Restrain the cost of living
- Reform the entire loan system of the country

**How would you describe progress in your country or region towards the UN sustainable goals when it comes to?**

Determinedly trying to increase the amount of affordable housing production inter alia land use agreements.

**... maintaining and protecting affordable housing?**

Land use agreements between the country and municipalities have a claim for affordable governmentally loaned housing production.

**... the progress of upgrading slums?**

There are no slums in Finland. Segregation is determinedly obstructed in the cities' housing programs. Areas that have many residents with immigrant back-





grounds can be supported by increasing school funding.

**How do the issues raised in Push affect you as an organisation and your country or region (i.e. the financialisation of housing) when it comes to ...**

**... the trend for investors to buy attractive houses/apartments in cities and “pushing away” tenants from their properties?**

**... the situation where the working classes / middle classes are forced away from attractive and expensive cities, to the suburbs, whilst they still work in the cities?**

The situation in question has not happened in Finland. Foreign investors are nonetheless interested in the Finnish real estate, so the situation must be monitored. ●

# Visualising the Visale program

## CONFÉDÉRATION NATIONALE DU LOGEMENT

**Address:** 8 rue Mériel 93100 Montreuil  
France +33 (0)1 48 57 04 64  
**Facebook:** Confédération Nationale du Logement  
**Twitter:** @La\_CNL  
**www.lacnl.com**

## STATISTICS

### **Number of tenants or households represented by these and your organisation:**

Our organisation: 70 000 households

Our organization is divided in regional federations set up in 90 French departments and unites 4 600 local associations.

**Principal purpose of your tenant organisation:** To defend tenants when a situation is litigious, and promote state-led management of housing related issues. When it comes to the construction of new housing projects, we promote the sale and the management of the current park.

**Principal activities of your organisation:** Founded in 1916, our organisation is fighting for solidarity, to create, recreate or sustain social bond in housing facilities. The CNL is organised in 3 units of activities: Housing, Consumer rights and Public Education.

**Population:** 67 million inhabitants

**Number of dwellings:** 36,3 million  
**Percentage of rental housing:** 39,9 %  
**Percentage of owner-occupied housing:** 57,7 %  
**Social housing:** 4,7 millions

## PROGRESS

### **What achievements are you proud of in relation to housing policy in your country over the past three years?**

We have been able to amend the framework for warranty of unpaid rents which resulted in the VISALE program. We have been watching how the Government is describing the very notion of “social housing” since it can lead to severe attempts to water down the calculus.

We have been able to reach success in a law (equality and citizenship, under President François Hollande) to secure 2€ per rent to create the necessary conditions for our organization to respond to logistical issues with tenants. We are thereby enabled by the social landlords to tackle the problems raised by tenants and be present in the field thanks to this (small) financial subsidy.

There is also a new obligation from 20 to 25 % social housing in cities, implemented in a law called law SRU. We have demanded and got that the fines defined in this law get higher and we were able to demand a certain vision of social housing and diversity

in social housing. Thanks to our fight, the question of slumlords has reached national attention.

**What would you change in your country's housing policy and the situation for tenants over the coming three years?**

CNL is a multitasking structure aiming for more social, climate and financial justice. This can be reached through several activities; this is why the CNL is deeply involved in several negotiations with the State and other partners.

We aim for a drastic reduction of rents (which have not followed inflation), and thus, eradicate unsanitary housing nationwide.

**How would you describe progress in your country or region towards the UN sustainable goals when it comes to ...**

**... maintaining and protecting affordable housing?**

France is the 6<sup>th</sup> largest economy in the World. Yet it fails to protect its own population. Last year, there were still more than 2 million legitimate requests for social housing that couldn't be fulfilled due to the lack of involvement of the State. Moreover, the French Government is pursuing a liberal policy of lending over its social housing to the private sector, which never seeks common good but short-term profits (this public housing constitutes for us a national jewel that shouldn't be sold at all).

**... the progress of upgrading slums?**

Slums had almost completely disappeared from our country. Yet, they came back in a glimpse, since the State has not been actively playing its role when it comes to social housing. Different changes in the world have happened and had an impact on France, as it has happened to every western European nation the past 20 years. Had the French Government been dutifully playing its role, the slums never would have come back.

**... the capacity for creating settlement planning with participation from residents?**

Such programs exist and tend to appear in different parts of the country. However, the total amount of such projects is so low it doesn't deserve to be presented as an example.

**How do the issues raised in Push affect you as an organisation and your country or region (i.e. the financialisation of housing) when it comes to ...**

**... the trend for investors to buy attractive houses/apartments in cities and "pushing away" tenants from their properties?**

**... the situation where the working classes / middle classes are forced away from attractive and expensive cities, to the suburbs, whilst they still work in the cities?**

Well, as we face a critical situation in a world city like Paris, the CNL has been shouting out for decades about this alarming situation. The financialisation of housing has been a major issue for us for the past 50 years. We have seen the cities change, people unable to live in the cities they work in. ●



# Housing policy on the agenda

## GERMAN TENANTS' ASSOCIATION (DMB E.V.)

**Contact:** Heike Zuhse

**Address:** Deutscher Mieterbund e. V.  
Littenstraße 10, 10179 Berlin

**Phone:** 030 22323-0

**Email:** heike.zuhse@mieterbund.de

**www.mieterbund.de**

## STATISTICS

**Number of national or regional tenants' organisations:** The German Tenants' Association (DMB) is the umbrella organization of 15 DMB state associations and more than 300 local DMB-tenant associations with more than 500 counseling centers throughout Germany.

**Number of tenants or households represented by these and your organisation:** Currently around 1.25 million households are members, which corresponds to 3 million tenants.

**Principal purpose of your tenant organisation/ Principal activities of your organisation:** The focus of the work of the German Tenants Association is the political representation of interests of the tenants.

The DMB is a recognized partner for legislature and administration. The German Tenants' Association is consulted on all key legislative measures in the area of

building and living. The German Tenants' Association has its say when it comes to the preservation and expansion of tenant protection, affordable rents, high-performance housing subsidies, the constant promotion of social housing, the energy modernization and increased use of renewable energy, the design of the living environment and the social peace in the residential areas. The German Tenants' Association is also committed to issues of urban planning and urban development, brokerage law, additional costs, heating costs ordinance and environmental protection and draws up proposals.

