



The Magazine of FEANTSA - The European Federation of National Organisations Working with the Homeless AISBL

# Homeless in Europe

Winter 2008

Housing and  
Homelessness:  
models and practices  
from across Europe



FEANTSA





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## LETTERS TO THE EDITOR

We would like to give you the chance to comment on any of the articles which have appeared in this issue. If you would like to share your ideas, thoughts and feedback, please send an email to [charlotta.odlind@feantsa.org](mailto:charlotta.odlind@feantsa.org)

## Housing and Homelessness: models and practices from across Europe

'Housing and Homelessness' was the focus of FEANTSA's Annual Theme in 2008. Looking at various housing models, policies, and practices that are currently being tested, debated and promoted across Europe to tackle homelessness, the year culminated with a very well attended European conference in Cardiff, and resulted in a European Report<sup>1</sup>.

This edition of *Homeless in Europe* seeks to add to the debate on Housing and Homelessness, further exploring some of the issues that were raised amongst participants in Cardiff, and giving more examples of current practices in different European countries, along with the challenges that accompany them. Should we talk of housing first, housing only or housing plus? Who – local authorities, private landlords, social renting agencies, social housing providers, local associations – should be involved in housing homeless people? Should more time and energy be put into preventing people from becoming homeless in the first place? And how is the personal well-being of homeless people being taken into account in the whole housing question?

Of course many of these issues have become increasingly complex since the recent collapse of housing markets in several countries across the globe and the increasingly urgent financial crisis. The first article of this edition, by Guillem Fernandez from Associació ProHabitatge in Catalonia and Marc Uhry from Abbé Pierre, France, explores different approaches to the housing crisis – is it a temporary paralysis within the real estate cycle, or is it the implosion of a system that was incapable of addressing housing needs? – and suggests moving forwards with a new housing tax to reduce homelessness.

Next, two housing models from Scandinavia are exposed – Preben Brandt from Projekt Udenfor in Denmark explains how the project 'freak houses' for homeless people developed and how it works in practice. Gunnar Sveri of the Norwegian Housing Bank (Husbanken) makes clear that although 'Housing First' is a desired model in Norway, it is perhaps more pragmatic to talk of 'Housing – as soon as possible.'

Eoin O Broin, Policy Analyst at Focus Ireland details the aims of the Irish Homeless Strategy 'The Way Home' and looks at the place of housing within that strategy, while Swa Silkens of the Flemish Social Renting Office gives a practical outline of how

social rental agencies work in Flanders, and are able to provide the link between private rented accommodation and homeless people. Mari Önnvall at SABO, the Swedish Association of Municipal Housing Companies gives an overview of homelessness in Sweden and explains how public housing companies and authorities work together to tackle homelessness.

The prevention of homelessness is covered by two articles – one from Wales and one from Austria. JJ Costello from Shelter Cymru insists on the importance of educating people on their legal rights and providing clear advice on housing issues. However, he warns that the work on housing advice should go hand in hand with lobbying for a legally enforceable right to housing. Meanwhile Renate Kitzman of the Centre for Secure Tenancy in Vienna sets out the main reasons why people lose their homes and argues that putting effort into preventing these evictions is much more cost-effective than trying to pick up the pieces once somebody has become homeless.

The last article of this edition finishes on a more philosophical note. Paolo Pezzana, President of fio. PSD, the Italian federation of organisations providing services for homeless people, underlines that while housing is key, so is the identity and personal well-being of homeless people. All efforts should be made to provide not only material support, but also psychological support in order for homeless people to forge their social networks anew and to reconstruct the 'resident' identity that is necessary for living in society.

It is interesting to note that the social affairs ministries from 27 countries, which are represented in the intergovernmental body called the Social Protection Committee, have decided that "homelessness and housing exclusion" are to be a priority theme in the EU social inclusion strategy in 2009. This means that all countries will carry out stocktaking exercises to collate information on their homeless policies, homeless data, and governance issues in tackling homelessness. There will therefore be increased momentum to continue discussing the importance of housing for addressing homelessness.

As always, FEANTSA would like to extend its sincere thanks and gratitude to all the contributors who gave of their time and energy to produce this issue of the magazine.

<sup>1</sup> Annual Theme Report 2008 on Housing and Homelessness can be downloaded from <http://www.feantsa.org/code/en/theme.asp?ID=39>



# The housing crisis and homelessness

By Guillem Fernandez, *Associació ProHabitatge* and Marc Uhry, *Abbé Pierre*

## INTRODUCTION

This article looks at the current economic climate and the phenomenon of homelessness, indicating possible tools that could help to avoid mistakes of the past and build a new social Europe.

## BUBBLES AND INTERVENTION

On the 15<sup>th</sup> of November 2008, the highest representatives of the countries that make up the G20 met in Washington to address the financial and economic crisis. An action plan for the next five months was agreed, based on five principles: strengthening transparency and accountability in financial markets; promoting tighter surveillance systems; protecting the integrity of markets and its actors; strengthening international cooperation and reforming international financial institutions. Some think that this marks the end of a historical neo-liberal period and is the start of a Breton Woods II with more Keynesian interventionist policies. Others think that new tools are being redesigned in order to deepen the neo-liberal thesis especially when the agreed document reads:

*"We recognize that these reforms will only be successful if grounded in a commitment to free market principles, including the rule of law, respect for private property, open trade and investment, competitive markets, and efficient, effectively regulated financial systems. These principles are essential to economic growth and prosperity and have lifted millions out of poverty, and have significantly raised the global standard of living. Recognizing the necessity to improve financial sector regulation, we must avoid over-regulation that would hamper economic growth and exacerbate the contraction of capital flows, including to developing countries."*<sup>1</sup>

An IMF report noted that the lost production caused by the bursting of the housing bubble is twice as big as the losses associated with a stock market crash<sup>2</sup>, but the two are *"intense, long, and damaging to the real economy"*<sup>3</sup>.

The European Commission presented on the 26<sup>th</sup> of November its strategy to curb the effects of the financial crisis. The European Economic Recovery Plan<sup>4</sup> is a temporary spending effort of €200,000

million (an amount equivalent to 1.5% of EU GDP). Some €170,000 million will involve the individual member states, based on increases in public investment and lower taxes, such as VAT. The remainder will be provided through EC funding. The origins of the current crisis are identified as follows:

*"During a period of strong global growth, growing capital flows, and prolonged stability earlier this decade, market participants sought higher yields without an adequate appreciation of the risks and failed to exercise proper due diligence. At the same time, weak underwriting standards, unsound risk management practices, increasingly complex and opaque financial products, and consequent excessive leverage combined to create vulnerabilities in the system. Policy-makers, regulators and supervisors, in some advanced countries, did not adequately appreciate and address the risks building up in financial markets, keep pace with financial innovation, or take into account the systemic ramifications of domestic regulatory actions"*<sup>5</sup>

Alan Greenspan chairman of the U.S. Federal Reserve until 2006 and now retired, provides some recent thoughts on the crisis and American responsibilities:

*"I was aware that the loosening of mortgage credit terms for subprime borrowers increased financial risk and that initiatives owned subsidized housing distort market outcomes. But I thought, and I still believe that the benefits of an expansion of home ownership outweigh the risk. The protection of property rights, so crucial to a market economy, requires a critical mass of owners to sustain political support."*<sup>6</sup>

After Greenspan's "negationism"<sup>7</sup> of the existence of a housing bubble, we face a deliberate political choice. Of the nearly \$3 trillion new housing mortgages in the U.S. in 2006, one fifth were subprime. On the 24<sup>th</sup> of August, CNBC News reported that the combined subprime mortgages in the hands of large banks in China totalled 11,000 million dollars. No doubt many national banks in other emerging markets in search of high-yielding assets, speculated these subprime mortgages<sup>8</sup>.

1 Declaration of the Summit on Financial Markets and the World Economy, at para. 12. See

<http://www.efe.com/FicherosDocumentosEFE/Declaration%20of%20the%20Summit%20on%20Financial%20Markets%20and%20the%20World%20Economy.doc>

2 World Economic Outlook. Housing and Business Cycle Report. 2008. See <http://www.imf.org/external/pubs/ft/weo/2008/01/pdf/text.pdf>

3 Desequilibrios estructurales del capitalismo actual. Emir Sader. Le Monde Diplomatique. N°156

4 See [http://ec.europa.eu/commission\\_barroso/president/pdf/Comm\\_20081126.pdf](http://ec.europa.eu/commission_barroso/president/pdf/Comm_20081126.pdf)

5 Declaration of the Summit on Financial Markets and the World Economy, at para. 12. See: <http://www.efe.com/FicherosDocumentosEFE/Declaration%20of%20the%20Summit%20on%20Financial%20Markets%20and%20the%20World%20Economy.doc>

6 La era de las turbulencias, Alan Greenspan, Ediciones B, p. 263

7 De la quimera inmobiliaria al colapso financiero, José García Montalvo, Antoni Bosch Editor, p.11

8 El carry trade y la actual crisis financiera por Michael M.H. Lim, Revista del Sur, N° 173 (sept-oct 2007)



In Europe, the absurd theory of “Decoupling”<sup>9</sup>, has developed i.e., that Europe could ‘decouple’ or disconnect from the United States. But while it is true that real estate markets are local, mortgage funding is global. While restrictions of credit or “credit crunch” at first affected those institutions that had bought U.S. sub prime securities, they later burst real estate bubbles in some European countries, particularly in Ireland and Spain. In truth nobody yet knows what the real impact of this housing crisis will be.

### CRISIS? WHAT CRISIS?

In this context it is very important to be aware of what use is made of the term “crisis” in the field of housing. According to Cortes Alcalá<sup>10</sup>, there are two basic perspectives. The first draws on the real estate industry belief that the residential market is a basic and essential structural element of society, and the concept of crisis refers to the moments in the real estate cycle when there is a paralysis of the market, manifested in a drastic reduction in the production of new housing and/or an excess supply that demand cannot address, either for rental or purchase. From this perspective we can say that in 2007 we began to detect early symptoms of a crisis after a decade of growth in many European countries.

