

L'HABITATGE, UN DRET COM UNA CASA.  
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# The diversity of Housing systems in Europe – A source of inspiration

Sorcha Edwards, Secretary General



Ajuntament de  
Barcelona



congrés  
d'arquitectura  
2016

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# About us in brief

Network of national and regional housing provider federations

- 4,500 public, voluntary housing organisations
- 28,000 cooperative housing organisations

43 members in 23 countries (19 EU Member States)

Manage 26 million dwellings, about 11% of existing dwellings in the EU

## Vision

Access to decent and affordable housing for all in communities which are socially, economically and environmentally sustainable and where all are enabled to reach their full potential.



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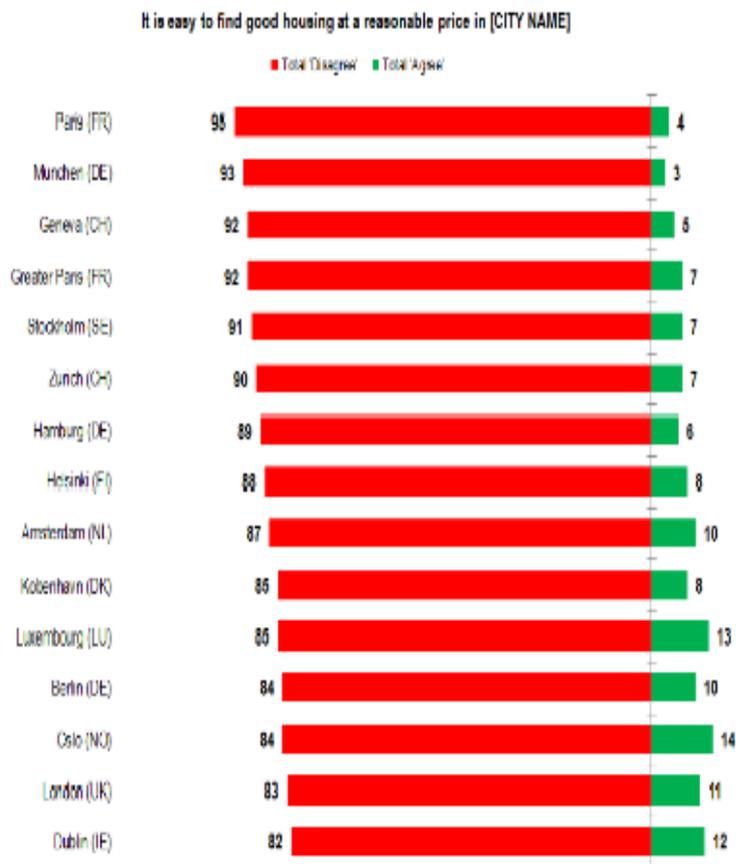
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# Housing (un)affordability



Political & Economic Pressure:

Is it easy to find good housing at a reasonable price?  
 ...In the Capitals the picture is clear

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# Post Sub-prime Crisis 'housing trap'?

- Increasingly **difficult for those who enter** the housing market
- High prices and stricter mortgage lending, not enough affordable rental housing
- **Prime ( investment funds) investors** are favoured

A **generational** issue:

- 48% of young **adults live with their parents**
  - 74% in SK, 71% in CY, 65% in IT, 64% in HU)
- increasing **youth homelessness**

