



FEANTSA

2008 Annual Report Spain

Residential solutions for the
homeless

July - 2008

THIS DOCUMENT WAS COMPLETED BY:

Antonio Rodríguez Garcia, FACIAM
Chapter 9 was fully completed by
the Association Prohabitatge

**This report was mostly taken from questionnaire answers
sent by FEATSA to the following ENTITIES:**

Members of Feantsa Spain

Arrels Fundació (Arrels) - Barcelona
Provivienda – Madrid
RED Acoge - Madrid
Prohabitatge – Barcelona
Fundación RAIS - Madrid
ADIGSA - Barcelona
Hermandad del Sto Refugio - Zaragoza

Members of FACIAM

Fundación San Martín de Porres – Madrid

Members of Caritas Spain

Caritas Diocesana de Ciudad Real (CD Ciudad Real)
Caritas Diocesana de Granada (CD Granada)
Caritas Diocesana de Guadalajara (CD Guadalajara)
Caritas Diocesana de Valladolid (CD Valladolid)
Caritas Diocesana de Zaragoza (CD Zaragoza)

OTHER ENTITIES

*Departamento de Inmigración, Dirección General de Inmigración y Cooperación al
desarrollo, Ayuntamiento de Madrid (Ayto Madrid)*

My thanks to all of those who have contributed

TABLE OF CONTENTS:

0. INTRODUCTION - THE REAL ESTATE CRISIS IN SPAIN	4
1. BASIC FACTS ABOUT THE HOUSING MARKET	5
2. PUBLIC HOUSING POLICIES	9
3. ACCESS TO HOUSING AS A TRIGGER / CAUSE OF HOMELESSNESS	15
4. THE ROLE OF TEMPORARY DROP-IN CENTERS (<i>CENTROS DE ACOGIDA TEMPORAL</i>, CAT) AS ACCOMMODATION	19
5. HOMEOWNERSHIP	28
6. THE ROLE OF THE PRIVATE RENTING MARKET	31
7. ROLE OF SOCIAL OR PUBLIC HOUSING	35
8. HOMELESS PREVENTION	38
9. THE RIGHT TO HOUSING (ASSOCIACIÓ PROHABITATGE)	41
10. IMMIGRATION	45
11. BIBLIOGRAPHY	47

0. Introduction¹ - The real estate crisis in Spain

From January to July of 2008, the fall of housing sales has exceeded 30%. Access to credit has been restricted and the Euribor is at 5.36%. There is a supply excess of 650,000 homes and the prices of flats are going down. The 2008 forecast predicts a fall of 2.5% and for 2009 it is forecasted to increase between 10 to 15 percent. In addition, the society was alarmed to learn in July of this year, that the largest real estate agency in the country, Martinsa Fadesa, suspended the salaries of their employees announcing a crisis which shows that the worst is yet to come.

Although less than 200,000 houses were initiated, the construction delay of last year will provide 700,000 homes on the market this year. In 2007, 665,000 houses were initiated. Second hand flats in Madrid are now sold at the same prices of the year 2005. Experts predict that the fix on prices will be greater than the last real estate crises of the early 90s.

In the economic crises in which the Spanish economy is entering with the 'loss' of the real estate sector, the government affirms that the rest of the sectors will absorb the unemployment of the construction sector; "the public construction will compensate the fall of the residential sector,..." However, experts think that this crisis has to do with the astronomical growth of prices and tough property speculation.

The Housing Ministry, concerned by the enormous number of housing initiatives during 2006, commissioned a study about the demographic necessities of housing. The results were reassuring. According to the study, 685,000 houses are needed yearly (210,000 marriages, 13,000 unmarried couples living together, 210,000 immigrant homes, 125,000 emancipated youth, and 127,000 divorces), but unfortunately, the study was not found to be correct:

- The accounting methodology presented errors
- The potential and actual demand was not differentiated
- Calculation errors which did not considering the most important group of people, those between the ages of 25 to 35, which dropped by 150,000 people from 2005 to 2007 due to the low birthrate in the 80s.
- Many Northern Europeans buy houses with the objective of investing.

For this reason, the rhythm of housing construction and the rise in prices is not so much due to the demand caused by the demographic increase but for these two factors:

- The unreal expectations of the adjustment of housing prices around 20% annually, which is pure speculation
- Easier credit access

Many potential buyers who have not been able to purchase a home due to high prices are waiting for prices to go down. Some experts say that the prices have to go down 42% in order to return to the normal value; going from 7 to 4 years of income in order to purchase a house.

The government should take advantage of this fall in order to help the housing field. While the houses are not being sold, they can be transformed into rented homes or be apart of the official housing protection while the adjustment period lasts.

¹ Taken from Jose Garcia Montalvo, El País, July 6th, 2008

1. Basic facts about the housing market

Percentage of social housing in the total housing pool (brief definition of social housing)

The concept of social housing is a broad term that can include various concepts.

On one hand, social housing is what is "destined to disadvantaged social groups. This includes the most affordable housing method which has traditionally been social housing through renting. In Spain, less than 2% of the entire housing pool is rentable" (Provivienda). Generally, the regional public administration is in charge of this housing (*Vivienda de Promoción Pública, VPP*) and it is preferably assigned to groups who have difficulty accessing a home.

Social housing can also be understood as housing which has some type of official subsidy or aid (VPO) and as such, it has a series of characteristics, such as set prices and sizes. This is usually targeted to the middle class and does not necessarily need to be considered social housing.

"Social housing should be an instrument for territorial equilibrium. It should not only offer shelter for the sector of the population with less purchasing ability, but it should also create a cohesion in the city which permits an integration between these and other groups. Regarding the double function that social housing needs to fulfill, it is also important that they are adequately located. It should be an instrument for social mixing in heterogeneous urban spaces which avoids constructing ghettos and assists in the integration of certain groups, facilitate the ability to govern urban spaces, and, in short, preserve the social cohesion and peace. For this reason, urban law will accomplish their objectives when they achieve social integration, conflict prevention, and conflict management" (CD Granada).

In Catalunya, there are 263,343 social houses / 3.829.026 total of homes = 7% (year 2007). Included in the social housing are the public owned homes which are rented, the finished subsidized homes which have not been disqualified, homes that are contracted for renting before 1985, and the homes that have been rented through the assistance of the Mediation network for Social Renting (*Red de Mediación para el Alquiler Social*).

Percentage of rentable homes in the entire housing pool

According to the Housing Ministry, in the first study conducted about the renting market situation, the housing pool in Spain shows to be situated in 1.8 million rented units, which is only 11.25% of homes. This percentage is even inferior to 11.4% of 2001. Subsidized houses in the renting system only represent 1.5% of the public housing market (Provivienda).