The second approach is to interpret the term “crisis” from a perspective of needs. This holds that the dominant system of residential provision has no capacity to adequately address the housing needs of its own population through markets. Thus, States should enable alternative systems to allow people to access housing. This perspective is highlighted by the UN Rapporteur for adequate housing, pointing out that approximately 100 million people worldwide are without a place to live. Over 1 billion people are in inadequate housing. Thus, while global economic integration is creating new wealth, the number of homeless or precariously sheltered persons continues to grow<sup>11</sup>. At the European level, Caritas estimates that there are about three million people homeless and 18 million living in inadequate housing. From this perspective we can say that we have been in a crisis for many years. Homelessness was already identified as a priority by the EU Council of Employment and Social Affairs Ministers (EPSCO) Council in 2005<sup>12</sup>, and is a

priority under the ‘active inclusion’ strand of the EU social protection and inclusion strategy. The EU Parliament also adopted the Written Declaration 111/2007 to end street homelessness<sup>13</sup> in April 2008.

In this sense, the current situation can be analyzed as the convergence of the historic residential needs crisis with the current crisis in the housing market. In so far as the most vulnerable groups will see reduced chances of improvement, it will sharpen and stabilize some residential problems and create new situations of residential social exclusion. It is in this context that the claims for prioritizing different residential solutions for the homeless and for setting quality standards are strengthened.

### WHAT COSTS HOW MUCH?

The European anti-crisis measures recently announced do contain some useful measures which could address the needs of people in poverty or those furthest from the labour market. However they come without a coherent strategy based on human rights. To carry out public policies to eradicate homelessness, solid data on the phenomenon is required, as well as a good legal framework, political consensus and a significant budget allocation. But how much does it cost to solve homelessness? There has been no attempt yet to conduct a cost-benefit analysis in Europe to address the problem of homelessness.

In the U.S. or Australia<sup>14</sup> there are various cost-benefit proposals that continue to be controversial, because we face a problem of values whenever we try to reduce the personal, emotional or health costs of living on the street to monetary units.

But is homelessness costly? There are different approaches but one of the most interesting ones is that homelessness programmes produce positive outcomes for users in the period immediately following the provision of support and does so at low cost of delivery relative to the delivery of other services. Indeed, if homelessness programmes were able to reduce the utilisation of health and justice facilities by users of homelessness programmes down to population rates of utilisation, the savings achieved would pay for the homelessness programmes many times over.<sup>15</sup>

9 De la quimera inmobiliaria al colapso financiero., José García Montalvo, Antoni Bosch Editor, p.11

10 La crisis de la vivienda. Luis Cortes Alcalá, Documentación Social nº 138, p.84

11 Kenna, P. “Globalization and Housing Rights,” *Indiana Journal of Global Legal Studies*, No. 2, 2008.

12 FEANTSA. Policy Statement - The Council of Ministers for Social Affairs sends key message to the Spring European Council 2005: “Treatment of the phenomenon of homelessness is a key priority”.  
[http://www.feantsa.org/files/social\\_inclusion/Spring%20European%20Council%202005/spring\\_council.pdf](http://www.feantsa.org/files/social_inclusion/Spring%20European%20Council%202005/spring_council.pdf)

13 European Parliament Written Declaration on ending street homelessness 111/2007, <http://www.europarl.europa.eu/sidesSearch/search.do?type=WD&ECL&term=6&author=28111&language=EN&startValue=0>

14 See: *Accountability, Cost-Effectiveness, and Program Performance: Progress Since 1998*. Dennis P. Culhane, University of Pennsylvania, Kennen S. Gross, University of Pennsylvania Wayne D. Parker, The Virginia G Piper Charitable Trust Barbara Poppe, Columbus Emergency Food and Community Shelter Board Ezra Sykes, Massachusetts Housing and Shelter Alliance and - *Counting the Cost of Homelessness: A Systematic Review of Cost Effectiveness and Cost Benefit Studies of Homelessness*. Mike Berry, Chris Chamberlain, Tony Dalton, Michael Horn and Gabrielle Berman Of the RMIT-NATSEM Research Centre Prepared for the Commonwealth National Homelessness Strategy Final Report July 2003

15 What is the cost to government of homelessness programs? by Kaylene Zaretsky, Paul Flatau, Michelle Brady, Australian Journal of Social Issues, Winter, 2008 [http://findarticles.com/p/articles/mi\\_hb3359/is\\_2\\_43/ai\\_n28565860/pg\\_1?tag=artBody:col1](http://findarticles.com/p/articles/mi_hb3359/is_2_43/ai_n28565860/pg_1?tag=artBody:col1)



The objective of full implementation of rights is the ultimate assessment grid for public policies. It is not simply enough to describe efforts made, without evaluating the outcomes. To make decisions about homelessness, administrations ought to make a Social Multi-criteria Evaluation (SMCE) to evaluate various alternatives to a complex situation because it has to facilitate discussion and consensus between different actors. SMCE is proposed as a policy framework to integrate different scientific languages, for example, when concerns about civil society and future generations have to be considered along with policy imperatives and market conditions<sup>16</sup>. And we must bear in mind that to solve homelessness in Europe there is no single solution.

### TAX TO PREVENT HOMELESSNESS

EU public policies in housing need to regulate the inadequacy of the market. But the first obstacle that arises is that housing is not a competence of the European Union. However, in practice, an increasing number of EU regulations are having great impact on housing at member state level. For example, monetary policy controlled by the European Central Bank has a direct effect on housing and mortgage markets through domestic interest rates. These are very different to each other, and therefore comparison of data or specific actions in one country can not be extrapolated to others. Indeed, the European Commission has already sought to promote the integration of European mortgage markets with the same products appearing at the same prices across the EU<sup>17</sup>.

It's clear that the process of European economic convergence has gone at a quicker pace than other forms of convergence, such as European consumer and other harmonisation laws and social rights of people living in Europe. Indeed, we believe that the integration of a single European mortgage market may primarily benefit banks and fund investments. What is needed is an instrument consistent with a structural, long-term reform of the housing system. A more general study framework is needed, as it is affected by the property rights regime, the housing finance regime, the residential infrastructure regime, the regulatory regime, and the housing subsidies/public housing regime<sup>18</sup>.

Different ideas have to be taken into account. One of them could be to create a Directive similar to the anti-discrimination one, to achieve the ending of homelessness at EC level. Another would be to levy a tax on speculative financial movements related to housing, to avoid situations like the subprime crisis. This would be understood as a tax to prevent homelessness. The aim would be to achieve financing to address the inequalities created by the market on access to housing, which is a human right. It could be called a TPH (Tax to Prevent Homelessness) or the Ferkery Tax<sup>19</sup>.

Fiscal policy could be an important instrument on the state level. If we want a strong social state to develop an active role in meeting the needs of the population, then funds are required. Quality health care, housing or education cannot exist if governments do not have the resources necessary to achieve them. Secondly, it must be decided which segments of the population will bear the brunt of the taxes. In this regard it is worth remembering that the most advanced countries base their tax system more on direct taxes (income, property, corporate, inheritance) as opposed to indirect taxes (VAT, gasoline). Taxing currency transactions to penalise speculation and to control the movement of capital in the short term, would affirm that public interest prevails over individual speculative interests. It would place housing needs and housing use over housing as a market commodity, indirectly subject to international finance market speculation. Ferkery Tax would be the local version of the "Tobin Tax on Housing."

Another tax may not be the solution to resolving homelessness - it may only raise money to develop programmes. But what is needed in the interests of the vast majority of the population, are real changes to reach another paradigm where the financial system contributes to social equality, economic stability and sustainable development.

Indeed, we believe that the integration of a single European mortgage market may primarily benefit banks and fund investments. What is needed is an instrument consistent with a structural, long-term reform of the housing system.

<sup>16</sup> Social Multi-Criteria Evaluation for a Sustainable Economy. Munda, Giuseppe 2008, XVIII, 210 p. 35 illus., Hardcover. ISBN: 978-3-540-73702-5

<sup>17</sup> The Costs and Benefits of Integration of EU Mortgage Markets Report for European Commission, DG Internal Market and Services, London Economics, 2005

<sup>18</sup> Housing Law and Policy in Ireland, Padraic Kenna, Clarus Press, April 2006

<sup>19</sup> 'Ferkery' takes the initials of the surnames of the three people who have thought this up.



## Housing for homeless people in Denmark – Trying new ways

By **Preben Brandt**, *Chairman: Projekt Udenfor & The Council for Socially Marginalised People*

### INTRODUCTION

Through a scientifically implemented count and mapping of homelessness in Denmark, conducted at the beginning of 2007, we know that almost 0,1% of the population - or almost 6.000 people - are homeless on any given day in Denmark. Almost 2.000 of these people are living in shelters. The rest are temporarily staying with friends or are living on the streets. For the last few decades, homeless people have had the right to shelter (sheltering) in Denmark, and in order to secure access to sheltering there has been a legislated obligation for the municipalities to ensure that there is enough room in shelters and other institutions.

### HOUSING EFFORTS TOWARDS THE HOMELESS

As in the rest of Europe, the average age of homeless people in Denmark has been decreasing, which means that there is an increased number of young homeless people and a decreasing number of older homeless people. There used to be a great need for rooms in nursing homes for older homeless people, because they needed more care than could be offered in the shelters. But this need has decreased and now there is an increasing need for special housing for younger homeless people.

Almost one third of the total number of buildings in Denmark are included in some sort of general housing association. Moreover, several of the larger municipalities in Denmark, except Copenhagen, own a large percentage of public buildings. The municipalities have an obligation to provide 25% of either of these two types of housing to people with comprehensive social problems, including homeless people.