**Population:** 83 mn

**Number of Dwellings:** 42 mn

**Percentage of Rental housing:** 57%

**Percentage of Owner occupied housing:** 43%

**Social housing:** The number of social rental housing in Germany has been falling for years. 2016 there were only 1.24 million flats. According to the forecast of the Association "Bundesarbeitsgemeinschaft Wohnungslosenhilfe" the number will reach 1.07 million by 2020.

## PROGRESS

**What achievements are you proud of in relation to housing policy in your country over the past three years?**

In recent years, we have succeeded in putting the housing policy in the public eye.





Capping limit for rent increases in new contracts, in German Mietpreisbremse: The coalition agreement of the Federal Government provides for the introduction of a ceiling for the amount of rent in new tenancy contracts on the private rental market. The draft law entered into force in 2015. Since June 2015 it is possible for the Federal States to set up a capping limit for rent increases.

**What would you change in your country's housing policy and the situation for tenants over the coming three years?**

- Secure 2 million social rental housing by 2030 in a combination of new construction (80.000 new social rental housing per year).
- 120.000 newly built affordable rental apartments for ordinary earners.
- Targeted funding of the new building of 60.000 annual affordable housing in urban areas and growth regions.

**How do the issues raised in Push affect you as an organisation and your country or region (i.e. the financialisation of housing) when it comes to ...**

**... the trend for investors to buy attractive houses/apartments in cities and "pushing away" tenants from their properties?**

**... the situation where the working classes / middle classes are forced away from attractive and expensive cities, to the suburbs, whilst they still work in the cities?**

Property speculation leads to rising rents, crowding out of inner cities and rent usury. Housing is seen as a commodity. International investors are pushing land prices in German cities so high that it is economically impossible to build a house through socially responsible companies and with affordable rents. Housing should not be a speculative mass of international financial markets. If the right to maximum utilization of real estate is so openly set above the basic right to housing, that is a challenge to the welfare state. Profit maximization is neither a fundamental right nor a human right. Being able to afford a flat is a fundamental right. ●

# Denationalised housing

## LATVIAN UNION OF TENANTS

**Reporter:** Edvards Kvasnevskis, Nataly Volkina/ Latvian Union of Tenants  
**Mail address:** denac-asoc@inbox.lv

## STATISTICS

**Number of national or regional tenants' organisations:** 5, including regional

**Number of tenants or households represented by these and your organisation:** 6 580

**Principal purpose of your tenant organisation:** Our organisation deals with problems which concern relationships between tenants and landlords.

**Principal activities of your organisation:** Monitoring the current legislation in the field of housing, interaction with state institutions in the field of housing legislation, providing legal advice to tenants, dissemination of information about their rights. Organising public rallies in defense of the rights of tenants.

**Population:** The current population of Latvia is 1 903 008 as at Thursday, September 5, 2019<sup>1</sup>

**Number of dwellings:** 867,900<sup>2</sup>

**Percentage of rental housing:** 5.75%

**Percentage of owner-occupied housing:** 94.25%

**Social housing:** 0.54%<sup>2</sup>

## PROGRESS

**What achievements are you proud of in relation to housing policy in your country over the past three years?**

Interaction with the authors of the new law On Residential Tenancy (Ministry of Economy) has led to progress in favour of rights of tenants.

**What would you change in your country's housing policy and the situation for tenants over the coming three years?**

To adopt a law to provide compensation for residents of denationalized housing (housing returned to heirs of pre-Soviet owners). Latvia must follow its Supreme Council Resolution of 30.10.1991 "On the Procedures for the Entry into Force of the Laws "On The Denationalisation of Building Properties" and "On the Return of Building Properties to Their Lawful Owners", which stipulates to develop a State program to supply denationalized houses' tenants with adequate housing and to ensure their social security.

**How would you describe progress in your country or region towards the UN sustainable goals when it comes to?**

... maintaining and protecting affordable housing?

Since 2017, a housing renovation program has been operating in Latvia, with co-financing from the EU. The amount of co-financing is 166 470 588 eur until 2022.





Under this program, it is planned to renovate 1700 buildings.

#### ... the progress of upgrading slums?

This goal has not been set or achieved.

For many years, the problem of tenants of denationalized houses has not been solved. Restitution in Latvia had affected 10% of the population.. The state social benefits system is unable to solve the problems of this population group. The numerous appeals to authorities are invariably ignored. Landlords widely practice arbitrary treatment of tenants, such as cutting off electricity, heating, water supply, as well as trespassing, psychological pressure, threats etc., and get away with it.

For many years we have been trying to draw authorities' attention to the need to remedy this historical injustice, concerning tenants of denationalized housing.

#### ... the capacity for creating settlement planning with participation from residents?

In the process of planning the construction of new facilities, residents are invited to express their opinion, but this is often formal and not taken into account.

**How do the issues raised in Push affect you as an organisation and your country or region (i.e. the financialisation of housing) when it comes to?**

**... the trend for investors to buy attractive houses/apartments in cities and "pushing away" tenants from their properties?**

**... the situation where the working classes / middle classes are forced away from attractive and expensive cities, to the suburbs, whilst they still work in the cities?**

Upon denationalization, many tenants living in the houses subject to denationalization were forced to conclude new agreements for rent of the same dwelling but on new conditions – for a short term, after which they were forced to leave the dwelling without obtaining another. New owners raised the rent and its amount was considerably higher than the rent in municipal and state housing.

New owners, after receiving inheritance, sold the houses to third parties. The latter began to pressure the people living there to leave onto the streets because of the change of ownership. In city centres, landlords are typically interested to replace tenants with those paying more, or to switch housing into hotels and offices. ●

1. [www.worldometers.info/world-population/latvia-population/](http://www.worldometers.info/world-population/latvia-population/)
2. [www.em.gov.lv/lv/nozares\\_politika/majokli/petijumi\\_statistika/](http://www.em.gov.lv/lv/nozares_politika/majokli/petijumi_statistika/)

# A new home — a new life

## NEPAL TENANT UNION

**Contact:** Sankar Koirala Kshetri  
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6 Rupendehi, Nepal  
**Phone:** - +979857028484  
**Email:** sankarkoiralakshetri@gmail.com

## STATISTICS

**Number of national or regional tenants' organisations:** 9 regional and one national.

**Number of tenants or households represented by these and your organisation:** Tenants 31,574 actively and 1,39,421 inactively & 5,639 households.