In Catalonia the information shows: 478,016 rentable homes / 3,829,026 total pool = 12% (year 2007).

Percentage of substandard housing (brief definition of the term substandard housing)

Living space that does NOT have:

- minimal services (running water, electricity, built in plumbing and a bathroom)
- sufficient ventilation or lighting

- the ability to provide shelter in extreme weather conditions
- sufficient room for the occupants so that overcrowding does not occur

In general, the deteriorated houses are where there are situations of over crowdedness, lack of basic services such as running water or electricity, and, in many cases, safety risks for those that inhabit them. The concept of substandard housing is also related to social exclusion.

In regards to the quantification of this phenomenon, the Ministry of Public Works and Highways ("*La desigualdad urbana en España*", the urban inequality in Spain, 2,000) highlights that around 15% of the population in the major municipalities which have 20,000 inhabitants live in unfavorable neighborhoods. This throws out a total figure of some 3,750,000 people. According to this study, 2,870,000 people will be living in unfavorable neighborhoods in municipalities who have more than 50,000 inhabitants.

In respect to the concrete differences presented among family homes, it is worth noting that 20.4% of Spanish homes present a significant level of humidity, 11.5% have leaks and 6% of the floors or wood window frames have rotting. Moreover, 20% deal with delinquency or vandalism close to where they live. Only 1 in ever 3 homes (31.6%) do not have any problems.

In respect to basic available services, 1.8% of homes do not have a bathroom or a shower, 1.4% do not have an independent kitchen and 1.1% do not have a toilet with running water. In total, there are 387,000 houses (3.1% of all homes) that do not satisfy the minimal inhabitable conditions. Some 37,000 houses which present a state of dilapidation (0.3% of all homes) should be added to that list and it is also important to know that there are some 48,000 shacks that exist (Information provided by CD Granada).

According to the last Population and Housing Census completed by the INE in 2001, 128,549 homes exist in the Community of Madrid whose precarious residential condition is considered to be substandard housing (Report on Substandard Housing in Madrid by *Caritas*, Madrid, November 2007. Sociological Investigation Team, EDIS).

In Catalonia, according to information provided by ADIGSA, 277,100 homes, 10.3% of all homes (2005) can be considered substandard. This estimation was completed using the number of homes which are found to be in the housing stratum of low or medium-low which were collected through the study Housing in Catalonia 2005 (*Habitatge a Catalunya 2005*). The assignment of the homes in the stratum were chosen due to the house's condition, the deficiencies and problems detected, the economical cost, the available equipment, and subjective perceptions.

Percentage of homes with overcrowding (brief definition of the term overcrowding)

The concept of overcrowding measures the relationship between the number of people in a home and the number of inhabitable rooms occupied in a house. Average overcrowding is estimated to exist when a home has three people per bedroom, and critical overcrowding when there are more than three people in the same conditions (CD Granada).

According to ADIGSA, there are 32,286 overcrowded homes, 1.2% of all homes (2005) in Catalonia. According to the study Housing in Catalonia 2005, these homes have less than 12 square meters of space per person.

In Guadalajara, a city with some 65,000 inhabitants who live very close to Madrid, the percentage of overcrowding is approximately 3.4% of the entire housing pool in Guadalajara (CD Guadalajara).

Effort rate for the purchasing of homes (brief explanation of how it is measured)

To calculate the effort rate for purchasing a home, one needs to keep in mind the following variables: one's own price for renting a home, one's level of income, and the number of people that form a part of the family. In function with the existing relationship between these three variables, this rate will change. One can venture to define it as the percentage of rent that the family will put towards the purchasing of a house.

It is estimated that 15% of homes show that they have financial difficulties when reaching the end of the month. It is exactly these homes that present the highest level of infrastructure deficits. According to the Youth Council of Spain (*Consejo de la Juventud de España*), a young person needs almost 60% of their salary to occupy a home in the private market (CD Granada).

Between 1987 and 2004, the actual price of purchasing a new house in Spain, from the point of view of the financial income that needs to be dedicated to the purchase, has multiplied by 2.5. In 1987 a worker assumed to pay the equivalent of his or her gross income during two and a half years, or 31 monthly salaries of 764 Euros, in order to purchase an average house of 75 m². In the end, in 2004, the worker assumed to dedicate 6.6 years of work, or 79 monthly salaries of 1,641 Euros for the same house.

According to ADIGSA, 59% of the family income (year 2007) is dedicated to the purchasing of a home. This is the theoretical percentage of the family income that should be allocated to cover the first year of mortgage for new construction, in standard conditions of interest rates, loan to value ratio, and amortization period. The value of a home can be determined by applying the average price of a house, publicized by the Secretary of Housing (*Secretaria d'Habitatge*), to a home built to be 90 square meters.

Other relevant information about the housing situation in Spain

It is estimated that around 3,000,000 empty houses exist in Spain. Spain's social expenditure destined to families for housing and social exclusion is situated in the 1.7%, which is two points under the European average. According to information from the housing observatory of the General Notary Council (Consejo General Notariado) of 2005, 20% of the Spanish population is excluded from the real estate market. Housing prices are astronomical with increases of 107% in seven years (Caixa Report, *Informe de la Caixa*, 2004). On the other hand, salaries within the same time period only rose 34%. The rate of unemployment in young adults between the age of 18 to 35 is 13.2%, and the poverty rate was situated at 24% of the Gross Domestic Product in 1993, which was 20% in 2002 (Eurostat, 2005). With this scenario just described, there are few possibilities to occupy a house in these times (CD Granada).

Social housing in Spain is almost nonexistent. Housing continues to be well speculated (Provivienda).

Public expenditure related to housing

Social Barometer in Spain (www.barometrosocial.es)			
Year	Public expenditure attributed to "housing access and new construction" (thousands of €)	Total State expenditure (thousands of €)	Indicator
1994
1995
1996	675	197.333	0,34
1997	679	209.174	0,32
1998	684	209.498	0,33
1999	677	212.664	0,32
2000	658	218.188	0,30
2001	661	236.782	0,28
2002	657	238.920	0,27
2003	653	258.843	0,25
2004	663	264.964	0,25
2005	878	279.927	0,31
2006	1.068	301.331	0,35

2. Public housing policies

Spain's Public Housing Policy

The two principle features of Spain's public housing policy are:

- The promotion of private property as the main route to home ownership
- The continuous encouragement of unregulated private housing construction which does not consider the use, location, or capacity to satisfy basic residential needs

The two main characteristics of Spain's housing policy are:

1. Since the 80's, majority of the urban planning has been transferred to the autonomous communities and the town councils, which are responsible for applying norms and the land management in accordance with the General Plans of the Urban Ordinance (*Planes Generales de Ordenación Urbana*), subsidiary norms, and urban land boundaries.