From a theoretical perspective one could argue, that it should not be difficult in Denmark to make sure that all homeless people have a home, and thus minimize homelessness to an acute and short-term problem only. But this is not how it works in real life. Even though the number of homeless people who have not been living in shelters has not been known previously, this year we have noted that the number of users of shelters has been completely unvarying, and that many people are staying for a longer period of time, even though it has been decided that they should be able to move to a permanent home. People are restricted from moving away from the shelters partly because available housing is often very expensive to

rent - too expensive for many homeless people. But personal and behaviour-related issues also restrict the options for homeless people, when it comes to living among regular tenants. It can also be argued that when a homeless person stays in a shelter for too long a period of time, he/she becomes accustomed to receiving social-pedagogical attention and gets used to life in an institution. This makes it even harder for him/her to move into a house of his/her own.

### SPECIAL HOUSING FOR HOMELESS PEOPLE

In 1999 the Danish Parliament agreed on a law giving state support to resolve some of these problems. A pool of money for developing housing for socially exposed groups was made available, in order to make sure that special housing options were built for homeless people. This project was named 'freak houses', and was still functioning as a pilot project until 2008. From 2009 it is to be made permanent. In the beginning, the project was a great success and many houses were built with support from the state. In the first couple of years 250 houses were built, but this building rate gradually decreased, which means that today there are a total of 400 houses throughout the country. They are spread out in small communities with 3 – 12 houses in each, or an equivalent number of apartments in a few buildings. Copenhagen, which is the city with the largest number of homeless people, has particularly had great difficulties in finding property or land where houses can be built. Other municipalities have been hesitant in applying for money from the pool, because they are worried about the expense of construction (which is often covered a housing association but can also be a municipality).

### FREAK HOUSES FOR HOMELESS PEOPLE

The establishment and running of these houses for socially vulnerable groups often involves multiple parties. Usually there is at least one housing provider and one municipality involved, because a municipality will most likely not be the landlord. In many cases, general housing associations function as the provider, but it can also be an independent institution. Private master builders can be a part of the construction of these kinds of buildings, but more commonly is either a public authority or an NGO. However, the most common collaborative partner is the existing housing associations, which already know their way around the construction of buildings and rental.

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The housing provider shoulders the responsibility of construction or renovation and is thus the responsible party when it comes to the running and maintenance of the buildings. It is a requirement that a professional social support person is assigned to the houses for a set period of time. This support person is normally known as a 'social caretaker'.

The municipality is responsible for offering a professional social support person and the municipality, in collaboration with relevant partners, has the right to allocate and refer people to the houses.

The 'freak houses' are normally constructed as small settlements with one or two homes in each building, with 3 – 12 houses in each community. The larger settlements are established within a shared house, with an office for the caretaker and a common room for the tenants. It is also possible to establish housing options with some sort of support in an already existing building, for instance a 'stairway-community'. One apartment is earmarked to function as a common room in the 'stairway-communities', the same as for the settlements. All the homes have their own entrance, their own kitchen and their own bathroom. The sizes vary from 1 – 2 rooms.

The houses must be rented to tenants on normal terms for renting and under the Danish legislation. The tenant holds a normal lease and bears normal rights to the apartment. This also means that there is no date limit by which the tenant must move out, unless he or she wants to.

## **SOCIAL SUPPORT IN CONNECTION WITH HOUSING**

The 'social caretakers' all have different ways of approaching their jobs. The majority of caretakers have a pedagogical background, but there are also caretakers with a health-related professional background or who have an education in craftsmanship. Some caretakers have no education at all. It is a basic principle that the 'social caretaker' is appointed to a settlement and not to an individual tenant, and is available either for a few hours a week, or for 5 – 6 hours a day, depending on the size of the settlement and the composition of the tenants.

The caretaker is never a personal support person. If a personal support person is needed, then such a person can be appointed to the individual tenant by the municipality. As stated before, it is an important principle when it comes to this kind of special housing, that the tenant is renting the house on the same terms as every other tenant. This also means that the tenants have the right to decide for themselves whether or not they want to keep in contact with the caretaker.

## **DOES THIS SORT OF HOUSING WORK?**

Several evaluations of this sort of housing have been made, and all of them state that the tenants are happy to be a part of the 'freak house' communities, and that they generally live there for a long period of time. This way of living also contributes positively to a stable way of living for the tenants, and their living conditions are generally improved. A house with its own entrance, its own kitchen and its own bathroom functions like a base for a tenant and as stability in his or her life; it is a base which he or she is in control of, which minimizes the chaos and stress that may have influenced their lives before. But the evaluations also tell that *how* the houses are constructed is important, as are location and the housing support structure. We also know that obstacles can easily be put in the way of the construction of these kinds of houses, often coming from neighbours who fear that the value of their own house will decrease, or that their new neighbours will commit crimes. We also know that there is debate about whether or not settlements like these can lead to isolation or the forming of ghettos. These are all problems for which we are trying to find efficient solutions.

Overall, it is evident that this sort of housing can contribute to improving the living conditions for some of the most vulnerable and marginalized people in Denmark, and there certainly is a need for houses constructed from this concept.

## **Conclusions**

Everybody – homeless or not – needs a home that can be used as a base in life. One can say that this sort of support and encouragement towards constructing special settlements is a good attempt in supporting the principle concerning the right to a home. Especially when the quality of the houses and a good location are secured and the possibility of integrating the houses into the general neighbourhood is prioritised.

During the years to come municipalities and master builders will be urged to construct more of these houses and to apply for financial support in accordance with the strategy that the government has made in order to reduce homelessness in Denmark. The plan is that municipal strategies with clear aims for results must be formed during the next four years, and the municipalities will get financial support (120 millions DKKR = 16 million euros every year).

Moreover, a homeless policy founded on 'housing first' seems to be the dominating strategy. But on the other hand, there unfortunately does not seem to be the political will to change the laws within this field from a 'right to sheltering' to a 'right to housing'.

A house with its own entrance, its own kitchen and its own bathroom functions like a base for a tenant and as stability in his or her life; it is a base which he or she is in control of, which minimizes the chaos and stress that may have influenced their lives before.



# Norway: Permanent housing - as soon as possible

By Gunnar Sveri, Husbanken, Norway

## HISTORY

The systematic process to combat homelessness in Norway started in 2001 with "Project Homeless". Five cities, (which was later extended to seven cities in 2002) and three national NGOs, were invited to develop working methods within the 'Staircase Model' to combat homelessness. The main aim was to house the most vulnerable homeless.

The Ministry of Social Affairs and The Ministry of Local Government initiated and financed the project together. This cooperation was based on the fact that both housing and social support are necessary to combat homelessness. The project management was the responsibility of the main office of the State Housing Bank. Gradually, regional offices were given responsibility for their own regions, but the main office remained the coordinating body.

Municipalities in Norway are free to decide on their own way of working with the challenge of homelessness. According to the Social Service Act, local authorities are obliged to provide temporary housing for homeless people and to assist those who do not manage to get permanent housing themselves.

*From the very beginning of the project some of the cities refused to use the staircase model. In their experience, vulnerable groups remained at the lowest steps of temporary accommodation and never received permanent housing, when using this model. The Swedish researcher Ingrid Sahlin's criticism of the Swedish staircase model supported these experiences. Another reason cities had for refusing this model was that they found it was nearly impossible to improve people's quality of life before they had a permanent and decent place to live.*

The alternatives to the staircase model used in 2001 were:

- a) The model of normalisation - this model favours moving homeless people into ordinary housing in an ordinary housing area and giving them support there without a preparation programme.
- b) The chain model - this model sees temporary housing with support as preparation for moving into ordinary housing.

The expression "Housing First" as a method of working was not in our vocabulary at the time, but the models that were developed in the cities were close to Housing First or perhaps "Permanent Housing as soon as possible".

## ATTITUDE TOWARDS PEOPLE WHO ARE HOMELESS

Since 2001 the focus on homelessness has developed from almost none to a political issue. The vision 'Good, safe housing for all' was introduced in the White Paper of Housing Policy in 2003. The attitude has changed from obligation of behaviour to deserve housing, to housing as a human right, stating that you will have an offer of housing even if you:

- are poor
- have a drug or alcohol dependency
- do not want to receive treatment
- are not free from symptoms

## THE PATHWAY TO A PERMANENT HOME

In 2005, Project Homeless was followed by the national strategy entitled "The pathway to a permanent home".

The work became nationwide and the primary objectives of the strategy were to:

- Prevent people from becoming homeless
- Contribute to good quality overnight shelters
- Ensure that homeless people receive quick offers of permanent housing

The objective of the prevention work is firstly to improve the general social safety net so that people can avoid homelessness by using ordinary services. Secondly, it is based on targeted efforts such as reducing evictions and establishing permanent housing directly upon release from prison or upon discharge from hospital treatment for drug abuse or psychiatric illness.

The objective of improving overnight shelters was based on the fact that shelters in the bigger cities of Norway were dominated by private hostels, many of them in a very bad condition and with no support. This insecure, low quality housing worsened drug and psychiatric problems. That is why we have made big efforts, both to reduce the number of these accommodations and to improve the quality of those which are still needed.

The target of the last objective "To ensure that homeless people receive rapid offers of permanent housing" is that "no one shall stay more than three months in temporary accommodation provisions". We have to admit that we have not managed to offer permanent housing immediately when it is needed. The yearly surveys of temporary accommodation show that long-term homelessness has been reduced, but we





still have challenges ahead. We are realistic about our achievements, and so talk about *“Permanent Housing as soon as possible”*.

### SUPPORT AND PRACTICAL HELP

Previously homeless people need support when settling in. It is essential for stability in housing that they are followed by social workers. In the beginning contact has to be frequent and close, later it should happen on a regular basis. The most common needs are training in Activities of Daily Living (ADL), support to control alcohol/drug abuse and assistance in income management. Persons living in a shelter or other temporary accommodation will not be able to take full advantage of the support. The support has to be practical for the present situation.