**Principal purpose of your tenant organisation:** a) For making safe, peaceful and comfortable rental areas. b) To suggest better rental laws. c) To solve the dispute of tenants and household in rental areas. d) associated activities 4. Principal activities of our organisation is to run awareness programs and to submit suggestion letters for better rental laws.

**Population:** The current population of Nepal is 29,969,791.

**Number of dwellings:** Urban -58% and rural- 42%

**Percentage of rental housing:** 67%

**Percentage of owner-occupied housing:** 33%

**Social housing:** 40.2%

## PROGRESS

**What achievements are you proud of in relation to housing policy in your country over the past three years?**

250,000 homeless citizen are provided with homes slowly and gradually by the government through an article 37(1) of constitution of Nepal .

**What would you change in your country's housing policy and the situation for tenants over the coming three years?**

To maximise awareness amongst the population about tenants' law and to modify and add tenant laws of our country.

**How would you describe progress in your country or region towards the UN sustainable goals when it comes to ...**

**... maintaining and protecting affordable housing?**

It is very important to both householder and tenants to be able to access safe housing. The rental area must be protect and maintain by related side

**... the progress of upgrading slums?**

The rental area must be progressed according to the needs and wants. The capacity for creating settlement planning with participation from residents? The answer is safe and comfortable settlement is necessary for all humans and its family.

**How do the issues raised in Push affect you as an organisation and your country or**

**region (i.e. the financialisation of housing) when it comes to?**

In the documentary push, the issue has already started to touch in our cities also. The land and the building are directly related to the big owner. So that, the city is in the hand of the big capital persons. Or in other words, the most important capital area is in the hand of the capital persons. our view is that the land of the city area must under the government hand or under control of government.

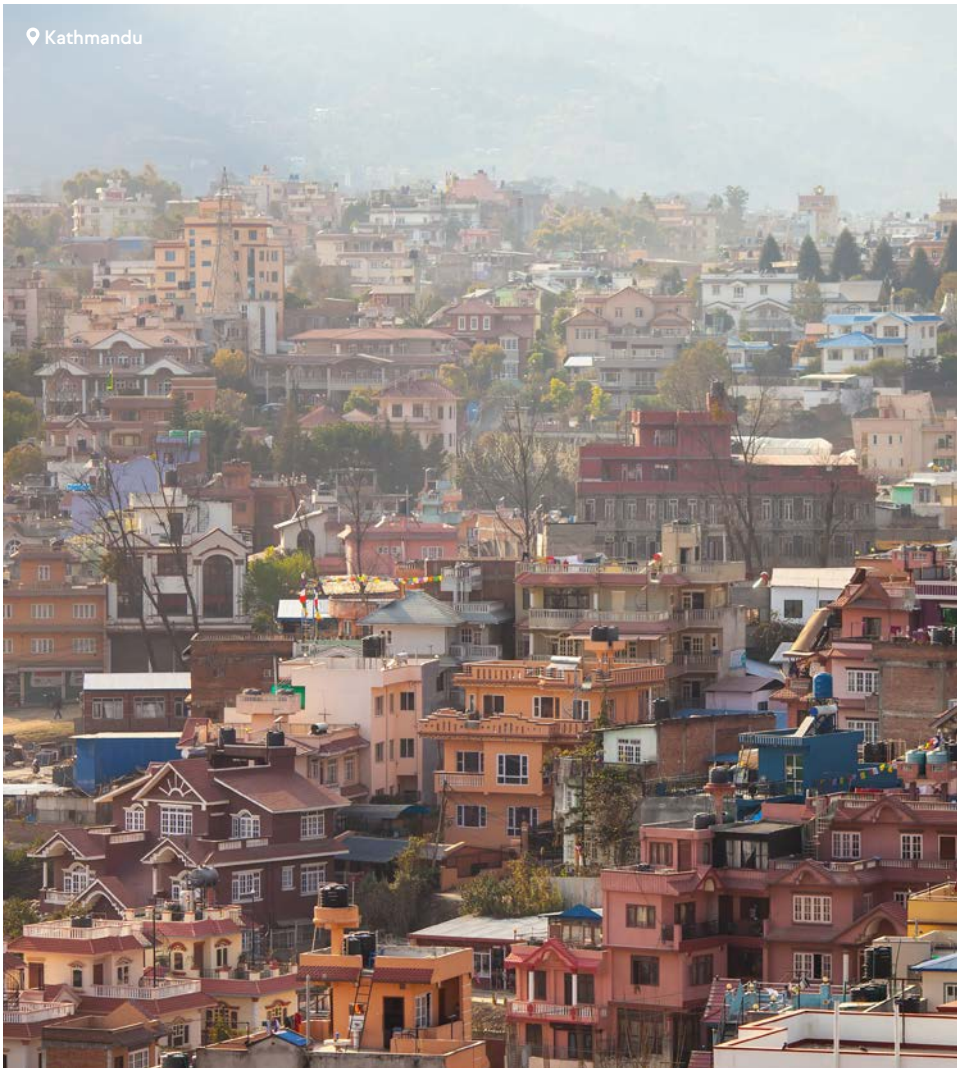
**... the trend for investors to buy attractive houses/apartments in cities and**

**“pushing away” tenants from their properties?**

As a whole, the capital big and strong persons always dominate the small and weak capital person.

**... the situation where the working classes / middle classes are forced away from attractive and expensive cities, to the suburbs, whilst they still work in the cities?**

The financial capacity of working and middle class are weak to stay in the city because of expensive rent. Therefore the government must make rules and regulations. ●



# Social housing also for middle-income class

## DUTCH UNION OF TENANTS / NEDERLANDSE WOONBOND

**Address:** Postbus 3389,  
1001 AD Amsterdam  
**Phone:** 020-5517700  
**www.woonbond.nl**

## STATISTICS

**Number of national or regional tenants' organisations:** One organisation, 467 local tenants organisations are a member of Woonbond.

**Number of tenants or households represented by these and your organisation:** Representing 1.5 million households, 52% of renting households.

**Principal purpose of your tenant organisation:** Affordable housing

**Principal activities of your organisation:**

- Supporting local tenants organisations in their negotiations with their landlord.
- Making national deals on affordability.

**Population:** 17.000.000

**Number of dwellings:** 7,7 million

**Percentage of rental housing:** 43,5%

**Percentage of owner-occupied housing:** 56,5%

**Social housing :** 29,6%

## PROGRESS

**What achievements are you proud of in relation to housing policy in your country over the past three years?**

We negotiated a “social housing agreement” with the national representative of housing associations for the second time. In 2015 we agreed upon a yearly rent rise of 1% over inflation. In 2019, we agreed that the overall rent rise shouldn't be higher than the yearly inflation.