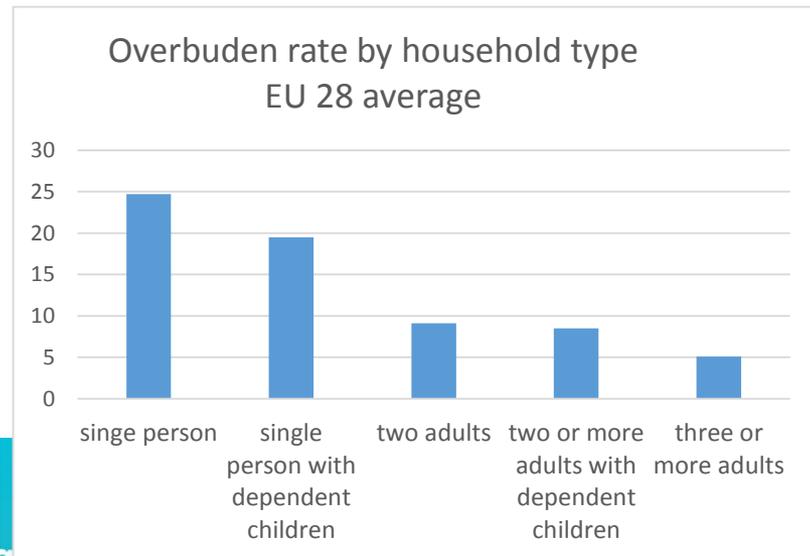
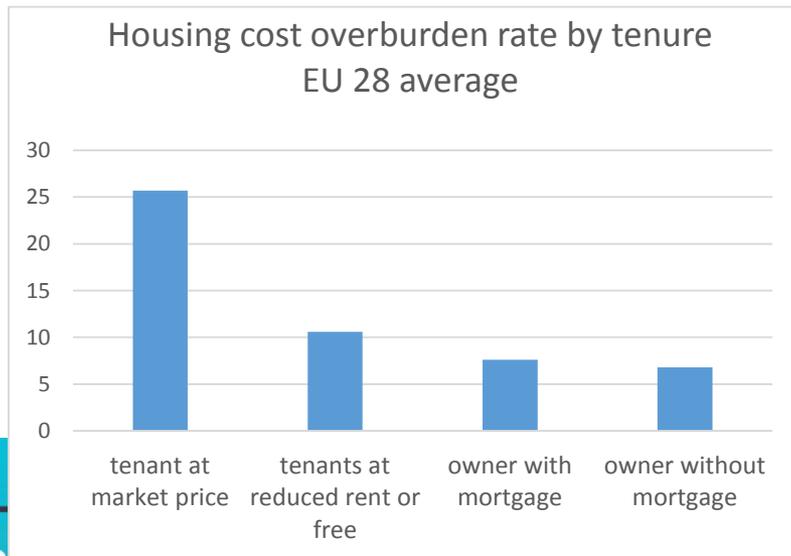
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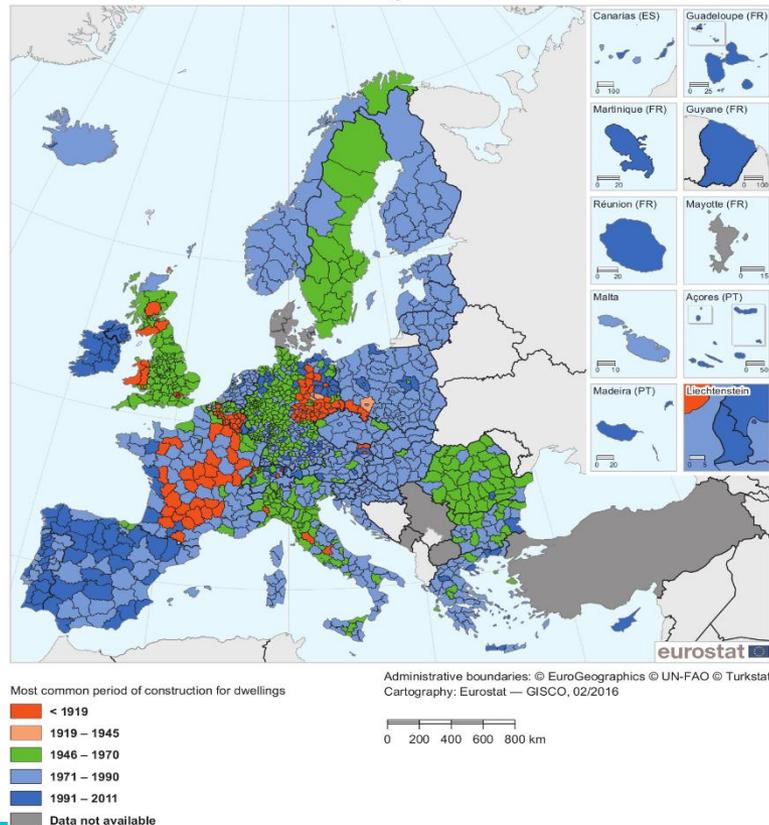
# Overburden

- Increasing homelessness
- Housing costs a much heavier burden for the poor (41% compared to 22%)
- Harder for tenants and single persons



# Look back to reflect on our new context

Dwellings by most common period of construction, by NUTS 3 region, 2011  
Most common period of construction for dwellings



Source: European Statistical System, the Census Hub (<https://ec.europa.eu/CensusHub2>)

- Most dwellings in Europe built 1946–70
- Post-war economic and demographic (the baby-boom years) growth
- The state or state subsidized institutions addressed the shortage of housing

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# Large scale migration towards Europe

- ... Is becoming a norm
- Why?
  1. Warzones
  2. Poverty
  3. climate change / drought
  4. demographic change
- More and more difficult to agree on common measures



**The refugee crisis is changing the European social dynamics**

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# .....Turning point?