### BROAD CO-OPERATION

Homelessness is a complex problem that needs broad co-operation and participation. The municipalities are the main players. The issue of homelessness is dealt with at the local level in the Norwegian political system. The local authorities for social services, housing, health services, education, correctional services and evictions have to all take part if they are to succeed. NGOs often have partnership agreements with the municipalities in their local work. Without interdepartmental co-operation it is not possible to solve the homeless problem.

Regional and national bodies must use their links to their local sector counterparts and support the municipalities' work, promote co-operation, encourage development of services and facilitate the exchange of experiences between the municipalities. Some of the national authorities have given grants for developing work and covering the extra expenses in connection with changing working methods.

### NORWEGIAN SOCIAL HOUSING

77% of Norwegian households live in owner-occupied housing. It is an aim of the government that vulnerable groups should also be property owners. Those who rent are mostly young people, who are waiting until they can buy an apartment or house of their own, and to a certain extent older people living in special accommodation.

In most countries social housing is in the rental market. A common type of “social housing” in Norway is a housing unit -mostly cooperative – in which the household owns its own flat. To make this possible, the State Housing Bank gives loans, grants and housing benefits to the individuals. The rental housing owned by municipalities is only a small part of the rental stock. There are many positive aspects connected to self ownership, but a negative one is the concentration of very vulnerable groups in the relatively small municipality- owned renting stock.

### THE ISSUE OF INTEGRATION

In principle we would recommend that every homeless person should have an ordinary dwelling, where these are spread and integrated in an ordinary housing area as laid out in the previously mentioned Normalisation Model. In practice this has not been the case, and will probably not be possible for every household.

We have built small houses, inspired by the Danish model “Skæve huse” for persons who cannot and will not integrate. Though these houses are built in isolation from ordinary housing areas, they are always close to other housing and public transport. Inside they are like ordinary houses with a kitchen and bathroom. This has been a very good offer for a few homeless people.

We are also offering ordinary flats, mostly in ordinary housing areas, but in some places the concentration of vulnerable households can be a problem. The shortage of housing units and the price of housing in central areas are also challenges when housing homeless.

### SUMMARY

Since 2001 there has been a systematic effort to combat homelessness in Norway. The focus has changed from almost none to a national political issue. Integration and ordinary housing is the target for the work. In practice integration is a challenge for the most vulnerable, but the quality of the housing is quite good even for this group. Municipalities have the responsibility for working on homelessness. Staircase models have not been a success, and the principle *Housing first* has been adapted by most Norwegian municipalities, but in practice *Permanent housing as soon as possible* covers the real situation.

Since 2001 there has been a systematic effort to combat homelessness in Norway. The focus has changed from almost none to a national political issue.



## Can we end long term homelessness by 2010?

By Eoin Ó Broin, *Policy Analyst, Focus Ireland*

The issue of meeting long-term housing need was highlighted by Minister Finneran at the launch of the strategy. In particular he signalled a shift in government policy away from transitional and emergency accommodation to long-term housing solutions.

The most recent figures on levels of homelessness in Ireland are in the Homeless Agency's 'Counted In' survey. Released in December 2008, it identified 2,366 homeless people living in the city of Dublin. This represents a 4% increase in real terms from the last comparable survey in 2005, although the city's population has increased since that date. The same survey indicated a drop in rough sleepers from 185 in 2005 to 110 in 2008. Figures for the rest of the country will be released by the Department of the Environment in 2009.

The central message from these figures is that Ireland continues to have an unacceptable level of homelessness.

In August 2008 the Irish government launched its new homeless strategy "The Way Home". Focus Ireland welcomed the vision, principles and strategic aims of the strategy which commits government to ending long term homelessness by 2010.

Its principles include the need for an adequate supply of appropriate housing options with housing and health support; the need for relevant bodies to work in partnership; the promotion of integrated and high quality services; the need for policies to be informed by experiences of users and front line providers of services; and the need for efficient and effective use of funding.

The issue of meeting long-term housing need was highlighted by Minister Finneran at the launch of the strategy. In particular he signalled a shift in government policy away from transitional and emergency accommodation to long-term housing solutions.

The strategy emphasises the governments Rental Accommodation Scheme (RAS) as central to delivering on this objective. RAS is a pilot scheme through which local authorities secure long term leases with private sector landlords for social housing use. It is currently being given a statutory basis in the Housing (Miscellaneous Provisions) Bill which is making its way through the Irish parliament. While to date the majority of RAS tenants were not previously homeless, the Homeless Strategy identifies RAS as the key delivery mechanism through which access to long term housing for homeless people will be achieved.

The strategy also commits the government to considering the issue of a stream of funding for long-term supported housing. Placed alongside an extended use of RAS, such a funding stream would be crucial in providing the necessary supports to sustain independent living.

### THE STRATEGY

The strategy's six key aims are: prevention; the elimination of rough sleeping; the elimination of long-term homelessness; meeting long-term housing needs; effective services for homeless people; and better coordinated funding arrangements. Following the publication of the strategy the government promised an implementation plan, outlining the detail of how it intended to deliver the commitments outlined in the strategy.

#### **Aim 1: Preventing homelessness**

- Complete national quality standards and good practice guidance for early intervention and preventative measures for implementation from 2009
- Early intervention and preventative measures
- Monitor and evaluate the progress of each Local Homeless Forum in the development and implementation of preventative measures from 2009

The establishment of the Local Fora and the appointment of a lead person in each local authority are vital if the strategy is to be implemented effectively.

In addition to these actions we also need to see a dedicated budget allocated to provide the necessary support for people leaving state institutions.

#### **Aim 2: Eliminate the need to sleep rough**

- Commission national quality standards and good practice guidance for street outreach and emergency accommodation for completion by mid 2009 and for implementation from 2009.
- Care and Case Management: Are there arrangements in place to make and manage intensive interventions with rough sleepers? Can these be put in place? Who will manage this process?



- Consideration should also be given to placing people who are homeless directly into rental housing in areas where there is a ready supply of mainstream housing. In these circumstances tenancies could be conditional on compliance with a support programme as necessary.

In addition more needs to be done in identifying rough sleepers and providing them with adequate information and locally based services, and to provide better bathing and toilet facilities.

There is also a need for more emergency services, particularly for young people and an increase in detoxification and rehabilitation beds, an increase in drug-free beds and a focus on harm reduction.

Focus Ireland also advocate the introduction of care and case management of everyone in emergency care and the opening up of hostels to provide all day service.

### ***Aim 3: Eliminate long term homelessness***

- Develop a specification for accommodation suitable for long term occupation by end of first quarter 2009.
- Each local authority to identify individuals in their area who have been homeless for six months or more.
- A needs assessment to be completed in respect of each including health, social and housing needs and their preference and capabilities. These assessments should be carried out by suitably trained staff, in consultation with emergency accommodation providers and key workers where appropriate.

It is important that the needs assessment is carried out on an individual basis, including individual members of families, and is part of the overall care and case management approach.

In addition Focus Ireland believes that greater training is required to enable key workers and other relevant staff to carry out the needs assessments detailed above. We also believe that any re-designation of emergency accommodation to long term accommodation must meet the highest possible standards, providing accommodation on an individual basis and avoiding the creation of 'mini-institutions' through provision of 'shared-homes'.

The measures listed above can only be successful if the lack of long term housing is resolved, which will require greater investment in social housing.

### ***Aim 4: Meet long-term housing need***

- Consideration of the issue of a stream of funding for long-term supported housing by end of 2009.
- Ring fencing allocations for homeless households by local authorities.

Focus Ireland strongly supports these two action points, and believes they are central to achieving the elimination of long term homelessness. However we also firmly believe that unless government increases its investment in social housing, in order to meet its NDP targets, there will not be sufficient housing supply to meet the level of need that currently exists. Equally the revenue stream for supported housing must come from within the Department of Environment and be administered through Local Authorities.

There is also a need to ensure that a sufficient supply of housing is an integral element of all local housing plans. This will require the ring-fencing of either capital or housing stock to ensure sufficient allocations to homeless persons.

There is also a need to address issues such as inadequate levels of rent supplement and poor conditions in the private rented sector. The roll out of the Rental Accommodation Scheme and the forthcoming update of the Standards for Rental Accommodation provide important opportunities to address these issues.

### ***Aim 5: Ensure effective services***

- Review how the definition of homelessness in the Housing Act 1988 is applied operationally by end 2009.
- Commission a review of the best model of a system to support local action and to support and monitor nationally action on homelessness and have a recommended model in place by 2010.

While welcoming the commitment to ETHOS contained in the strategy Focus Ireland firmly believes that the current legislative definition of homelessness contained in the 1988 Housing Act needs to be revised. We believe that the current Housing Bill provides an opportunity to do this.

The measures listed above can only be successful if the lack of long term housing is resolved, which will require greater investment in social housing.





A reduction in financial support at a time of rising need would have a significant impact on our ability to ensure that people experiencing homelessness are provided with adequate and effective services.

There is also a need for greater partnership between Government and NGO's to review services constructively and objectively and agree how to overcome challenges and ability to improve services.

***Aim 6: Better coordinated funding arrangements – re-orientation of spending away from emergency and towards long term housing and support services***

Focus Ireland fully supports an improved coordination of funding arrangements. We believe that providing multi-annual funding to service providers would be one way of achieving this aim both in terms of strategically developing and improving services, and providing greater accountability and value for money. We also believe that government funding must provide the full cost of the service provided.

We also believe that greater clarity is required in terms of the long term financial and administrative context in which homeless services provided. The absence of any lead department, with responsibility divided between the Departments of Environment, Social and Family Affairs and the Health Services Executive creates a level of confusion, which would best be resolved if a single department, such as the Department of Environment has the primary responsibility.

Focus Ireland notes the strategy's commitment to see funding re-orientated from emergency accommodation to meeting long-term housing and support services. We believe that in order to best achieve this objective, increased investment in social housing and supported housing is initially required. This will help people to move out of homelessness and in turn free up resources in existing homeless services which can in turn be redirected in prevention.