**What would you change in your country's housing policy and the situation for tenants over the coming three years?**

- We would like social housing to be accessible for middle incomes again.
- The extra tax for social housing should be abolished.
- The system which determines the rent cap for a dwelling should be reformed to minimise the role of market value.

**How would you describe progress in your country or region towards the UN sustainable goals when it comes to ...**

... maintaining and protecting affordable housing?

... the progress of upgrading slums?

... the capacity for creating settlement planning with participation from residents?

The Netherlands have historically had a large social housing sector since World War Two. The last decade, this large sector has been shrinking due to neoliberal policies.





The shrinking of the sector seems to have come to a halt in 2018. It is now important to make it grow again. Ten years ago a national program was launched to upgrade slums. Unfortunately it was abandoned due to lack of funds. Recent studies have revealed that the quality of life in these neighbourhoods has fallen to the pre-2008 level. A new housing law was introduced in 2015. It has severely strengthened the position of tenants organisations in negotiations with city councils and housing associations with regard to city planning.

**How do the issues raised in Push affect you as an organisation and your country or region (i.e. the financialisation of housing) when it comes to ...**

**... the trend for investors to buy attractive houses/apartments in cities and**

**“pushing away” tenants from their properties?**

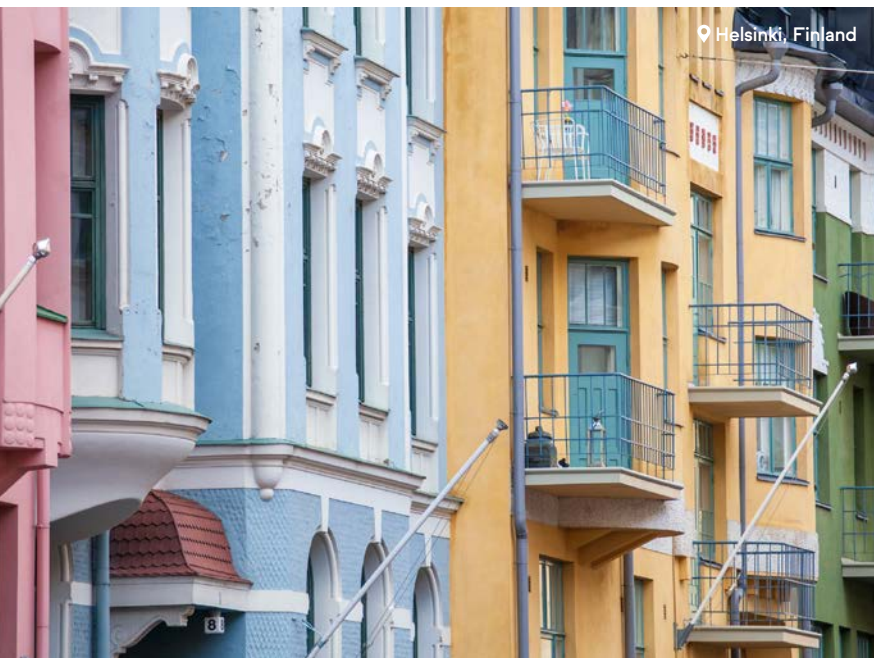
**... the situation where the working classes / middle classes are forced away from attractive and expensive cities, to the suburbs, whilst they still work in the cities?**

We see this happening, mainly in the region around Amsterdam. Middle class households have no access to social housing, but can't afford commercial housing or house ownership. Our plea for rent caps without a market value component is a reaction to this situation. We also advocate a higher transfer tax for investors to push back the number of buy-to-let investors. To keep the cities accessible for working and middle class, we advocate a larger social housing sector which is also accessible for middle incomes. ●

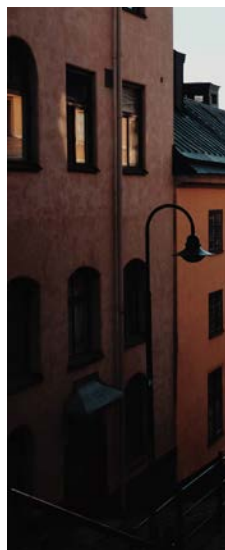




Antwerpen, Belgium



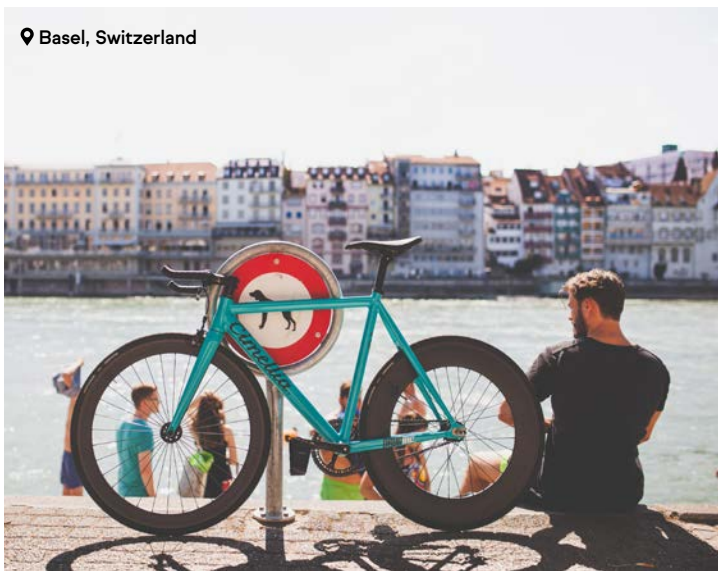
Helsinki, Finland







📍 Basel, Switzerland



📍 Stockholm, Sweden



📍 Alesund, Norway

# Greater security with regulations

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## SUPPORTING COMMUNITIES NI

**Address:** 34-36 Henry Street,  
Ballymena, Co. Antrim,  
BT42 3AH, Northern Ireland  
**Phone:** +44 28 256 45 676  
**Email:** [info@supportingcommunitiesni.org](mailto:info@supportingcommunitiesni.org)  
**www.supportingcommunitiesni.org**

## STATISTICS

**Population:** The population of Northern Ireland, on 30th June 2018 was 1,881,600 which represents an increase of nearly 11,000 since the same period the previous year. Natural growth is the main driver for change but it is evident that the population is ageing although net migration still remains a feature.