- 81 and half million Europeans **'overburdened'** by housing costs ..  
Local economy & Key workers suffer
- Immigration & Climate Change - the need for responsible housing actors on the ground to work on integration
- Vital: Political Will and Public Support ? Quito Declaration, UN & EU Urban Agenda

# Link to Quito Declaration

**§ 31**-A call for local governments to put in place housing policies.

**§ 33** –The recognition of the importance of the variety of housing options.

**§ 46**-Commitment to promote the role of affordable and sustainable housing and housing finance

# Tools to improve affordability

- Improve framework for the delivery of **More Social & Affordable Housing (stable finance)**
- Tackling speculation by **controlling land prices**: land lease in LU, community land trusts in BE
- Turning **empty properties into social housing**: IE, ES, PT, MT
- **Social rental agencies**: BE, LU, IT, ES, HU
- Tackle speculation by **monitoring and limiting rent levels in the private sector**

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# Definition

## Social housing

- does not have an official definition in the EU;
- is used as a shortcut for different types of housing provision;
- the core common features of social housing in the EU are affordability and the existence of rules for the allocation of dwellings;

# Provision of social housing

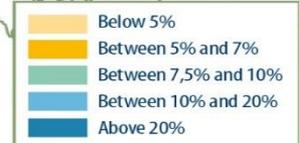
- In most „old Member States“: a combination of actors involved with public provision (by municipalities); a growing private sector
- **Central and Eastern-Europe:** municipalities were left with a small public housing stock (except of Poland and the Czech Republic)
  - **Recent years:** social housing provision by non-specialised actors who have been included as possible recipients of public subsidies for the use of dwellings for social purposes

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Stock owned as rental or cooperatives by CECODHAS members as % of the total housing stock in each country.

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[www.kunta-asunnot.fi](http://www.kunta-asunnot.fi)

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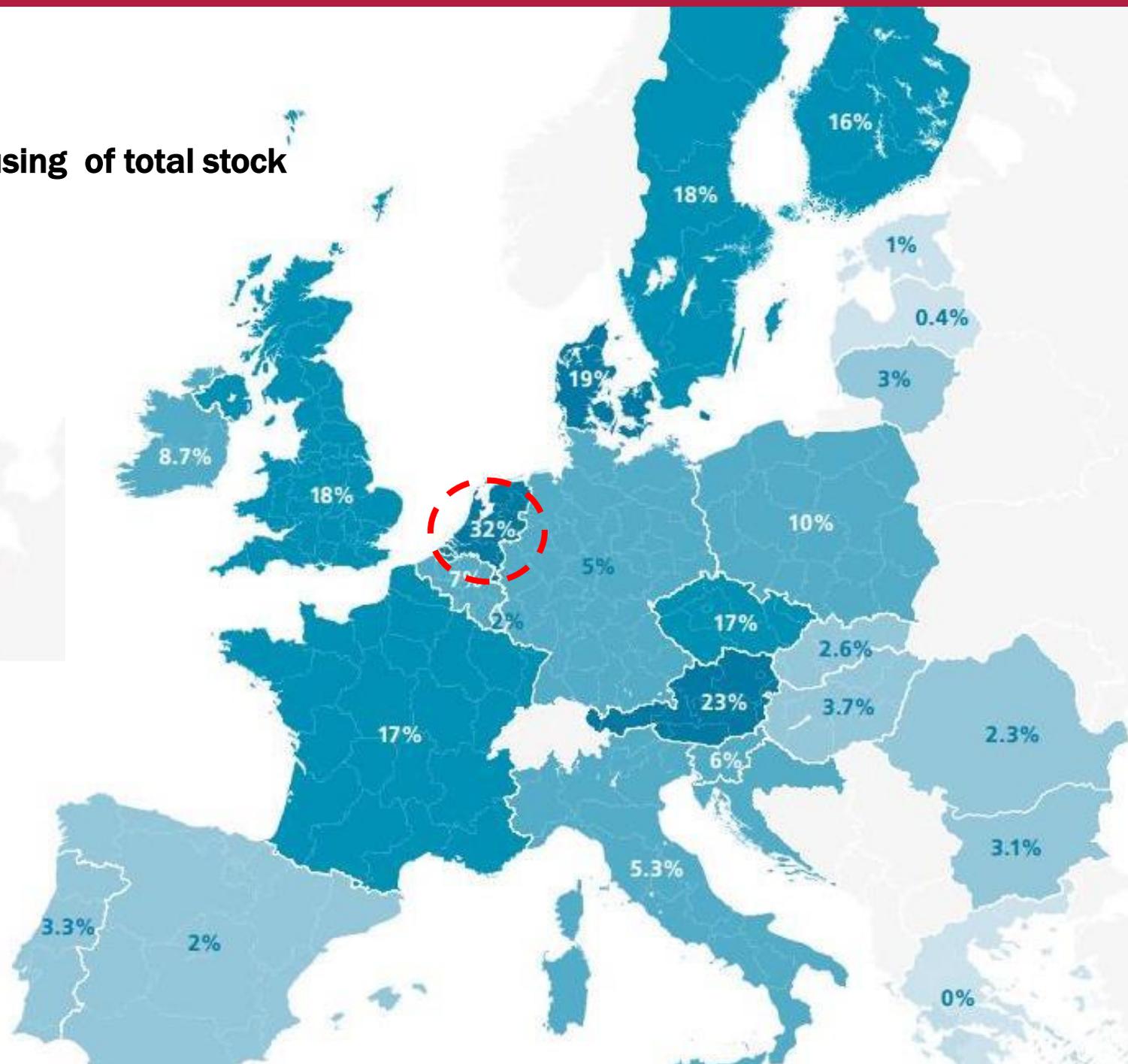
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## % social Housing of total stock