The local taxes generated by housing construction, transmission, and maintenance are an important source of income for the city councils. In these last years, much of the land has been qualified as potential urban land, which has offered an income increase for city councils through real estate operations and in many cases through urban corruption, especially along the Mediterranean coast.

2. Financial aid is distributed through direct benefits (for those who are purchasing a home and to the construction companies, so that they build cheaper houses than those in the free market) and indirect benefits (fiscal tax exempt on income tax for mortgage credits). Since the direct aid was established, it has worked in association with Multi-annual Housing Plans (*Planes Plurianuales de Vivienda*), set up by means of agreement between the central administration and the autonomous governments.

Between 1940 and 2005, there have been 12 Housing Plans (*Planes de Vivienda*).

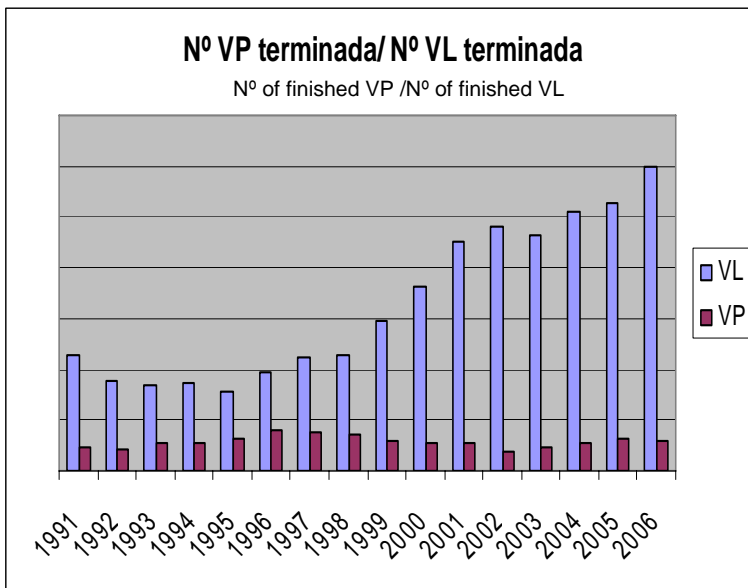
- Since the 80's, the «housing problem» has been seen, before all, in terms of shortage. The residential deficit is estimated to be over a million and a half units. In the decade of the 60's, Spain constructed many social houses, financially aiding the construction. More than a half of the new homes were subsidized. The quality of these social houses was dreadful and in order to avoid having the government pay the maintenance costs, they opted to sell them to the residents as soon as possible. This is one of the reasons why property ownership became the most common form of housing.
- After the 80's, the plans were oriented to raising the quality of housing, rehabilitating the construction that was of poor quality from the previous decade, and strengthening the access to property for people with less resources by means of direct aid. The construction companies no longer receive the money. It goes directly to the buyer through direct aid, no interest loans, and subsidized rent, which is always based upon the income or profits of the buyer.

Plan 2002-2005. The main objective was to help the construction, purchasing, or rehabilitation of almost 400,000 homes of the Official Subsidized Housing (*Viviendas de Protección Oficial, VPO*). Almost half of the plan has been dedicated to constructing new homes in the interest of strengthening the access for families whose annual income is up to 5.5 times the Minimal Professional Salary (*Salario Mínimo Interprofesional, SMI*). Today, only a bit more than 200,000 homes have been built. Indirect aid has had a larger impact than the

direct aid from the Housing Plan (*Plan de Vivienda*) and there are fixed tax exemptions for the income tax on a purchase of a new home. There was no fiscal aid for homeowners who rent.

Public sector aid has only assumed a minimal part of the housing business in the last years. Looking at 2004, direct and indirect public aid is estimated to have given about 6,000 million Euros. This represents 5.4% of the 110,000 million Euros which was put towards building homes (76% of the construction sector). In other European countries, the government offers more than 20%.

In the following chart one can see the relation between available housing construction (VL) and subsidized housing (VP). One can clearly see that the residential situation has been left in the hands of the market.



	Available Housing	Subsidized Housing	%
1991	227.970	46.373	20,3
1992	178.501	43.327	24,3
1993	170.403	53.181	31,2
1994	174.793	55.514	31,8
1995	155.902	65.350	41,9
1996	194.871	81.580	41,9
1997	224.332	75.263	33,5
1998	226.631	72.152	31,8
1999	296.250	60.531	20,4
2000	362.940	53.244	14,7
2001	452.252	53.019	11,7
2002	480.729	38.599	8,0
2003	462.730	45.538	9,8
2004	509.293	55.985	11,0
2005	528.754	61.877	11,7
2006	597.632	60.358	10,1

The current President of the Socialist Party had «housing issues» as the main objective of his electoral campaign and for this reason he created the Housing Ministry (*Ministerio de Vivienda*) after winning the elections. They have adopted the following initiatives: Housing Crash Plan (*Plan de Choque de Vivienda*) approved in the middle of 2004; Public Renting Society (*Sociedad Pública de Alquiler*) approved in April of 2005; and the Housing Plan of 2005-2008 (*Plan de Vivienda 2005-2008*) approved in July of 2005.

- The **Housing Crash Plan** had a budget of 1,031 million Euros for 2004 and its main objective was to subsidize 71,000 houses which would be added to the 110,000 homes already accounted for by the State Plan (*Plan Estatal*) of the previous government. The majority of the subsidized housing for the Housing Crash Plan (41,000) was put towards renting.

The plan offers homeowners of rentable buildings up to 6,000 Euros for rehabs and for improving the conditions of their home. At the same time, it is easier for companies who wish to buy homes for renting purposes. Before, this was only possible for Non for Profit entities. They raised the basic price of subsidized housing in order to narrow the spread of prices of the free market.

- The **Public Renting Society** offers to intermediate the renting market, without competing with the private sector. It only plans on covering 1 to 2 percent of rentals. The home owner receives the security of getting

paid punctually an agreed upon price, even if their space is not occupied. The tenants are offered an affordable price and guarantee by the administration. The idea is that the service will be self-financed within a few years by charging an initial payment, just as real estate agencies do, and by offering 20% of the monthly payments for formalities to the intermediate (80% is for the home owner). In addition, the renter has to pay an additional month of rent as a security deposit, just as established in the Law on Urban Renting (*Ley de Arrendamientos Urbanos*).