**Number of dwellings:** Total housing stock in Northern Ireland was recorded at mid 2018 as some 790,328 dwellings. Of the NISRA sample the following was calculated;

**Percentage of rental housing:** 14% or 110,646 were rented privately

**Percentage of owner-occupied housing:** 69% or 545,326 were owned privately either outright or with a mortgage

**Social housing:** 16% or 126,452 were rented from either the Housing Executive or Housing Associations a further 1% were rent free or indetermined

## PROGRESS

**What achievements are you proud of in relation to housing policy in your country over the past three years?**

That is either a difficult question to answer...or very easy; there haven't been any, or at least any that we can point to in terms of actual housing policy. Individual organizations may have applied certain mechanisms or their own policies to improve services, but actual policy? Nil!

**What would you change in your country's housing policy and the situation for tenants over the coming three years?**

- Set a closing date for the Review of Social Housing and transfer its' reporting from the Assembly to a Civic Forum especially constituted for the purpose.
- Establish a body to facilitate corporate institutional investment into the private rented sector
- Fully regulate the private rented sector, including standards, terms and conditions of tenure to include greater security

**How would you describe progress in your country or region towards the UN sustainable goals when it comes to?**

For the UK Government the SDC has an official watchdog function, scrutinising progress on implementing its sustainable development strategy: monitoring targets on the sustainable management of the Government estate and procurement. We combine this



with providing policy advice and helping to build capability across a range of departments. The Sustainable Development Commission for NI was closed on 31 March 2011. There is no overarching policy nor strategy for Sustainable Development in NI and it is difficult to ascertain where responsibility for this ought to lie. Previously it lay with OF-MDFM, but the succeeding Executive Office makes few, if any, reference to SD.

Whilst public bodies may, or may not, have their own Sustainable Development strategies and action plans there are no targets and no system of measurement in place which government monitors. Instead, SD is a 'theme' underlying the Programme for Government; I suspect SD is lost within the competing demands within and flowing from that document.

**How do the issues raised in Push affect you as an organisation and your country or region (i.e. the financialisation of housing) when it comes to ...**

**... the trend for investors to buy attractive houses/apartments in cities and "pushing away" tenants from their properties?**

Gentrification will increasingly become an issue in Belfast as government launches a push to increase the number of 'city-dwellers' within the city limits from 6,000 (a low figure as a continuing legacy of the conflict) to over 33,000. The new Ulster University campus in North Belfast has already had a negative impact on local, and very sectarianized, housing markets; and not a positive one. ●



# Increasing the debate

## TENANTS ASSOCIATION, NORWAY LEIEBOERFORENINGEN

**Address:** C.J. Hambros plass 5, 2nd floor  
N-0164 Oslo, NORWAY  
**Phone:** +47-24 14 91 00  
**Email:** lbf@lbf.no  
**www.leieboerforeningen.no**

## STATISTICS

**Number of national or regional tenant's organisations:** One

**Number of tenants or households represented by these and your organisation:**  
4300 individual and 500 group member

**Principal purpose of your tenant organisation:** Better conditions for tenants and more professional landlords

**Principal activities of your organisation:**

- Legal advice
- Organisational, political and social assistance to some of the most troublesome areas in social housing.
- Political work/lobbying

**Population:** Norway: 5,25 million

**Number of dwellings:** 2,397 mill dwellings

**Percentage of rental housing:** 19 %

**Percentage of owner-occupied housing:**  
81 %

**Social housing:** 4,5 % of total units

## PROGRESS

**What achievements are you proud of in relation to housing policy in your country over the past three years?**

- Debate and understanding that the rental market plays an important role in the society.
- Understanding of the need to focus more on situation in the social housing stock that is in a bad shape.
- Increased political debate related to housing and the free market system in Norway.

**How would you describe progress in your country or region towards the UN sustainable goals when it comes to?**

**... maintaining and protecting affordable housing?**

No or little effort on the state level. Some effort in some cities like Oslo

**... the progress of upgrading slums?**

No real slum – but social housing have great maintenance needs.

**... the capacity for creating settlement planning with participation from residents?**

Increasing interest, but we have little culture for this.

**How do the issues raised in Push affect you as an organisation and your country or region (i.e. the financialisation of housing) when it comes to?**

**... the trend for investors to buy attractive houses/apartments in cities and “push-**



**ing away” tenants from their properties?**

Very little since our landlord are small compared to the rest of Europe

**... the situation where the working class-**

**es / middle classes are forced away from attractive and expensive cities, to the suburbs, whilst they still work in the cities?**

Not a problem ●

# Digital platform for rental housing

## AIL – LISBON TENANTS ASSOCIATION

**Address:** Av. Almirante Reis, 12  
1169-199 Lisboa, Portugal  
**Phone:** +351-218 854 280  
**Email:** ail@ail.pt  
**Web:** www.ail.pt

## STATISTICS

### Number of national or regional tenants' organisations:

In Portugal there are 3 tenant associations:

- AICNP – Association of Tenants and Owners of Northern Portugal, founded in 1948, with headquarters in the city of Porto (9 thousand members)
- AIL – Lisbon Tenants Association, founded in 1924, with headquarters in the city of Lisbon (15 thousand members)
- INQUISET – Setúbal Tenants Cooperative, based in the city of Setúbal (one thousand members)

Number of tenants or households represented by these and your organisation:

**Altogether there will be about 25,000 members.**

AICNP and AIL are the most representative, operating in their respective metropolitan areas. INQUISET is active in the city / municipality of Setúbal.