***Conclusion***

Homeless charities including Focus Ireland strongly believe that the Homeless Strategy Implementation Plan can have a significant impact on preventing people becoming, remaining or returning to homelessness. We are acutely aware of the financial restraints on government at this time. However we are also witnessing an increase in demand for our services, as rising inflation and unemployment, increased evictions and repossessions are forcing more people into financial hardship and at increasing risk of homelessness.

Focus Ireland, along with other service providers in the sector provide a vital safety net to one of our society's most vulnerable groups. A reduction in financial support at a time of rising need would have a significant impact on our ability to ensure that people experiencing homelessness are provided with adequate and effective services.

The vision of the government's Homeless Strategy, ending long term homeless by 2010 is achievable, but only if the right policies are implemented in the right way with adequate resources.



# The role of social renting agencies and private landlords in Flanders, Belgium

By Swa Silkens<sup>1</sup>, SVK

## FLANDERS: A MARKET OF PRIVATE HOUSING WITH LITTLE SOCIAL HOUSING

The story of the Flemish Social Renting Office<sup>2</sup> (SRO) cannot be disconnected from the story of the Flemish housing market. A strikingly high share of houses in Flanders is owner-occupied, as the Belgian and Flemish cultures and politics are based on the ownership of property. Property owners get attractive tax advantages and premiums so those who can afford to, traditionally buy their own house or apartment. Those who can't stay within the rental market. However, fewer than 1 in 4 houses in Flanders are for rent. And of this share, 80% is owned by a private landlord, and only 20% is owned by a social renting company. Compared to the European average, Flanders scores strikingly low on the number of social and private properties for rent.

Social housing companies in Flanders have been active for more than 100 years already. Over time this sector has acquired a housing stock, which is offered to those who have a regular or smaller than average income. The sector has become more and more regulated and houses are assigned to those who have been on the waiting list the longest. Social housing companies have the possibility to give homeless people priority but they make very little use of this possibility in the legislation. There is little support for tenants (although this has somewhat evolved in the last few years) and the offer of social housing is rather limited (+/- 140,000 houses or 5% of the Flemish housing stock). In spite of all its good intentions, the Flemish government and the social renting companies have not succeeded in increasing this stock. To deal with the current waiting list, housing offer ought to increase by 50%. If the number of potential beneficiaries were to be taken into account, then the housing stock would need to double or triple. Currently a candidate has to spend 3 years or more on a housing waiting list. For the lucky people who get social housing, the rent is based on their income, and they get a lifelong lease.

## THE MARKET OF PRIVATE LANDLORDS

Flemish private landlords typically have a small number of houses for rent, which often supplement their pension. Compared with European standards the rental prices may be rather low, but they are becoming more and more inaccessible for those on a very small income. Taking into account the cost of electricity and gas, it is not unusual for this expense to represent 60% of an income.

The market of private landlords has been rather neglected in Flanders. Flanders has no system of fixed rents based on the quality of the accommodation, and Flemish housing subsidies are little more than temporary ones given to those who move from very bad housing to better housing. It is accessible to very few tenants, with SRO-tenants being the exception.

In the last few decades a number of side effects of this system have become painfully visible. Private landlords mostly have a choice of tenants who are not able to buy a house of their own (single-parent families, those in the process of a divorce, single people, migrants etc). This development means that the risk involved for landlords has increased, which has resulted in a situation where landlords are more inclined to sell their properties, to refuse some candidates (on the basis of their ethnic origin, or economic background for example), or to ask for unreasonable rents. This is a naïve way of avoiding "risky" tenants.

## SOCIALISING THE PRIVATE MARKET

Tenants were finding that they did not have access to affordable housing, either on the private rental market or in traditional social housing. For this reason the private sector and public welfare started looking for a new system, and so the Social Renting Office (SRO) was born.

The primary task of the SRO is to let houses that are the property of the private landlord. The Flemish grant for the SRO is based on the number of houses it rents out. The second task of the SRO is tenant-support, outlining their rights and duties as tenants. Finally, the SRO is obliged by the Flemish government to cooperate with welfare organisations and local governments.

The SRO offers private landlords some concrete guarantees: the rent is paid and on time, the maintenance of the house is ensured, and the tenant is supported and aided. In exchange, the SRO negotiates a rental price, a fair contract, and a good quality house. Since 2007, the Flemish and federal government have offered landlords an extra incentive by providing resources for renovations. As from 2009 onwards, SRO's will receive grants from the Flemish government to place new low-energy central heating, double glazed windows and roof insulation in the houses they manage.

## GROWING STEP BY STEP

The SRO-system is increasingly being taken up by private landlords, especially those who have had problems with tenants in the past.

Pessimists will highlight the fact that the housing on offer is still relatively limited. At the end of 2007, the SRO's rented out 3,868 houses, an increase of 9.17% on the year before. (Each year this amount increases with an average of 15% new houses, but at the same time 5% of the houses go out of management.) An average SRO manages 92 houses. This may not be an enormous number, but in absolute figures the SRO's do not score too badly: 325 new houses in 2007 represent 20% of the average number of new traditional social houses.

A strikingly high share of houses in Flanders is owner-occupied, as the Belgian and Flemish cultures and politics are based on the ownership of property.

<sup>1</sup> For the past 8 years Swa Silkens has been responsible for the contact between the Flemish Social Renting Office (SRO) (or social verhuurkantoor (SVK) in Flemish) and the Flemish government. He is currently working in a start-up SRO

<sup>2</sup> The Flemish SRO is supported by the 'Vlaams Overleg Bewonersbelangen vzw', an umbrella infrastructure subsidised by the Flemish government. The Flemish Tenant Organisations are to found under the same umbrella.



One out of ten of the new tenants had no home before, or stayed in a shelter. More than 50% of the new tenants are single, and 25% are lone parents with children.

### TAKING A CLEAR POSITION

The success of the SRO's lies partly in the fact that their scope has evolved in a very positive direction. The SRO's have received a subsidy based on the number of houses that they manage since 2004, and in 2007 SRO tenants were granted a housing subsidy, while landlords benefited from the modernisation premium and tax benefit.

Furthermore, Flemish SRO's have been successful because of their clear position. All SRO's that are recognized by the Flemish government have to use the same rules, and work with model leases. 75% of the subsidy that SRO's receive from the Flemish government has to be used to cover staff costs, which guarantees that the support for tenants remains the main priority. The houses must match, or even be above, Flemish quality standards.

SRO's only rent property, and are not involved in house construction, acquisition or speculation. For the landlord, the SRO is the tenant of his/her property, with all the rights and duties that a tenant has. For the tenant the SRO is the landlord, a social one that can support him/her. However, if in spite of the support and advice provided, the property is not kept in a good state or if the rent goes unpaid, then the tenant is evicted.

Also the allocation of houses is well regulated. Gone are the days of lengthy negotiations with welfare-services and local policy agents - now the Management Council can do what it was set up to do: manage the organisation. Property owners are also becoming increasingly accepting of the fact that they cannot influence the allocation of houses.

The Flemish government is still planning new possibilities for the SRO's. The sector is a clear voice and actor for the government concerning the market of the private landlords.

### SRO TENANTS

SRO-tenants receive an 'ordinary' house, in a 'normal' street between other 'ordinary' neighbours. The tenant support offered gives the tenant a sense of security, knowing that the lease will not be broken at the first sign of ill health or debt. The tenant remains, however, responsible for his/her duties, including paying the rent.

The rent is equal to the price the SRO pays to the landlord. Since 2007 most SRO-tenants can apply for a housing subsidy. The SRO guarantees that this housing benefit doesn't disappear in the pocket of the owner.

### FLEMISH SRO'S

Flemish SRO's fall under the political sector of social housing, and just like other housing associations, they are expected to allocate houses in an objective, procedure-ruled way.

The SRO's have developed a specific points system, which assesses the priority needs of potential tenants. For example, depending on his/her 'degree of homelessness' the candidate gets more or less points, with a maximum of points awarded to those who are effectively sleeping rough, to fewer points to those already in housing. Besides the need for a house, income is the most important indicator: the lower the income, the more points you gain. Sometimes debts levels are also taken into account.

The results are clear. Of all the new tenants taken on each year, three out of four survive with some form of income support or benefits, and more than 50% of them even live on absolute minimum benefits. One out of ten of the new tenants had no home before, or stayed in a shelter. More than 50% of the new tenants are single, and 25% are lone parents with children.

Of course there are obstacles. The number of candidates registered on SRO-waiting lists is growing. There are currently 3.3 candidates for every available SRO-house. It is painfully clear that there is an urgent need for affordable housing.

### ARE SRO'S THE SOLUTION FOR HOUSING HOMELESS PERSONS?

SRO's do more than other social renting companies for homeless people, but still not enough. The number of SRO-houses is still too limited. A good solution would need a multiple approach: more traditional social housing, more rental properties, tenant-support, and a better harmonisation of income versus the cost of rent and bills.

SRO's have opened up the discussion on supporting private landlords, and have brought attention to the private rental sector. SRO's asked for and got the means for tenant support. They have brought new perspectives to the social housing sector, such as taking into account the net income of tenants, instead of gross income, and daring to reward tenants who pay off their debts. SRO's brought forward priority need as a criterion for eligibility, and co-operate closely with the welfare sector and social employment.

But at the same time we must also understand the limitations of the private and social housing market. Doubts can be raised about the Flemish tendency to think that everyone has to live in a standard house. A small part of those who need a roof over their heads, will never be able to live in those 'neat' houses, slotted in between other neighbours. For them we have to look for new possibilities, new solutions that can be in addition to traditional housing and what is offered by the welfare system.





## Housing and homelessness in Sweden

By **Mari Önnvall**, *Project Manager, SABO AB, the Swedish Association of Municipal Housing Companies*<sup>1</sup>

### THE SWEDISH CONTEXT

The number of homeless people in Sweden increased by approximately 15% between the years 1999 and 2005, and in two groups – women and those born abroad – the numbers grew even more sharply. Public authorities and public housing companies generally cooperate well in order to combat homelessness and to break the cycle of homelessness. However, for people with mental health problems, this cooperation could be improved.