- In July of 2005, the **Housing Plan 2005-2008** (*Plan de Vivienda 2005-2008*) was approved with a budget of 6,822 million Euros, which was double the budget of the previous plan. The main goal is to offer subsidized housing for 720,000 families (180,000 every year), who have low income and can not access the free market. One fourth of these homes (176,000) will be for social renting, which is new to the plan and this will be mainly offered to people under the age of 35, which makes up 80% of the demand for subsidized housing.

If they accurately carry out this plan, subsidized housing would be over 25% (it was less than 10% in 2004) in relation to the free market. On the other hand, they have not established clear measurements such as taxing empty homes in order to avoid property speculation or the promotion of an efficient use of the housing pool.

The autonomous communities develop their own housing plans based upon the state plan, but incorporate their own elements.

- **The Community of Madrid's Housing Plan, 2005-2008.** The Community of Madrid has reorganized various parts of the subsidized housing and public acts into 13 specific plans, which are separated into 4 categories: selling or use of property; renting; rehabbing; and special situations. The rent payments or renting is the newest addition, with specific plans for youth and large families. The Community of Madrid Housing Office (*Oficina de Vivienda de la Comunidad de Madrid*) manages the plan collectively. In the Youth Plan (*Plan Joven*), for example, petitioners are on one designated list which gets passed on to the city council and public and private developers so that the same petition is attended to by all parties.

On one hand, Madrid's City Council (*Ayuntamiento de Madrid*) inaugurated the City Council Agency for Renting (*Agencia Municipal de Alquiler de Viviendas*) in 2004 with the objective of renting empty apartments preferably to people under the age of 35, offering home owners a guarantee on their behalf.

At the same time, the City Council Company for Housing and Land (*Empresa Municipal de la Vivienda y el Suelo*, EMVS) has offered a total of 8,228 subsidized houses for sale for the 173,000 petitioned (covering 5%), and another 1,065 rentable homes for the 63,000 petitioned (covering 1.6%) between 1992 and 2004. In both cases, one needs to be registered in the city council, have a monthly income between 690 and 2,530 Euros, and he or she can not already own property in Madrid.

IVIMA is the entity that offers direct subsidized housing (Public Promotional Housing, *Viviendas de Promoción Pública*, VPP) for people who have the most difficulties in obtaining housing. They have 23,000 houses for renting, 22,000 garages, and 2,000 commercial spaces. IVIMA is actually the largest promoter of public housing in Spain with more than 15,000 subsidized homes which are in different phases of development and construction. Sixty percent of the homes are allotted through drawings and in accordance with an obtained rate. The rest of the homes are held for special necessities and social emergencies, especially for evictions and relocations of the marginal population living in substandard settlements.

- The **Catalonia Housing Plan 2004-2007** (*Cataluña el Pla per el dret a l'habitatge 2004-2007*) sets out the decisive role of the city council in the residential intervention for people who have less resources and specific necessities which move them away from the conditions of the real estate market. The public company, ADIGSA, dependant on the Environment and Housing Department (*Departament de Medi Ambient i Habitatge*) negotiates the Government's (*Generalitat*) public housing which has handled close to 80 thousand homes since 1985. In order to prevent the residential exclusion of these sectors of the population, the current plan promotes feasible accommodations and creates a mediation network for social rent on behalf of non for profit entities. In particular, they set out to help pay rent as the first state process for residential settlements in the city councils.

In the new Law 18/2007 (Ley 18/2007) framework on housing rights, approved on December 19th, 2007, which establishes the Catalonia General Government (*Gobierno de la Generalitat de Catalunya*) as competent in the subject of housing, we found in the preliminary title of article 3 the following definitions:

- **Insertion housing:** housing that is managed by public or non for profit entities in a renting system or other form of occupation, destined for people who need special attention
- **Public resource housing:** housing that is destined to those who have temporary difficulties with emancipation and those who require assisted residence or to be taken in, such as: youth; elders; female victims of domestic violence; immigrants; people who have separated or divorced and have lost their shared home; people who are waiting to be moved on behalf of the public housing relocation program or for carrying out urban planning; or homelessness. The size of these homes is determined by the necessities. They can be considered as public resource housing for short term use of people with guidance necessities in order to assure social inclusion with typology and designs that permit the shared use by people without family ties.
- **A Homeless person:** A person or unit of people living together without a dignified or adequate home, who can not offer an address, who lives in the street or in a space that can not be considered a home, in agreement with what is established in this law, and suffers social exclusion due to barriers or personal difficulties which do not permit them to live in an autonomous way.

Before the law, but also joint with it, in October 2007, the National Housing Pact (*Pacto Nacional para la Vivienda*) was signed by the Governor of Catalonia and 33 organizations after a long process of compromises and social dialogue. Included in the pact were: representatives of the local administration; the parliament groups; the unionized organizations; employers and social agents; and the economic sector on housing. With the Pact reinforced by the law, they established actions with measures and procedures to prevent residential social exclusion by means of having a universal system of personalized assistance for paying mortgages, sufficient resources for inclusion housing, and a guarantee of dignified and adequate accommodation to those living in poor spaces. This was made in hopes of eradicating overcrowding, substandard living, and the phenomenon of being homeless.

The pact was established for 2007 to 2016 and the main objectives for the prevention of residential exclusion were:

- Prevent any person from being excluded from housing for economical reasons through the aid of 60,000 homes by means of:
 - Aid for the rent of 20,000 homes
 - Aid for avoiding 15,000 evictions

- Aid for paying 12,500 mortgages
- Construction of 12,500 new social homes
- Guaranteed establishment and security for more vulnerable residents
- In order to guarantee a dignified and adequate accommodation to those who are living in poor conditioned homes: A Guarantee of a dignified home to groups who are living in poor conditioned homes or homeless with financial aid for 23,000 people by means of:
 - Inclusion housing for 15,000 people
 - Drop-in shelters for 8,000 people
 - Eradication of substandard housing and overcrowding