**Portuguese housing market situation diagnosis:** The total population of main-

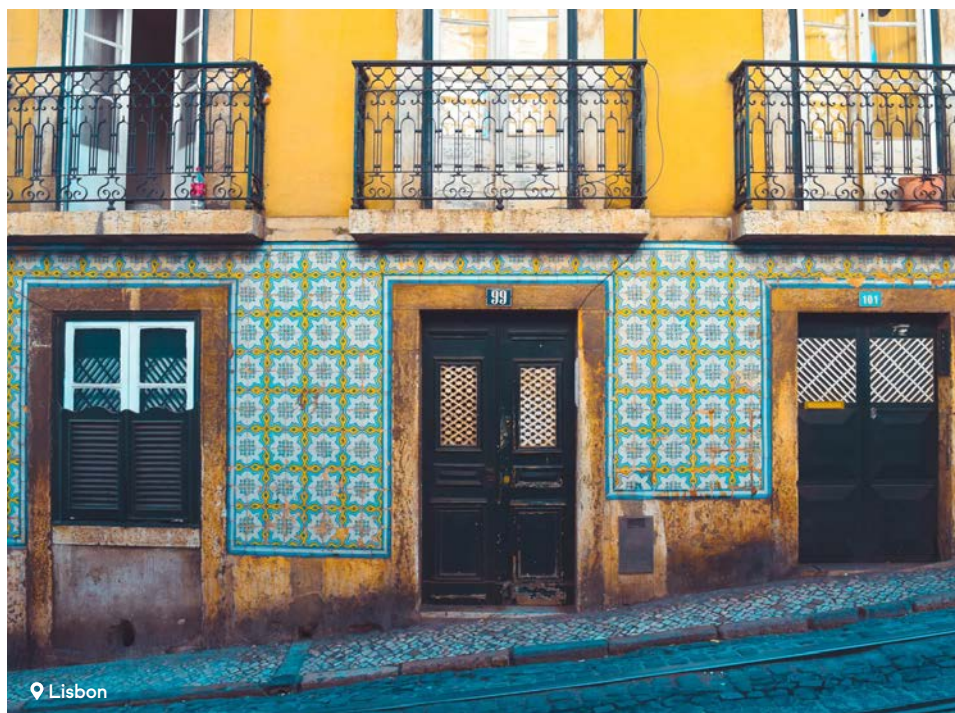
land Portugal and the archipelagos of the Azores and Madeira is around 10 million and 300 thousand inhabitants. The number of inhabitants in Lisbon is 504,718. The total number of dwellings in Portugal is 5,942,131 and in Lisbon is 323,521 (year 2017). There are about 120,000 social housing units in Portugal, equivalent to about 2% of the permanent housing stock. In Lisbon the % social housing is around 20%.

## PROGRESS

### What achievements are you proud of in relation to housing policy in your country over the past three years?

The AIL through its individual action and integrated into the social movement Morar em Lisboa (MEL) (a platform / collective where ideas, wishes and dynamics of more than 40 associations and 40 specialists in the urban issue converge) aimed at the discussion and elaboration of proposals for a transparent and collaborative housing public policy, accompanied by and participated by citizens. It has been highlighted in the Portuguese panorama by the pressure exerted with the political power (local and central), but also by the sensitization of the civil society. Considers it urgent and essential to place and keep the theme of Housing and the Right to the City at the forefront of the national political agenda. The movement formed in the last months of 2016





and presented itself to Portuguese society in January 2017 with the launch of an Open Letter for the Right to Housing which already has more than 4700 signatures, a significant number for the Portuguese context.

**What would you change in your country's housing policy and the situation for tenants over the coming three years?**

- Define urban leasing as an economic activity, with its own legal framework, conferring powers and responsibilities on municipalities in establishing local specific rules.

- Create a national digital platform for the mandatory registration of rented apartments.

- Encourage, administratively and fiscally, renting by supply and demand.

- Define, oblige and contract the availability of dwellings for renting, under the counterparts of rehabilitation and regeneration restoration of the building, particularly when supported by public funds.

**How would you describe progress in your country or region towards the UN sustainable goals when it comes to?**

**... maintaining and protecting affordable housing?**

**... the progress of upgrading slums?**

The slums in Portugal were practically eradicated with the creation of the PER (Special Resettlement Program) in 1993.

However, the Greater Lisbon Area still has 13 slums, with over 1,800 families living in tents. It is in the municipalities of Seixal, Almada, Loures and Amadora that the worst cases are concentrated.

**... the capacity for creating settlement planning with participation from residents?**

Despite the obligation to carry out administrative procedures that involve the participation of the population in the territorial planning and urban regeneration processes, the fact is that some studies have pointed to the fact that civic participation in Portugal turns out to be only a pro-forma moment of bureaucratic technocracy of housing planning and policies, not really including all the ideas of the populations but co-opting only those that legitimize the interests of the project originally presented. ●

# Involvement by tenants in key decisions

## TPAS SCOTLAND

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## STATISTICS

**Number of national or regional tenants' organisations :** Tenants organisations in Scotland are often very local – they cover a street, or a few streets, or a village,. There are around 300 tenants groups. Tenants groups can register with their landlord. Tenants groups in Scotland have a legal right to be consulted over any changes to housing services.

**Number of tenants or households represented by these and your organisation:** 3-4 000 tenants

**Principal purpose of your tenant organisation:** We are a national organisation, our aim is to improve homes in Scotland by encouraging partnership working between tenants and landlords.

**Principal activities of your organisation:** We provide training, support, independent tenant advice and information, support staff, policy and strategy advice, tenant consultations etc

**Population:** Around 6 million

**Number of dwellings:** 800,000

**Percentage of rental housing:** 23% social housing and 15% private rented

**Percentage of owner-occupied housing:** 62%  
**Social housing:** 23%

## PROGRESS

**What achievements are you proud of in relation to housing policy in your country over the past three years?**

Scottish tenants (social rented sector) have a legal right to be involved with their landlord. Tenants are also involved nationally with tenant regional networks (4) being supported by the Scottish Government. We have seen over the last three years tenants being involved in key decisions with their landlords as well as influencing policy at Scottish Government level

**What would you change in your country's housing policy and the situation for tenants over the coming three years?**

Build more homes for social rent, demand is far greater than supply

**How would you describe progress in your country or region towards the UN sustainable goals when it comes to ...**

**... maintaining and protecting affordable housing?**

The Scottish Government stopped the right to buy social housing in Scotland. This has resulted in more new homes being built

**... the progress of upgrading slums?**

There are no slums in Scotland





📍 Edinburgh

**... the capacity for creating settlement planning with participation from residents?**

Tenants should be involved in any decisions about their communities

**How do the issues raised in Push affect you as an organisation and your country or region (i.e. the financialisation of housing) when it comes to?**

**... the trend for investors to buy attractive houses/apartments in cities and “pushing away” tenants from their properties?**

**... the situation where the working classes / middle classes are forced away from attractive and expensive cities, to the suburbs, whilst they still work in the cities?**

I think the Scottish planning system will not allow this to happen, social housing is being built in inner city areas. The Scottish Government has a plan to build 50 thousand affordable homes over 10 years, they give grants to housing associations to help them build more homes. ●

# Together against poverty

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## SCOTLAND – TIS

**Contact:** Ilene Campbell, TIS Chief Executive  
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**Email:** [info@tis.org.uk](mailto:info@tis.org.uk)  
**[www.tis.org.uk](http://www.tis.org.uk)**

**2019 is an** important year for the Tenants Information Service (TIS) as we celebrate our 30th anniversary. TIS lead in the development of innovative tenant participation and scrutiny practice in Scotland. As a National Membership Organisation, with over 200 tenants and housing organisation members, we are committed to influencing change and strive for an active, inclusive, and just Scotland, with strong, equitable, and sustainable communities.