On three occasions – in 1993, 1999 and 2005 – the National Board of Health and Welfare conducted national studies of homelessness in Sweden. It is a public authority which answers to the Ministry of Health and Social Affairs and has a very broad operation and many different tasks within areas pertaining to social services, health and medical care, protection of public health, infectious disease control and epidemiology. Most of its operation is directed at staff, managers and decision-makers within the areas mentioned above. The Board produces standards based on legislation and knowledge and carries out supervision to ensure compliance with these standards and to minimise risk. It also carries out other public authority work, such as being in charge of health data registers and official statistics.

The National Board of Health and Welfare chooses a random week per year where respondents have to estimate how many people are homeless in accordance with the Board's predetermined definition. From the study conducted in week 17 [late April] 2005, homeless people were found in 86% of Sweden's municipalities.

The present housing situation is difficult for young people in Sweden. The number of young people between the ages of 20 and 24 will keep increasing until the year 2012 and there are not enough small and inexpensive flats to go around. Building is disproportionate to the number of young people who in the next five years will be ready to leave their childhood home. According to a recent report about the opportunities of young people in the housing market from the National Board of Housing, Building and Planning, the shortage of tenancies is particularly marked in metropolitan areas. In these areas, the number of tenancies has reduced sharply owing to a lower level of new construction and conversions into tenant-owner apartments. There is concern that fewer young people will be able to become established in the ordinary housing market and that more and more of

them will risk ending up in insecure forms of housing without security of tenure.<sup>2</sup>

In total, around 17,800 persons were reported as homeless in week 17 [late April] 2005. Three-quarters of these persons were male and one-quarter female. Despite the fact that the great majority of these homeless persons were born in Sweden, people born outside Sweden are overrepresented in relation to the overall population. More people were reported as homeless in 2005 than in 1999. The percentage of women has increased since 1999, and the same applies to persons born abroad.

Many of the persons reported as homeless were during the relevant week of the study living in institutional accommodation or in supported housing. During the week in question, twelve per cent of the homeless persons lived in some type of emergency housing, whereas just over five per cent were sleeping outdoors. Very few of them had jobs or salaries. A large percentage of them had problems with substance abuse (62 per cent) or had mental health problems (40 per cent).

Just over 30 per cent of the persons reported as homeless are also parents of children under the age of 18.

Three-quarters of those reported as homeless had in the past year received some type of housing assistance, nearly half had received assistance owing to substance abuse and just over one-third had received assistance related to mental health problems. Thirty-five per cent of these persons had been involved in involuntary measures in the past year, for example correctional treatment or other types of compulsory care.

Persons born outside the Nordic countries show a pattern of problems that is somewhat different compared with persons born in Sweden and the other Nordic countries. For persons born in the Nordic countries, it is twice as common to have problems with substance abuse, whereas it is more common for persons born outside the Nordic countries to have problems related to mental illness, shortage of work, financial problems and family-related problems. A higher percentage of persons born outside the Nordic countries are reported to not have any other known problems than a shortage of housing. They are also on average, homeless for a shorter space of time compared with persons born in the Nordic states.<sup>3</sup>

On three occasions – in 1993, 1999 and 2005 – the National Board of Health and Welfare conducted national studies of homelessness in Sweden.

<sup>1</sup> A professional and interest organisation for Sweden's public housing companies

<sup>2</sup> *Första bostaden. Ungdomars möjlighet på bostadsmarknaden i storstadsområdena* [First home. Young people's opportunities in the housing market in metropolitan areas]. The National Board of Housing, Building and Planning, 2008.

<sup>3</sup> Homelessness in Sweden 2005 – Scale and character. The National Board of Health and Welfare, 2006



Housing companies and authorities have a shared interest in collaborating to combat problems related to homelessness.

### HOW DO PUBLIC HOUSING COMPANIES AND AUTHORITIES WORK TO COMBAT HOMELESSNESS?

In Sweden, it is mainly a matter of collaboration between social services and housing companies. Here, social services or the social welfare administration are the municipal administration which answer to the social welfare committee of each municipality or another committee which is responsible for practical and political work regulated by the Social Services Act. The exact name of committees and administrations may vary between municipalities.

Housing companies and authorities have a shared interest in collaborating to combat problems related to homelessness. The municipality has the ultimate responsibility for persons present in the municipality receiving the support and assistance they need. The social welfare committee has a major responsibility for preventative work. For example, under the Social Services Act, it is required to support the right of individuals to have access to jobs, housing and education. One of the objectives of housing companies is for people to be able to keep their homes and minimise frequent moving from place to place. At the same time, landlords have a responsibility for neighbours living in the vicinity in connection with disturbances and must work to ensure that all rental payments are made in time. In other words, housing-related social work carried out by housing companies is often a balance of various interests.

All housing companies, public and private, are obliged to give notice in writing to the social welfare committee in the municipality in the event that a tenant loses their lease prematurely. Most public housing companies collaborate extensively with the relevant authorities, which means that the work process for a tenant being able to retain their housing begins long before the formal termination. The most effective means to prevent a person from becoming homeless is to work preventively. Through direct contact with the tenant when a problem arises and by the housing company quickly coming into contact with the social services of the municipality or the corresponding party, one prevents problems from becoming insurmountable.

Many municipalities and housing companies, both private and public, have clarified how housing-related social issues are to be dealt with through cooperation agreements of various types. A cooperation agreement can regulate which objectives are urgent, ie how many apartments the housing company must provide to the social welfare administration during a certain period of time. This may also involve drawing up a rental policy containing rules and regulations

concerning the management of rental matters if the future tenant has debts or some type of disturbance-related problem. In the event that disturbances or debts arise after the tenant has moved in, collaboration between the housing company and social services is often extensive. There are several examples of public housing companies where the staff has jointly made visits to tenants who have not paid their rent, or have joint meetings when a tenant has disturbed his or her neighbours.

For those who are already homeless, there are several ways to locate housing through private and public housing companies. In the event that rent is owed, or that a tenant has no references due to previous disturbances, it is common for the person to have a tenancy agreement 'on a trial basis' during a certain period of time. This could mean the person subletting an apartment rented by the social welfare administration or that the person has his or her own tenancy agreement but for a limited period of time only, or alternatively, that the municipality (or another party) serves as a guarantor. During the trial period, assistance is usually arranged by the social welfare administration, which collaborates with other public authorities or the county council in the event that this should be needed.

Collaboration between housing companies, municipalities and county councils needs to be improved in work relating to tenants with mental illness. Psychiatric care was reformed in Sweden in 1995. This meant that municipalities took over the responsibility from the county council for sheltered accommodation as well as support residences for mentally ill patients who are fully treated and who have been in care for at least three months. Old mental hospitals were closed and patients were instead to be cared for in the community and receive support to be able to live a life that was as normal as possible together with other people. This reform has been subject to a great deal of criticism. For example, it has been said that municipalities neither have the financial resources nor sufficient competence for meeting existing needs. For housing companies, problems related to those with mental illness often manifest themselves in the form of disturbances or difficulties in caring for one's apartment. Collaboration difficulties become obvious both when a person with a mental illness becomes ill once again and when a person struggles to manage daily life in his or her home, including cleaning, laundry, cooking and paying the rent. For housing companies it is unclear who has the ultimate responsibility and who staff should contact when they need advice or practical assistance. Some municipalities have in fact established collaboration related to this group of people, but this collaboration should be improved throughout the country.



## Enforcing the right to housing: housing advice in Wales

By JJ Costello, *Head of Services, Shelter Cymru*

It is fascinating to see that the same debate about housing is taking place in all countries across Europe. Different countries may have different housing laws but the debate remains the same. How can we get to a position where everyone has the opportunity to have a home? What is the best approach to take? Is the answer to have a policy of increasing housing and support provision until availability is so high that everyone has a reasonable chance of keeping or securing a home or does the answer lie in legal rights? Is it more effective to enact legislation giving people a legal right to a home and, in this way, force resources to be directed towards the provision of adequate levels of housing and support?

But what does it matter, you might say? These are just two ways of getting to the same place. Well, at Shelter Cymru, we think that it does matter because we believe that a home is a moral and human right. Not only is it an individual fundamental right, on a practical level it is essential to the health and well being of communities. This means that it isn't good enough to say that through policy we will improve the situation so that one day we will achieve our aim. We believe that there should be a greater urgency in ensuring that everyone has a home. Establishing a legislative, and therefore enforceable, universal right to a home is the way to unambiguously set out government commitment and to bring about most quickly both the policy change and the reprioritising of public expenditure necessary to achieve the aim.

Wales enjoys a partial legally enforceable right to housing. Certain categories of people such as families, young and older people who face homelessness have a right to settled accommodation if they satisfy certain tests. This is an important legal safety net that has been in place for over 30 years, successfully assisting hundreds of thousands of households to keep their homes or to secure settled accommodation.

Across Europe, opponents of a legally enforceable right to housing say that establishing such a right would involve the impossibly complicated task of defining in detail what we mean by 'homeless'.

The legal safety net in Wales is evidence that it is possible to define homelessness in a legally enforceable way. It is however accurate to say that establishing a legal definition is a complex matter. The legal definition of homelessness applicable to Wales has developed and been refined regularly by the courts

since the passing of the original legislation. What has taken up even more of the court's time is the development of the law relating to the various qualifying tests. Those representing people at risk of homelessness have sought the application of the widest possible interpretation of the law to maximise the number of people able to access settled accommodation. Those with responsibilities for providing settled accommodation have sought narrower interpretations in order to better match levels of demand with the level of settled accommodation available to them. And so the 'tug of war' has continued over the years, involving countless adviser and lawyer hours, legal aid expense and uncertainty for people facing homelessness.