Administration and competition levels in the area of housing

FIELD	REGULATORY FRAMEWORK	RESPONSABILITIES AND CAPABILITIES
STATE Defined in the Spanish Constitution and legal sentences by the Constitutional Court	<i>Monetary System : currency, exchange and conversion rate; regulatory based of banking, credit, and insurance (149.1.11 CE)</i> <i>Regulatory basis of credit and economic activity coordination (149.1.13 CE)22</i>	<ul style="list-style-type: none"> - Establish the basic rules of protective acts: define the acts that can be subject to public protection, determine the financial formulas, define income limits for possible beneficiaries, unit value - Elaborate the Housing Plans that the CCAA should develop - Determina la regulación y el financiamiento de la promoción privada de vivienda pública. - Determine regulation and funding for offering public housing to private owners - Design the fiscal policy so that homeownership is favored over other types of housing such as rent, cooperatives, etc. - Regulate mortgage and the access to credit
	<i>Trade and civil legislation</i> Art 1491.6 and 8 CE	<ul style="list-style-type: none"> - Institute a public and private renting plan such as the duration and characteristics - Regulate the property regimen and questions related to construction
	<i>Spanish equality and protection of the environment</i> Art 149.1.1, 18, 23 CE	<ul style="list-style-type: none"> - Establish basic regulation of the land (Land Law, <i>Ley de Suelo</i>) and the minimal amount of land that should be dedicated to social uses
	<i>Immigration</i> Art. 149.1.1, 18, 23 CE	<ul style="list-style-type: none"> - Regulate the general regimen of immigrant rights
	<i>Expropriation</i> Art. 149.1, 18, 23 CE	<ul style="list-style-type: none"> - Regulate the forced expropriation regimen
AUTONOMOUS COMMUNITIES Defined in CE Transfer Decree TC Legal Sentences and Autonomous Statute	<i>Territory, urban, and housing planning</i> Art 148.1 3 CE	<ul style="list-style-type: none"> - Develop basic rules for protective acts and housing plans established by the central state - Determine the regulation and funding for public housing - Establish the housing and urbanization legislation - Have competence in related fields such as social assistance, youth, promotion of women, guardianship of minors, etcetera
CITY COUNCELS Defined in the Law 7/1985, regulator of the Bases of Local Regime and Law 57/2003, actions for the modernization of local government	<i>Authority and competencies of City Councils</i> Art 7, 25 and 28 LBRL. Art. 4 MMGL	<ul style="list-style-type: none"> - Planning, management, implementation, and urban discipline, definition of the urban form, upgrade of land and the upgrade and consolidation of existing urban land - Promotion and management of housing - Protection of public health - Complementary activities can completed with public administrations, in particular, related to education, culture, promotion of women, housing, health, and environmental protection

Source: Housing Rights and Policies: report of a missed meeting, report taken from the official mission in Spain of the United Nations Special Rapporteur for the right to adequate housing . Observatory DESC, January 2008. Provided by Provienda.

Public housing policy in relation to the homeless

The only autonomous community that has a specific plan for working with the homeless as part of their general policy for housing is Catalonia, as described earlier. The homeless there are considered to be people in a social exclusion situation and therefore Social Services are responsible for them. Therefore, the policy developed is found within the social service framework, and generally the type of accommodation which they are able to offer is a type of social welfare, such as shelters, insertion flats, etc.

To access the public housing offers, directly constructed by the public administration, it is indispensable:

- To be registered with the city council for a certain number of years, 2 years in some cases
- Proof of income

If we combine this type of policy which gives priority to families with the fact that many homeless are single and do not have any children that they are responsible for, it is very unlikely that a homeless person will be able to access a social flat.

In regards to the **prevention of homelessness** in the broad sense of the term, it is usually the social service agencies who detect risky situations such as evictions or outstanding notices. They try to seek punctual solutions as cases arise. Due to a lack of budget or bureaucratic paperwork which may take time they often need to resort to the solidarity of institutions such as *Caritas*, who have established networks on small scale basis.

From the social service field, a network of services (shelters, pensions, hotels, etc) has been developed for emergency situations in order to prevent families or people from losing their homes, ending up in the street, or using homeless resources. For example, Samur Social in Madrid and in other cities is a service with specialized support for homeless and social emergency situations. It is also known that in Spain, the support of family and friends functions well and many times these types of crisis can be resolved through these informal networks.

In reference to substandard living, slums, etc, it usually falls upon the public housing agencies to tackle the eradication policies of slums on a long term basis. In many cases, public organizations have been formed that are highly specialized with a strong background in social work, such as the IRIS Institute in Madrid who works with the marginalized gypsy population. They have developed relocation programs for people in public housing and at the same time have designed social programs for guidance and social promotion. In Madrid, the IRIS has spent many years towards eradicating slums.

One of the critiques of this type of policy is that the concerns expressed for these people are not due to their disadvantaged situation, but emerge from the necessity to relocate them because the land where they are currently living is going to be urbanized or is going to be made a road.

Another prevention strategy for homelessness is the access to social housing for "social risk groups such as women or men who are separated and no longer have a place to live, for battered women who need to escape, and for families who have low income and can not access a home in any other way, and if they do not receive this type of aid, they will end up living in the street" (CD Guadalajara).

3. Access to housing as a trigger / cause of homelessness

The role of housing in homelessness

Housing is considered to be an important factor and a trigger of the homeless situation and 'If this is true, the structural dimension of the housing market of today's society would be converted into a key element and determinant of the root causes of homelessness' (RAIS).

Housing also plays an important role in the integration of the homeless because a house provides many necessities in reference to belongings, relationships, intimacy, security,...(CD Ciudad Real). In this sense, housing alone does not guarantee social inclusion, but is an essential condition. The lack of housing is one of the most serious obstacles to overcome in order for homeless to abandon their situations of social exclusion. It is a primary necessity that should be taken care of (CD Guadalajara). The lack of housing generates a situation of insecurity, a loss of one's cultural roots, and a lack of intimacy which drives the person through a process of huge personal and social deterioration. Having access to a home as one's own space, opens up the possibilities of reconstructing confidence in oneself and the construction of social participation (CD Valladolid).

Social centers working with the homeless, whose objectives are dealing with the their integration into every day life, access to housing and the maintenance of that home are all key elements in the final process of achieving autonomy and employment. For this reason, "these social service programs are little to no use without an existing social housing policy which includes affordable rent and subsidies" (CD Granada).

In order to illustrate the importance of housing in the exclusion process, Provivienda has offered these following three examples:

Example 1: A single mother with 3 minors works and receives a salary which allows her to cover the basic necessities such as food and transportation. Having this income, she can either satisfy an available housing price (private) or attend to other basic necessities. If she tries to do both, she will find herself in the street because there is not enough money to pay for everything.

Example 2: A man who has separated from his wife and has an average salary (1500 €) has to leave his home so that his wife and children can live there. He has the obligation to give child support which will cover the food for the children. If he does so, it will be impossible for him to pay rent for a private place. He may find himself in the street or obligated to stay in precarious conditions.