### Legal framework

In Scotland, we have a legal framework for tenant participation and there are over 200 registered tenants' organisations who work to shape local housing services. We have four Regional Tenant Networks who engage with the Scottish Government on issues of national policy. There is also a growing number of tenant and service user scrutiny groups who independently review the housing services of social rented landlords throughout Scotland.

### The housing landscape

Scotland has a population of just over 5 million and the Scottish Parliament has devolved powers for housing.

The last 30 years has seen a dramatic change in the shape of housing with over half a million public sector houses being sold through the Right to Buy legislation. We currently have 2.6 million houses in Scotland, 62% are owned, 23% are in the social rented sector, and 15% in the private rented sector.

Scotland's population is once again steadily increasing with an increase of 200,000 in the last decade, with further growth predicted. People are also living longer. The over 65's age group is expected to increase by 20% over the next 10 years, which will increase demands on health and social care.

## CHALLENGES

### Poverty and inequality

Research shows that poverty is getting worse, with 43% of children in socially rented homes living in relative poverty and 25% in absolute poverty. While the number of households in fuel poverty has been declining, in 2017 there were still 613,000 households defined as being in fuel poverty. Income inequality shows no signs of slowing down. With the current welfare reform legislation in the UK rent affordability is a critical issue for tenants.





## Climate change

By 2032, the Scottish Government aims to have 35% of domestic buildings and 70% of non-domestic buildings heated through low carbon technology. The Committee for Climate Change for Scotland is calling for net-zero gas emissions by 2045.

## Homelessness

The Shelter Commission highlighted that 3.1 million more social housing are needed in the UK to meet unmet demand over the next 20 years.

## Brexit

It is a time of political uncertainty in the UK in forecasting what happens next on Brexit and its impact on supply and demand.

## Opportunities

Scottish social landlords continue to show strong performance across the majority of the Scottish Social Housing Charter to increase the supply of warm, energy efficient, sustainable and affordable homes. The sector provides housing to 600,000 people and 9 out of 10 are very satisfied with the homes and services the landlord provides.

The sector is working hard to build 50,000 houses to meet the Scottish Gov-

ernment's affordable homes target by 2023.

The Scottish Housing Quality Standard and the Energy Efficiency Standard for Scotland has supported improving standards in the social rented sector. But it is essential that the same high quality and safety standards apply across all sectors.

## VISION FOR THE FUTURE

We are currently debating with the Scottish Government what housing and communities will look like by 2040. At the TIS National Housing Conference in 2019 our members identified their vision to 2040.

- That social rented housing is recognised as a positive and equal choice;
- That everyone should have the opportunity to access housing of the same quality and affordability as social housing;
- That the welfare system is fair and compassionate;
- That we work in partnership to eradicate homelessness and poverty;
- That house building is increased for rent and sale and;
- That tenants' are empowered and recognised as an integral part in driving service improvements and standards;
- Housing is seen as a Human Right. ●

# Rejected by the authorities

## OBĽANSKE ZDRUŽENIE PRÁVO NA BÝVANIE

**Address:** Šulekova 3,  
81106 Bratislava, Slovakia  
**Phone:** +421 2 5296 4068  
**Email:** mail@staromestan-ba.sk  
pravonabyvanie.webnode.sk

## STATISTICS

**Number of tenants or households represented by these and your organisation:**

**About 400 direct members/appr. 3000 persons affected with the sitting tenants problem**

**Principal purpose of your tenant organisation:** Solution of the problem of tenants in houses handed over within the process of property restitutions and in some privatisation cases (sitting tenants)

**Principal activities of your organisation:** Communication with the government, parliament, political parties and municipal authorities dealing with the sitting tenants agenda

**Population:** 5,4 million

**Number of dwellings:** Appr. 1.95 million (1,74 million inhabited, the rest under reconstruction or kept uninhabited as “investment flats”)

**Percentage of rental housing:** Appr. 4%

**Percentage of owner-occupied housing:**  
Over 95%

**Social housing:** Size not provided but small

## PROGRESS

**What achievements are you proud of in relation to housing policy in your country over the past three years?**

None. Despite many attempts the Slovak authorities reject for years a real solution of the situation of tenants in restituted flats. In 2011 a special legislation was adopted. According to this law substitute social/rental flats should be provided to the persons affected by property restitutions. The law has been sharply criticized by the tenants, it was adopted despite all sharp critics. In 8 years after the adoption of the law no single one flat has been constructed (the number of substitute flats should have been between 800 – 900).

**What would you change in your country's housing policy and the situation for tenants over the coming three years?**

Official Slovak housing policy is a neoliberal model based on privately owned dwellings. The support for the rental sector is only declaratory. Any real development of the housing sector depends on the change of the government's attitude to this agenda (including the necessary financial framework, which is missing so far), but for the time being the will to change things is missing on the government's side.

**How would you describe progress in your country or region towards the UN sustainable goals when it comes to ...**

**... maintaining and protecting affordable housing?**

**... the progress of upgrading slums?**

**... the capacity for creating settlement planning with participation from residents?**

Bratislava as the capital and the biggest town in Slovakia is a good example of the (non) achievement of the UN sustainable goals. For instance in the last 15 years only about 20 new social flats have been constructed by the municipality of Bratislava. The city has about 1000 social flats at its disposal these flats are inhabited from the communist time. A social flat is provided

for a time period of maximum 3 years this time can be doubled in individual cases of persons who are in “specific social needs”.