One important lesson therefore that can be learnt from the Welsh model is that, if you are going to establish a legal right to housing, apply as few conditions and restrictions as possible. Not only will this demonstrate a commitment to a universal right to housing, it will save enormous amounts of time, energy and expenditure arguing about who is in and who is out - time that could be better spent pursuing the overarching policy aim.

Opponents of a legally enforceable right to housing also argue that given the finite level of housing and support availability, the courts are bound to end up performing a rationing function, one that is better suited to government.

Where a right to housing has many conditions and restrictions, there is scope for the courts to redefining the rules as to who gets help and who doesn't, by offering differing interpretations of the law. These decisions will be influenced to some degree by the availability of housing. To this extent, it is fair to say that the courts are contributing to the rationing of homes. This however misses the point. Rationing is an issue in the Welsh model because Wales has only established a partial right to housing. Establishing a universal right to a home is not about rationing. It is the opposite of rationing. Where you have a universal right, you do not need mechanisms for rationing.

It is at this point that people usually suggest that whilst the idea of universality is an admirable one, it could never happen in the real world. It is certainly the case that people will continue to suffer personal misfortune: young people will continue to be asked to leave by their parents, relationships will continue to breakdown and people will continue to lose their

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Services assist about 7,000 households each year with homelessness and other housing-related problems. The initial focus of intervention is legal advice regarding housing problems.

jobs and their ability to pay for their homes. These life events are part of the human experience for some, if not many. What is possible however is a system, available to anyone facing homelessness, which steps in when needed, to maintain a home or to ensure that the individual has the opportunity to establish a new home elsewhere. For a country of relative prosperity such as Wales, the only thing standing in the way of such a system is political will. Every child over the age of 5 in Wales has the legal right to be educated. All people in Wales have free access to medical care. Universality is not a fantastical notion.

The right to housing needs to be more than a right to a new home if you lose your last one. Most people facing homelessness want to be able to stay in their existing homes. For many, it is the building up of relationships with neighbours and neighbourhoods that contribute to a 'house' becoming a 'home'. There is a range of housing-related rights that can ultimately prevent homelessness, including:

- The right to have repairs undertaken on rented property
- The right to enjoy a tenancy free from harassment or illegal eviction
- The right not to have to leave your property until a court order has been obtained
- Court discretion to agree repayment arrangements where arrears exist
- The right to welfare help with housing costs in certain circumstances

Shelter Cymru has a 27 years old association with housing rights. The organisation employs 80 people to deliver independent advice and support services to the 2.9 million population of Wales. The largest funders of this service are the government of Wales, the state legal aid scheme and local authorities. Services assist about 7,000 households each year with homelessness and other housing-related problems. The initial focus of intervention is legal advice regarding housing problems. We are keen however to bring about sustainable solutions and so include advice on benefits and debt, practical help and support in the package of services provided. The organisation also works with specific groups such as prison-leavers and people accused of antisocial behaviour to achieve settled homes. Whilst

a national independent advice service on this scale may remain an aspiration for some European countries, it is still regrettably insufficient to meet the level of demand presented by people facing homelessness in Wales. Services are frequently over-subscribed.

Helping people to enforce their housing rights is an effective way of preventing homelessness. Typically, in three quarters of the cases that Shelter Cymru undertakes, outcomes are known. Last year, where people faced homelessness, 51% were enabled to remain in their homes and 35% helped to secure alternative accommodation. The remainder we were unable to help. Other people still may not have come forward for help because they believed, rightly or wrongly, that they had no rights or entitlements.

Legal housing rights establish expectations as to the way in which individuals and authorities conduct themselves and the assistance that they offer. This means that, in addition to the ability to enforce a legal right in court, the existence of such clear expectations based on rights, and not discretion, allows complaints of individual and systematic breaches to be raised with service providers and regulators (such as the Public Services Ombudsman in Wales and other responsible officials), with the aim of bringing about improvements.

Wales enjoys a range of housing rights and the right to housing for some. It has put resources into ensuring that people are helped to assert their rights. It has up until now stopped short from establishing a universal right to a home.

Admittedly, establishing a universal right is not for the faint-hearted. It requires confidence. It involves taking a risk and being prepared to weather dissent. It requires bold and visionary leadership. For those of us who believe in the right to a home however, part way isn't far enough. The government of Wales is currently consulting on a 10-year strategy to tackle homelessness. It is a significant opportunity to agree an end goal and the steps needed to get there, to show courage and ambition in laying down clear expectations. For Shelter Cymru, the heart of any vision must lie in a commitment to the universal right to a home and a sense of urgency in achieving it. Anything short of this isn't a vision, it's just another plan.



# Having a home or being homeless? How to switch from one system to the other

By **DSA Renate U. Kitzman**, *MSM, Centre for Secure Tenancy in Vienna, Austria*

## HOW TO BECOME HOMELESS

In the experience of FAWOS<sup>1</sup>, people are evicted from their homes for a number of reasons, the principle ones being:

- They rent apartments that are beyond their financial means.
- They fail to pay the rent before paying for other non-essential items.
- They ignore letters from the landlord or lawyers, and fail to understand the urgency of their situation.
- They do not realise that they can seek help and legal advice from organisations like FAWOS.
- They do not show up to their own court proceedings and therefore lose the opportunity to defend themselves and possibly keep their homes.

These are the reasons why the majority of the clients of the Centre for Secure Tenancy are in danger of losing the accommodation they are living in.

Many people become homeless, because they leave it far too late to face the multiple social and financial problems they have to solve, if at all. They do not know which financial benefits and subsidies they are allowed to claim and don't know how to obtain them. Most of these subsidies are granted for the future and not retroactively, so if they are not claimed on time, then they are lost. The rental acts and regulations in this regard are very complicated and complex, they change with time and are, in many cases, incomprehensible for those concerned. The system of postal delivery and the legal consequences in Austria are also rather strict; many people lose their legal rights because they fail to contest an action (answer a complaint) on time.

In 2007, 38.469 court proceedings concerning living space were started in Austria. This number of proceedings affects nearly 90.000<sup>2</sup> people. More than 5.000 households (about 12.000 persons) were evicted in 2007. More than half of the evictions took place in Vienna.

FAWOS is run by Volkshilfe Wien (People's Aid Vienna), which is one of the largest NGO's in Austria and is now responsible for tenants renting from the private housing market, (tenants living in social housing are not covered by FAWOS). FAWOS is a central place for all tenants of the private market in Vienna to go to if they risk losing their home.

FAWOS' objective is to secure an existing home and thus prevent the tenant from becoming homeless. In the medium term, the pressure on existing shelters for the homeless should be relieved. In the long term, a successful prevention programme should enable a step by step reduction of shelters for the homeless and form a substantial part of the Viennese hostel reform.

Prevention of eviction means, for the people concerned, the prevention of personal suffering. It means that important socialising processes (particularly for children) do not get interrupted. At FAWOS, housing is secured in an organised way, with fast and efficient help offered.

One of the FAWOS' principles is to offer "help for self-help". The goal is to restore as quickly as possible a person's ability to take decisions concerning his/her personal life and to provide financial help very fast.

## WORKING METHOD

The Austrian law governing tenancy comprises 2 articles which put the courts under the obligation to inform the municipality of Vienna about the commencement of any legal procedures concerning living space and any possible eviction dates. FAWOS receives this information and is thus able to contact anyone threatened by eviction.

To get in contact with the people concerned is very important and up to now even judges have sent people to us telling them that their next hearing will take place only after they have been advised by the employees of FAWOS.

Our clients are also sent to us by social organisations that find out about our services through friends and neighbours and public awareness campaigns.

We try to find out the reasons that have led to this threatening situation and what the client has already done to overcome his/her situation. In the next instance, we try to find possible solutions and carry out the best one. If money is needed then FAWOS is able to offer financial support for covering rent debts according to the principle of "help for self-help" and only if there is a good prospect that the clients will be able to afford to pay their rents in the future.

**In 2007, 38.469 court proceedings concerning living space were started in Austria.**

1 The Centre for Secure Tenancy (an organisation of People's Aid Vienna by order of the Municipality of Vienna.), [www.volkshilfe-wien.at](http://www.volkshilfe-wien.at)

2 2,3 persons per household, figures FAWOS (Fachstelle für Wohnungssicherung)



The prevention of the eviction of one single person requires about EUR 370. For the reintegration of a homeless person, the municipality has to pay about EUR 460 per month and the average period extends to about 12 months.

### **COST – BENEFIT**

For many, the most interesting question is perhaps what will it cost and what do I get?

The results of the research done by FAWOS<sup>3</sup> show that the prevention of the eviction of one single person requires about EUR 370. For the reintegration of a homeless person, the municipality has to pay about EUR 460 per month and the average period extends to about 12 months. These figures show that prevention needs less than one tenth of the amount of money that is necessary to help people through the long journey of being homeless to having a home. The longer somebody experiences homelessness, the more time is needed for reintegration.

Of course prevention and reintegration must go hand in hand. And there will always be people who will need more than a counselling service can provide, who will need to be cared for for a longer period of time, before being able to live independently. But they can be supervised in their own home and should not have to lose their home in the first place.

And it is still less expensive to prevent people from losing their homes than to re-integrate them or to accommodate them in new accommodation.

On account of the positive results reached by FAWOS, most of the Austrian regions have now established similar facilities.

### **FUTURE PLANS**

The city of Vienna has built up a working group with the aim of creating an even better concept to prevent people from becoming homeless.

Getting in contact with the tenants in time is the most important factor for preventing homelessness. In this new plan, the advice centre will write two letters instead of only one and will also offer home follow-up visits for those who don't react to the letters. The outcome will be a possible contact rate of up to 80 % instead of current 30 %.

Some of the clients also need more than advice to prevent eviction. Social workers should coach them for a certain period of time, about 6 months, to make sure that the rent will be paid on time, that all benefits are claimed and also that people are able to cope with their debts so that they are not threatened by eviction again.