Example 3: A Homeless person receiving a Minimal Inclusion Subsidy (*Renta Mínima de Inserción, RMI*) (354 €/month) is forced to live in a Temporary Housing Center (*Centro de Alojamiento Temporal*) or on the street in order to also access basic necessities such as food and transportation. He or she may be allotted a public home with a monthly rent adapted to their income. In this way, one can (in a very precarious manner) support oneself. Without a home, it is not possible.

In regards to immigrants and concretely referring to temporary workers, which are mainly immigrants, the simple fact that they have maintained a displaced situation for years continuously between territories; the difficulty in planning their future in a family environment or stable relationship; inadequate housing; social isolation which occurs in many cases (due to a lack of compliance with legislation by the employers, businesses, and local public administration); labor insecurity; loss of cultural roots; and social rejection, among

other problems has brought about the deterioration of a large portion of the population, especially the African, North African, and Sub-Saharan groups (Red Acoge).

Poor housing conditions or inadequate housing

Poor housing conditions, or overcrowding, occurring in many homes within the last years, originates from the lack of economic resources and limits people from finding better solutions. It is provoking an important loss of acceptable life conditions which is presenting: family conflict; abuses and promiscuity of minors; tyrant relationships between those seeking and providing housing; problems of co-existence with neighbors, etc. which in many cases leads to a loss of social networks, broken families, poor health, and depression (Provienda). This type of situation can provoke an abandonment of the home and maybe even a situation of homelessness, "especially when the social unit consists of minors" (Ayto de Madrid).

Some say that it is unusual that the people who are taken in at emergency shelters have an immediate need but what is more significant are their living conditions at home (even though this implies a long term problem and is often linked to unemployment). Although, some have said that emergency shelters have taken in people who have had to abandon their residence because they do not have minimal living conditions. This is typical in relation to older buildings, rented by people who have low income and therefore can not afford to complete the necessary rehab (CD Granada).

There are people who have inadequate or poor living conditions, who abandon their home little by little or spend less and less time there every day. They spend more and more time in typical public spaces (the street, drop-in centers, etc). This situation is common for those who do not have minimal social networks, who have often lost much of their cultural roots, and experience loneliness (CD Valladolid).

In respect to the immigrant population, they are mainly living in inadequate or precarious housing at a high rate and are usually lacking appropriate conditions or dealing with overcrowding. This situation has a significant impact upon one's first moments of arriving to a new country. This situation should not provoke a personal deterioration. An immigrant assumes that it is a temporary situation and something that can be overcome during the second phase of their migrant process. The problem develops when this situation lasts for a longer period of time. We can even dare to say that in the beginning, having a precarious living situation can be a part of the migrant strategy. This way they can accomplish their objectives in the quickest way possible (send money home to the family, save money for a business opportunity, buy a home, etc.). Problems occur when their goals are not achieved on a short term basis and they need to maintain a vulnerable situation for a long period of time. It is from this point on that other cognitive, emotional, and/or behavioral deficits can begin to occur and a chronic or grave homeless situation can occur (Red Acoge).

The situation and tensions of the housing market have a crucial impact on the homeless. If it is difficult for a single person with one salary to access a home in the free market, homeless people who lack social networks and family assistance have even more difficulties in sharing a home. The lack of social housing and housing resource aid forces these people to enter the free market which has become more expensive and excludes many people from obtaining housing. On the other hand, this increase in Spain's housing prices over the last 20 years shows the rise in the number of families who have reached their possible limits of being autonomous and functioning off of their own resources.

The most important problems related to housing

Accessibility:

- Lack of rentable housing and the high prices of rent for apartments or rooms
- Difficulty in finding accommodations on one's own (problems with communication, mobility, etc)
- Social rejection by homeowners due to physical appearance, legal history, etc.
- Inexistence of social networks in order to offer a guarantee to the homeowner. Submerged economy or non transparent payroll which does not reflect the monthly total net income. Insufficient or irregular income (in order to rent or buy)
- Lack of adequate offers and/or affordable housing in the real estate market

In Relation to the quality

- Some places that have terrible living conditions can cause evictions and when this is joined with a lack of efficient response by Social Services (*Servicios Sociales*), situations of homelessness are produced
- On the other hand, the main construction model that is being used in these last years is raising the final housing prices. There is available housing of high quality, such as: larger homes; green areas; pools; gymnasiums, etc. and single family homes, attics and duplexes (Provivienda).

Related to the suitability of the housing offer

- Inexistent housing policy directed toward the homeless
- Our residential pool offers a shortage of small houses for single people or couples at an accessible price for a one salary household. The market does not respond to the new necessities due to social changes in family structures (separation, divorce, single people, elderly, youth, etc) (Provivienda)
- City centers are being renovated and the housing prices are rising. Majority of the social networks of the people we work with are located in these areas (RAIS)

Related to insecurity (anti-social conduct, leasing laws)

- Homeless people have difficulty facing monthly rent payments, a month's worth of security deposit, and the commission of the real estate agency in order to begin their autonomous life (CD Granada)
- One of the most costly phenomenons that occur is unregulated subleasing. It is not regulated by the public administration or by the Law on Urban Renting (*Ley de Arrendamientos Urbanos*), but only by the Civil Code (right now norms are being developed in Catalonia, but not in the rest of the Autonomous Communities). Taking advantage of this invisible phenomenon, the people offering subleases have homes that are insecure and unstable which favor their abusive practices.
- Illegal or non-ethical conduct by the homeowner; the phenomenon of the "hot bed" ("*cama caliente*"); abusive prices for poor quality housing; illegal contracts, etc (RAIS)

Increase or deduction of the importance of housing as a trigger for situations of homelessness

In the questionnaires provided on this specific area for this report, the majority affirmed that the housing problem is not the only reason contributing to the increase of people attended to in shelters, "but that more attention needs to be given to the effects of the current economical crisis on the most vulnerable sectors of the populations" (CD Granada).

For this reason, it is possible that there is an increase in the number of people, principally due to the gradual increase in the types of interest on mortgage loans in a country primary made of homeowners, whose

housing debt rates in general were already high (Provivienda). The high price of mortgages is causing many families to fall near the fringe of 'the limit'. The dividing line between those on the inside and the out of an acceptable social situation is very thin and is being threatened (CD Valladolid). Immigrant groups are especially threatened and have taken on almost 40% of the housing purchases in the last years, with a high percentage of debt (Red Acoge).