As far as transport is concerned the progress can be described as poor. From the breakdown of communism (30 years ago) only 8 km of tramlines have been constructed. The city has no subway and the transport is concentrated on motorways. The current municipality tries to solve the situation by cancelling lanes for cars in favour of buses (repainting lanes to “bus lanes”) and cancelling parking places in the city centre. In smaller cities the situation with social housing is a bit better than in Bratislava the transport is a problem almost in all municipalities in Slovakia. ●



# Resisting segregation

## THE SWEDISH UNION OF TENANTS, HYRESGÄSTFÖRENINGEN

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SE-103 92 Stockholm, Sweden  
**Phone:** +46-8 791 02 00  
**Email:** info@hyresgastforeningen.se  
**www.hyresgastforeningen.se**

## STATISTICS

**Number of national or regional tenant's organisations:** The Swedish Union of Tenants is the largest organization for tenants. There are other mostly local unions, with a limited possibility for housing policies. Our union has approximately 1,100 local unions (all organized within nine regions).

**Number of tenants or households represented by these and your organisation:** The Swedish Union of Tenants contains of over 534,000 members (August 2019). It is difficult to estimate the number of the other organisations memberships, but it could be in total 2-8,000 members.

**Principal purpose of your tenant organisation:** The Swedish Union of Tenants is devoted to making sure that everyone has the right to good housing at affordable cost, by promoting better housing for all.

**Principal activities of your organisation:** We negotiate with landlords concerning rents and terms and conditions of housing.

We work with opinion-shaping and lobby policymakers. Population: Sweden had December 2018 10,230,185 million residents.

**Number of dwellings:** 48% of above lives in apartment buildings and 44% in houses (the remaining 8% lives in special housing, for instance elderly homes or dorms).

**Percentage of rental housing:** 27% of above has rental housing, mostly in the apartment buildings.

**Percentage of owner occupied housing:** 49% of above has owner housing, mostly in houses and 19% of above has condominiums, mostly in apartment buildings.

**Social housing:** Sweden does not practice social housing, although Social Service in each municipality owns several homes for exposed people.

## PROGRESS

**What achievements are you proud of in relation to housing policy in your country over the past three years?**

The Swedish Union of Tenants has up to now successfully managed to prevent the financialization of housing to be the dominant factor in Sweden. Moreover, our yearly negotiations with the landlords has every year prevented unfair increases of the overall rent level.

**What would you change in your countries' housing policy and the situation for tenants over the coming three years?**



Rental housing must again become more affordable for all households. We want to see more state financing for new construction of apartment buildings, where need, not demand, determines output. It is in general more expensive to rent, than to own, which is an unfair housing policy and one we wish to change through tax reform. It must be less expensive to build apartment buildings and renovations of old apartment buildings must be conducted in a way that there are options for tenants, to choose different levels of renovation in the apartment in order to be able to influence the final rent. The rent in general must also be settled in different levels, when it comes to different degrees of standard, position etc.

**How would you describe progress in your country towards the UN sustainable goals when it comes to ...**

**... maintaining and protecting affordable housing?**

Unfortunately, Swedish policy-makers have increasingly left the housing policy to be solved by private investors, which has created a market with renovations to more luxurious standard and subsequently raises of rent, especially in our larger cities.

**... the progress of upgrading slums?**

Our municipalities have become more and more segregated, where some residential areas consist almost exclusively of socio-economically vulnerable families and where more resourceful residents move away.

**... the capacity of creating settlement planning with participation from residents?**

The Swedish Union of Tenants negotiate with landlords on a regular basis when it comes to changes in the residential area and the apartments, where our mission is to involve all residents in the specific neighbourhood.

**How do the issues raised in Push affect you as an organisation and your country (i.e. the financialization of housing) when it comes to**

**... the trend for investors to buy attractive houses/apartments in city and “pushing away” tenants from their property?**

This trend is especially visible in our larger cities, where more people are pushed away, although there are only a few apartment buildings that can be said to be emptied of tenants, rather the tenants are replaced.

**... the situation where working class / middle class are forced away from the attractive and expensive city, to the suburbs, whilst they still work in the city?**

Through the transformation of rental apartments with negotiated rent, into condominiums sold at market price, the inner cities of our biggest city Stockholm, has gone through a gentrification process during the last 30 years. ●



# New law protects tenants

## ASLOCA-FÉDÉRATION ROMANDE DES LOCATAIRES (FRENCH SPEAKING FEDERATION)

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**www.asloca.ch**  
**www.mieterverband.ch**  
**www.asi-infoalloggio.ch**

## STATISTICS

**Number of national or regional tenant's organisation:** 1 national and 21 cantonal or regional sections in Switzerland.

**Number of tenants or households represented by these and your organisation:** More than 220'000 tenants or households in all the country.

**Principal purpose of your tenant organisation:** Regroup and act in the interest of all tenants in Switzerland.

**Principal activities of your organisation:** Legal aid for tenants, advice, lobbying for lease law, actions for affordable housing.

**Population:** 8.5 million inhabitants

**Number of dwellings:** 5 million

**Percentage of rental housing:** 62%

**Percentage of owner-occupied housing:** 38%

**Social housing:** 7%

## PROGRESS

**What achievements are you proud of in relation to housing policy in your country over the past three years?**

We introduced new laws in a few cantons to protect tenants against high rents after renovations or to promote affordable housing. We launched a popular initiative for more affordable housing: the population will vote on it in February 2019.

**What would you change in your country's housing policy and the situation for tenants over the coming three years?**

Our popular initiative will facilitate for housing cooperatives: access to building land, low rates loans from the government and the cantons, etc. In opposition to the real estate federations, we have also to fight with the people the rights reduction against abusive rents.

**How would you describe progress in your country or region towards the UN sustainable goals when it comes to ...**

... maintaining and protecting affordable housing?

... the progress of upgrading slums?

... the capacity for creating settlement planning with participation from residents?

Developing and extending affordable housing with many cooperatives, foundations, cities and cantons. Creating settlement planning with participation from residents in some cities.

45 organisations and federations from



📍 Zermatt

the civil society have built a swiss “Platform Agenda 2030” to promote the 17 SDG towards federal government and other stakeholders.

**How do the issues raised in Push affect you as an organisation and your country or region (i.e. the financialisation of housing) when it comes to?**

**... the trend for investors to buy attractive houses/apartments in cities and “pushing away” tenants from their properties?**

**... the situation where the working classes / middle classes are forced away from attractive and expensive cities, to the suburbs, whilst they still work in the cities?**

The documentary film describes a reality in our cities. The financialization and the high rents are the most difficult housing problem for families and households from the working classes and middle classes in Switzerland. Affordable housing is rare in cities and suburbs. ●



**INTERNATIONAL UNION OF TENANTS**