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Reptes per mil

# Social Housing in Europe: Denmark

- Housing for rent provided at cost prices by not for profit housing associations.
- **Tenants' democracy** - central role played by residents.
- 20% of the total housing stock in the country.



# Social Housing in Europe: France

- Social housing provision in France is **housing provided by ‘HLM’ organisations**,(HLM stands for Habitation à Loyer Modéré )
- The social housing sector in France accounts for **about 17%** of the stock.
- The provision of social housing includes construction, development, allocation, and management of rented social housing as well as of dwellings for social home ownership.
- HLM organisations include both **publicly and privately owned companies acting on a non-profit basis and under the control of the Ministry of Housing and Finance**

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# Social Housing in Europe: Austria

- In Austria, there is no official definition of social housing but there are different forms of housing provision “beyond” the market.
- Municipal housing (or public housing) is rental housing provided by municipalities.
- Limited profit housing is rental and owner-occupied housing provided on a non-profit basis by investors, which are regulated by the Non-Profit-Housing-Act and have access to public subsidies (Limited Profit Housing Associations).
- The Federal Provinces provide funding through the housing promotion schemes, which define the type of housing and providers, which can access funding as well as rent limits and income limits for (future) residents. The social housing stock currently represents about 23% of the total housing stock in the country.

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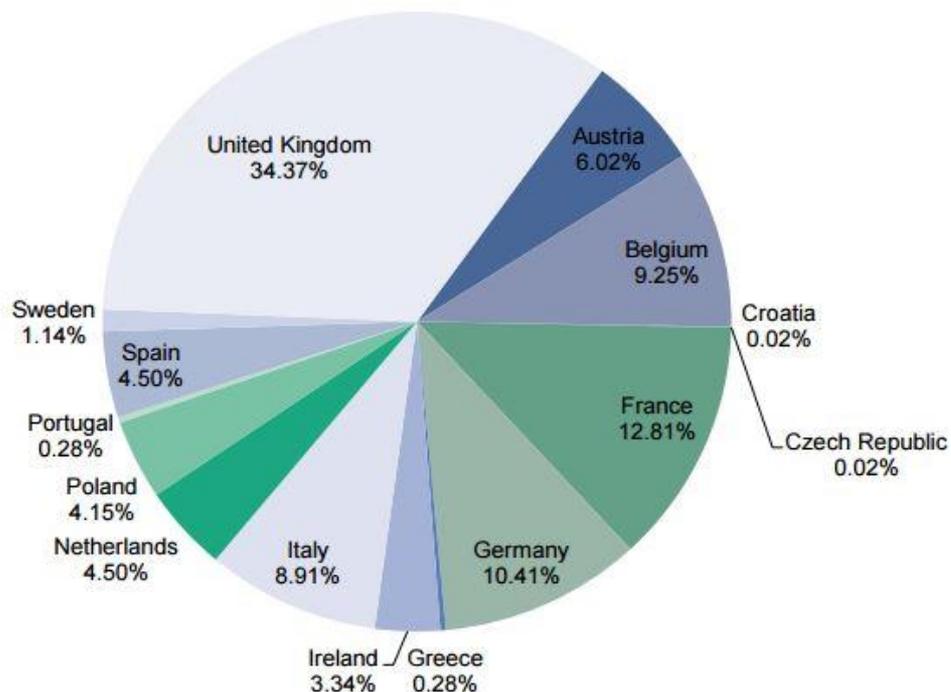
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# Social Housing in Europe: Austria

- 60 % is owned by municipalities and public companies, but municipalities have withdrawn from new construction over the last decade.
- The main sector is currently the Limited-Profit sector, which includes cooperatives and companies. A smaller part of subsidized housing is provided by for-profit providers.