The change of face may come from the increase in people who need to leave their homes due to the impossibility of paying and the increase of unemployment. Over the last years, the number of people (mostly men) seeking divorce has increased, in some cases after incidence of domestic violence. Every time it is more common that these situations of leaving one's home, motivated generally by growing apart, ends in situations of homelessness.

4. The role of Temporary Drop-in Centers (*Centros de Acogida Temporal, CAT*) as accommodation

Description of accommodation centers for the homeless in Spain

Before approaching the specific relation between temporary Drop-in Centers (*Centros de Acogida*) and the access to housing, it would be good to take a quick look at the characteristics of Spanish drop-in centers. In order to do so, I will use the Homeless Questionnaires-Centers 2006 (*Encuestro sobre las Personas Sin Hogar- Centros 2006*, EPSH-06) whose data was publicized in 2007 by the National Institute of Statistics (*Instituto Nacional de Estadísticas*, INE). The INE has completed two studies regarding homeless centers, one in 2003 and another in 2006. The questionnaire was completed through the centers' national directory, elaborated by the organization *Caritas* some years before (Cabrera 2000), and then data facilitated by the Regional Ministries (*Consejerías*) who were responsible for the social service material of the questionnaires was added.

The questionnaire covers a total of 445 accommodation centers in the entire national territory. **The average capacity of the housing network in 2006 was raised to 13,033 daily available beds, and a 15.2% increase from 2002.** Of the daily available beds offered, 2,112 are in the drop-in center, 388 are in pensions, and 10,533 are in accommodations (shelters and residencies).

An average of 5,040 available beds per day were offered by the public sector, while 7,993 beds were offered by the private sector

Average number of available beds for ownership and type of accommodation 2006				
Type of accommodation	Number of Available Beds			Number of Centers
	Public	Private	Total	
Shelters	4.260	6.273	10.533	305
Flats	528	1.584	2.112	
Pensions	252	136	388	
Total	5.040	7.993	13.033	

Resource: Nacional Institute of Statistics (*Instituto Nacional de Estadística*)

Available accommodation continues to be concentrated in the emergency accommodation model, while other types of housing resources continue to be the minority, even though there is an increase in the number of available flats within the last three years.

Type of Accommodation	2003		2006	
	Number of Available Beds	Centers	Number of Available Beds	Centers
Shelters	10.073	304	10.533	305
Flats	1.580		2.112	
Pensions	486		388	
Total	12.139		13.033	

Resource: Nacional Institute of Statistics (*Instituto Nacional de Estadística*)

The average daily number of occupied beds is 10,829, which takes on an average occupancy of 83.1% (in contrast to 80.3% in 2002). The average occupancy is very similar to that of the public centers (82.5%) as well as the private ones (83.4%).

Some of the characteristics of the centers:

- The majority of the centers, 75% (73% in 2003), are located in the cities that have more than 50,000 inhabitants and especially in the cities with more than 100,000 inhabitants, where 62% are found to be located (41% in 2003)
- The Public Administration (*Administración Pública*) owns 39% of the centers, leaving the majority of the accommodation to be privately run. However, the percentage of public owned centers has increased in respect to the 27% in 2003.
- Of these mentioned, 87.5% are open all year round. The majority of the centers are open seven days a week. Only 6.1% are closed on Saturdays and 7.7% on Sundays. Seventy six percent of the centers are open 12 or more hours a day and 54.5% are open 24 hours. According to the INE, "the centers are trying to offer **integration services instead of just basic assistance**, where people are offered solutions at any time of day" (INE 2007). However, even though the service has improved according to the 2003 questionnaires, there is still a lack of well qualified professionals in the field compared to other sectors of social service.
- Focusing only on the shelters or temporary attention centers, 264 of the 305 centers that exist can offer long term stays combined with housing for emergency situations and short term stays. Proportionally, private centers are the ones primarily offering longer stays.

	Public		Private		Total	
	Centers	%	Centers	%	Centers	%
Emergency	48	38,7	76	61,3	124	100,0
Short Term	32	28,3	81	71,7	113	100,0
Long Term	59	22,3	205	77,7	264	100,0
Total	80	26,2	225	73,8	305	100,0

Resource: Nacional Institute of Statistics (*Instituto Nacional de Estadística*)

- It should be noted that in relation to 2003, the number of centers who offer long term stays has increased. In 2003, of the 304 accommodation centers, 186 offered long term stays whereas the questionnaire shows that there are 264 in 2006.
- Lastly, in relation to the availability of beds, it is observed that the majority of the centers have an average capacity. There are only 20 centers that have over 200 available beds.

	Total	
	Centers	%
0 - 10 Beds	73	23,9
11 - 50 Beds	185	60,7
51 - 100 Beds	27	8,9
More than 100 Beds	20	6,6
Total	305	100,0

Resource: Nacional Institute of Statistics (*Instituto Nacional de Estadística*)

The recent historic evolution of the accommodation centers for the homeless

Up until some time ago, the group that was traditionally taken care of by the homeless resources were fundamentally the beggars and the "transient". The origin and the generalized use of this concept among social service professionals for people who were "without a home" and in a grave state of marginalization was in the 70s when, thanks to the first empirical study that was directed toward the homeless, publicized by *Caritas* in 1974, titled, "*The Transient: Loss of Cultural Roots and Migration*" was completed.

With this new terminology, people tried to socially approach this phenomenon without the negative burden and stigmatization that was assumed by the current terms which up until this time were vagabond, beggar, and indigent. In addition, it was difficult to analyze homelessness using classical terms when the homeless of this decade were a result of the world crisis of '73 and the general migration of the countryside to the cities, with the continuous increase of people in the street in the mid size and large cities that were without resources. With the use of the word transient, they were able to emphasize one of the most common characteristics of this phenomenon: people who always found themselves in a constant state of movement due to Spanish geography as a consequence of chronic unemployment, sooner or later resorted to begging or charity from institutions and people in order to survive.

The acceptance of this term was so important that even today they continue to technically use it in order to designate the group of people "without a home" in a state of grave social marginalization. In many small and mid-sized cities, the temporary drop-in centers or shelters continue to refer to people as transient, due to the fact that the majority of the population attended to was usually looking for temporary work or were passing through. Ten years ago this floating population was usually Spanish nationals and they were generally single men with an average age of 40. They lived off of temporary work, which was generally on a farm. Since then this "transient" Spanish population has been progressively substituted by the immigrant population in search of work.