Another innovation will be "support at home" for people who are evicted. With tenants of municipal flats especially, it is not necessary to evict them. For some weeks, the social workers of the advice centre can communicate with the people concerned and clarify if coaching them for some months in the own apartment is a suitable way to avoid homelessness. People must be able and willing to sign a contract with the advice centre. After 6 to 12 months the client can get his or her rent contract back if he or she is able to better able to deal with the problems which first led to the eviction.

### **CONCLUSION**

The research done by the social workers of FAWOS shows that there are many possibilities for helping people threatened by eviction if contact can be established with the client in a timely manner. FAWOS has demonstrated the feasibility and desirability of reducing the number of evictions significantly.

As experiences in Austria show, most people concerned lose their accommodation because of debt and falling behind on their rent payments. Therefore it is absolutely necessary to assist with financial support. On the other hand it does not make sense to secure a home if the client has no financial or other perspectives to keep the home in the future. Some people will not be able to live without help - in these cases it could be better to transfer them to an institution, which offers supervised housing.

Prevention helps to minimise the cost of social welfare and in the case of evictions, can represent savings to society by a factor of fourteen! Research has shown that housing the people concerned in hostels is much more expensive than protecting existing homes as personnel costs and administrative expenses are high and the length of time spent in a hostel can be very long.

Last but not least, one of the most important benefits of the prevention of eviction is the prevention of personal suffering. Important socialising processes (particularly for children) do not get interrupted.





## Housing is simply a tool

By **Paolo Pezzana**, *President of fio.PSD, the Italian Federation of Organizations providing services for Homeless People*

The existence and construction of personal well-being are strictly dependent upon a person's possibility to build his/her own recognised and relevant identity. This identity is not merely an individual element, in that no one can choose an identity for themselves: it is only by relating oneself to others that identity is forged, and as a result, well-being thrives on our interpersonal relationships.

Identity and well-being have a public and collective value, as they are characteristic of conditions and qualities that are indicative of our belonging to a community. It can therefore be said that the right to identity and well-being is the right to be part of a society. It is the fundamental right of every human being, without which any other right is devoid of any substance and meaning, even the most important and basic ones.

Granting this fundamental right and the rights attached to it is a public responsibility, which requires that everyone play their part, each with their own skills. Public and community institutions have to set up and maintain the social and material "infrastructures" for these rights to be enjoyed by everyone in full autonomy and freedom. The right to identity and well-being needs to go hand in hand with the personal responsibility of everyone to recognise and actively respect other people's rights and dignity. Identity and well-being cannot exist if there is no awareness of this identity, nor the desire to claim it, as so often happens when disease or poverty lead individuals to passively and negatively adjust to conditions of neglect.

No matter how long or obvious this introduction may be, it is fundamental, at least according to the Italian experience and cultural context, in trying to provide an answer to the question "Can we find a solution to the housing needs of homeless persons?". It may seem paradoxical, but Italy does not primarily consider homelessness as a housing issue.

Fio.PSD proposes the following definition of homeless persons, one which is becoming more and more accepted at the Italian level. A homeless person is an *"individual in a state of both material and immaterial poverty, affected by complex, evolving and multifaceted deprivation that is not only limited to the person's basic needs, but also general needs and expectations, especially from the relational, emotional and affective viewpoint"*.

This approach is rooted in historic, political and cultural reasons, that resulted from the development of the characteristics that are typical of an individualist society based on a Mediterranean welfare model. Homeless people are seen as charity cases for the welfare state, but are at the same time left to languish in institutional invisibility, the "limbo of people with no social security".

Italian society is featured by a strong individualist, Catholic culture and is characterised by a significant family spirit in which families and the networks built around them are entrusted with the task of meeting the primary needs of their members. The Italian public welfare system has developed in an almost exclusively male-breadwinner oriented way. Housing policies, from World War II onwards, have pursued the objective of having families buy their own houses, thus generating a system in which Italy has, until recently, sported one of the highest house ownership rates in Europe. However, the political need for an individual, enforceable right to housing has not been felt.

In this context, the service providers amongst fio.PSD members have always tried to oppose the institutional conditions that cause the impoverishment and exclusion of homeless people; these conditions are primarily due to the lack of rights they can actually demand and the to the unsuitability of a system which is based on the family's capacity to provide effective social strategies for the development of social ties.

Fio.PSD members want to assert the right of the homeless to an identity and well-being, and consequently to housing, work, revenue and other primary components of well-being. As a consequence, Fio.PSD members have studied the needs of homeless people in a multidimensional approach, and have, from very scarce resources, developed the necessary tools and strategies.

If housing is taken as the point of reference, it can be said that most Italian homeless people consider the loss of a house, or even the failure to obtain a house, as one of the elements along the pathway towards progressive marginalisation, with this often being the most dramatic phase. However, this cannot be seen as either the first or the most important factor among the elements that lead to homelessness.

Identity and well-being have a public and collective value, as they are characteristic of conditions and qualities that are indicative of our belonging to a community.



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housing issue.

The loss of a house is hardly ever the starting point of the path to social exclusion, in the same way that the availability of a house does not solve everyone's problems.

This is not an ideological consideration, rather an observation made, based on over twenty years of experience. Housing alone does not produce identity or spread actual opportunities of well-being, in a context in which no rights have been attached to the housing issue.

Housing should therefore be considered as a fundamental tool at the service of a social counselling strategy. In other words, homeless people should be engaged, in recognition of their right to an identity, in a participative and supportive relationship in order to be given support, such as housing, training, work and healthcare. The support should be given with a view to rebuilding a sustainable social link with the community that expelled them, but also to help them empower their own identity and forge a new societal position.

As a result, the most critical fault of the Italian legal system lies in the failure to set minimum and standard levels of social security for all homeless people nationwide. Each homeless person should be offered tailor-made social counselling through the system of public, social and healthcare services.

The lack of Italian housing policies and of available social housing are at the basis of this very serious problem that is described in detail in the 2008 Housing Report drawn up by fio.PSD for FEANTSA.

With fewer than 19% of the national housing stock available for rent, Italy scores very low in this area in Europe. Fewer than 1% of the houses built every year and fewer than 5% of the total housing stock (about 973,000) are devoted to social housing, which also includes the least protected form of housing, - subsidised rent in public residential housing.

This situation makes meeting the specific accommodation needs of the homeless all the more difficult and now the Italian public authorities are spending their scarce resources on tackling the recent, growing housing crisis. 77% of evictions in 2007 were due to payment defaults and involved mainly social groups, which are economically, communicatively and electorally more active and 'relevant' than the homeless, such as young couples with insecure jobs.

It is in such a framework that, as stated in the 2008 fio.PSD Housing Report, a number of members of the Federation have developed functional and operative responses to the housing needs of the homeless. There are many positive local examples, that can be found mainly in Northern Italy and especially in Lombardy, Piedmont, Emilia Romagna, Liguria, Umbria, Trentino Alto Adige, and Veneto. All of them have the following common characteristics that can be deemed as factors of potential success, at least in the Italian context:

- First of all, the relationship between the homeless person and the social worker is given a central role, thanks to the existence of a counselling strategy that is the necessary pre-condition for homeless people to fully benefit from the opportunities offered.

For instance, this is the case of social housing managed by public social services, private third-sector workers, associations and community volunteer workers in many Italian metropolitan cities, in which every person can rely on a social worker with whom s/he can negotiate the conditions of her/his accommodation according to the available resources.

- Secondly, all examples have put a lot of effort into tailoring solutions to the specific problems and needs of homeless people.



For instance, thanks to this system it was possible to develop cooperatives among immigrants and low-income individuals to build or find appropriate accommodation for those who could no longer pay the normal rent, but did have the capacity to generate revenue and live autonomously. At the same time, forms of more or less intense co-habitation assisted by social workers or peer educators were created in social collective residences for those who had demonstrated that they could not support the costs of a house by themselves.

- Thirdly, modular and progressive systems have been put into place to offer a wider range of housing stock, to better suit personal needs.

Many local systems of social, temporary housing, assisted cohabitation, or supported housing have been set up by local stakeholders by finding and networking housing resources both on the private market and in the public residential housing stock. They have also established agreements for the flexible use of each house, with the participation of service users and their caregivers.

- Fourthly, attempts were made to forge a synergy among local social, institutional and economic stakeholders, so that the available housing stock wasn't considered as a foreign body, but rather as an experience of citizenship awareness, that could align a number of interests, particularly those of the homeless and produce added value.

It is the case, for instance, with a number of disused houses that have been refurbished with public funds or resources from banking foundations and that have been allotted to associations, local bodies, and NGOs before being returned to their owners. They make them available to homeless people, and ensure they are correctly used in order to provide real opportunities for the social re-integration of their beneficiaries.

The common disadvantage to all these examples is the fragmented nature of the work, the lack of method and universality and the cost, both in financial and organisational terms, that such an approach requires.

However, it should be mentioned that if the multi-dimensionality and complexity of homelessness is neglected, then there would be a risk of developing an ineffective system for the homeless, or at least some of them. Strong, long lasting social support can help people maintain a house, as well as social identity and grow responsibility. It is this sort of social counselling infrastructure that everyone should be entitled to, that is lacking in Italy at the moment.

In conclusion, we firmly believe that meeting the housing needs of the homeless is possible and that housing is a subjective right that institutions have to grant to everyone. However, we think that in order for the effectiveness of this right to be granted to the homeless, institutional efforts should not only focus on granting a house, but should put in place further measures to ensure that everyone has the support they need to forge their social network anew, and reconstruct the "resident" identity, that is necessary for living in society. To some, it will be enough to have a house to reach such an objective, to others, it will be necessary to follow a longer and more challenging counselling strategy. Everyone should be entitled to this right and it would be terribly counterproductive to separate the material support given through housing from the immaterial support that is given through counselling.

At present, Italy is still far, far from the final goal, but we believe that the road to follow is clear.

**Strong, long lasting social support can help people maintain a house, as well as social identity and grow responsibility.**



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