# Resilient Financing System is Key

**EIB Lending by Country for Social Housing  
(Total 2011-15 EUR 5.05 billion)**



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# Collaboration & Innovation



Join us at the Awards Ceremony on November 23<sup>rd</sup>

At the Committee of the Regions in Brussels

Register now online!

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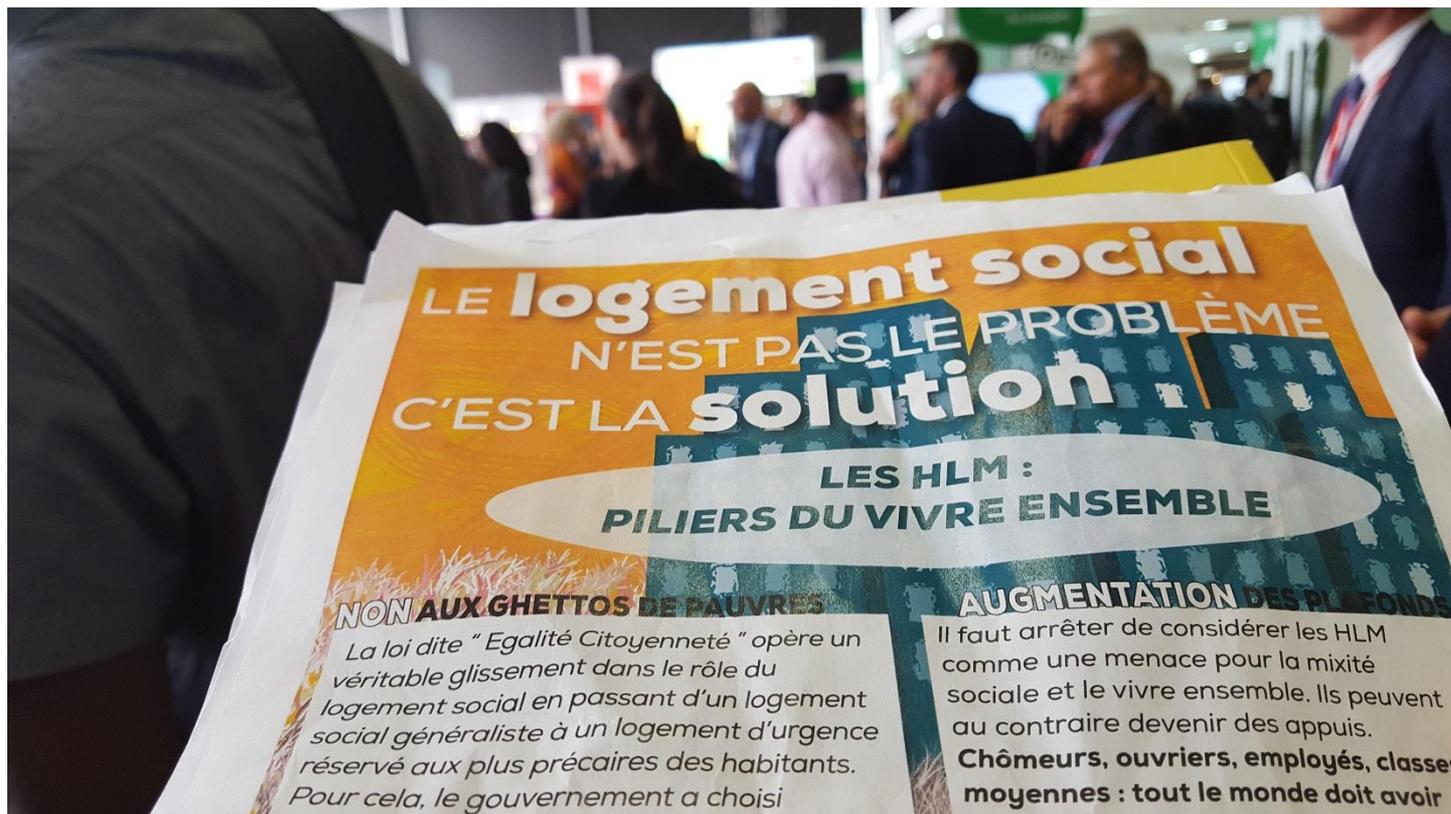
# Social Housing of the Future

- No one-size-fits all - No copy paste
- Diversity is wealth
- Need to build on what works & have solid arguments
- Capitalise on this moment of global and European political will to change the housing paradigm

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