At the end of the 80's and the and in the 90's, these types of services, based on the basic assistance of food and accommodations on a short term basis were criticized. The methodological renovation mainly came from *Caritas* Spain (*Cáritas Española*) since the majority of the resources depended on them. The fundamental critique of these services was that, without wanting to, they promoted "the transient life style" by offering short term assistance. This aid may have served those who were really looking for work, but those who needed longer term help and technically specialized assistance fell into a resource trap that only made the situation chronic.

In this manner, projects and resources based on Social Reinsertion (*Reinserción Social*) were developed, improving the services offered by the temporary drop-in centers by equipping them with professional assistance in social guidance and they began to create other types of welfare housing resources such as flats, centers for those who have minimal needs, etc.

The population that has been attended to at temporary drop-in centers within the last 10 years have suffered a radical transformation which has caused a change in the term "transient", for how it used to be understood is no longer in practice. The fundamental changes have been the following:

- Currently, half of the available emergency housing that exists in order to shelter excluded homeless in our country, are being occupied by foreigners. For the majority of the cases, they use these shelters as a last resort, and the only one offered to them, for social protection in order to face the first moments of their stay in the country or to cover their unemployment periods between seasons. For many of them, their indignant

situation is caused by the lack of work and housing permits. Usually once the needed documentation is completed, they no longer are in need of assistance. Nevertheless, in the last few years, it is common that people end up being trapped in this form of dependant and subordinate living.

- The demographics of the participants are less uniform and diversity has taken over (more youth, women, and family groups), joined with the multiplication of all types of problems that are part of the original problem (in addition to the traditional problems of alcoholism, drug addiction, or mental health, now they are joined with the consequences of domestic violence, minors who live in the street, break ups and evictions, long term unemployment, etc).

This has produced inadequacy between the continuous evolution of demands and the assistance that was traditionally structured and orientated for single males of a certain age who were typically alcoholics and felt separated from their cultural roots. An example of this is that 70% of the nationals attended to by the Drop-in Center of San Martin de Porres (*Centro de Acogida de San Martin de Porres*) in 2007 were registered in Madrid. The majority of them had just lost their current housing.

The responsibility of Social Services is now transferred to the Autonomous Communities that establish their own norms and activities in coordination with the city councils who set the social services in place for their corresponding population.

In coordination with the Autonomous Communities and the city councils, the government is beginning an ambitious project to implement Primary Social Service Assistance (*Servicios Sociales de Atención*) and Alternative housing solutions (*Alternativo*), securing the homogenous services and assistance in the entire country through the Coordination Plan (*Plan Concertado*). If in the area of primary attention services they have achieved acceptable results, in the area of housing it is clearly insufficient, financing a total of 14 drop-in center and 13 shelters in the entire country, according to the 2005 data.

However, I would like to highlight the distinction between Shelters and Drop-in Centers in this plan.

- **Drop-in Centers:** Residential centers designed to take in individuals, families, or groups in social difficulty on an urgent or transient basis. They complete orientation and assessment, and the loaning of basic necessities in order to normalize social cohesion.
- **Shelters:** Centers for the homeless or the transient who need food or accommodations during a short period of time, with information services and guidance for achieving social insertion.

Even though it is true that many centers have been progressively modifying their structures and even their origin by going from shelters to drop-in centers, this distinction, which is typical in many of the Autonomous Communities, has important consequences:

- Centers designed for the homeless are called shelters, with a lower level of assistance than a drop-in center and less financial investment per person. For this reason, it is of poorer quality.
- The relationship between shelters and the homeless has had an effect where the network of homeless assistance is disconnected from Social Services.

For this reason, the isolation in which the network of homeless assistance functions needs to be changed.

- firmly connecting the general social service network as second level solution perfectly integrated into the general network, and

- establishing stable channels of work and collaboration with other areas, especially housing services, creating a collaborative tie with action plans joined with possibilities of how to use existing services in one way or another. This is especially urgent.

For this reason, it is important that the Public Administration (especially the Autonomous Communities) initiate an integrated plan of action in the area of homelessness, from prevention to the creation of resources that “opens up a new working approach that is more rational, modern, coherent, and ambitious for what has come to be the last network safeguard in facing the extreme misery and consequently, personal and collective dignity” (Cabrera, 2005).

The role of CAT in the process of housing transition

In general, entities who have responded to this part of the questionnaire considered that these centers, in general, are taking on the role of an intermediate place between the street and the access to autonomous housing. In the last years, the quality of the services offered to the homeless has notably improved not only in the facilities but also in the technical assistance, with some exceptions. In the following chart, even though we have not segregated the value corresponding to the temporary drop-in centers, we can observe which assistance, such as Orientation, Information, and drop-in has been used in all of the centers studied by the INE, and which are functioning better since 2003.

	2003		2006	
	Total		Total	
	Centers	%	Centers	%
Information and drop in	442	79,6	482	80,6
Orientation	406	73,2	437	73,1
Accommodation	410	73,9	455	76,1
Restoration	387	69,7	482	80,6
Primary education	22	4,0	19	3,2
Technical training	14	2,5	17	2,8
Occupational workshop	125	22,5	125	20,9
Insertion workshop	85	15,3	85	14,2
Adult education	62	11,2	73	12,2
Artistic activities	132	23,8	162	27,1
Medical attention	114	20,5	108	18,1
Psychological attention	182	32,8	197	32,9
Legal assistance	125	22,5	142	23,7
Documentation process	129	23,2	156	26,1
Clothes Donations	243	43,8	275	46,0
Child care	41	7,4	21	3,5
Other	130	23,4	191	31,9
Total	555	100,0	598	100,0

Resource: Nacional Institute of Statistics
(*Instituto Nacional de Estadística*)

In this sense, the best assistance that can be offered is helping the homeless receive personalized assistance in order to achieve a high level of autonomy and independence, “... social insertion is the main focus of the beneficiaries, which helps them obtain social abilities and provides them with the tools needed to face the obstacles of every day life...” (Provivienda). It also “... shelters them for a determined time and helps them recuperate their social abilities and overcome dependencies, etc, if needed” (CD Ciudad Real).

Usually help in finding external accommodations is offered. Also, in many cases access to social assistance in the form of minimal rent aid can pose a progressive way out of temporary drop-in centers for many people. In many cases the problem is not so much the work completed in the drop-in centers, but the available housing, mostly due to the prices which can complicate finding a home.

Most of the people who answered the questionnaires thought that this is a necessary step in the autonomous process. When a homeless person has problems maintaining an autonomous home, a temporal drop-in center can help in the social insertion process if it has educative programs, "In many cases it is this way, due to the fact that many people have lost habits and abilities that can be recuperated, helping them maintain their next home" (CD Valladolid).

Many of the temporary drop-in centers for the homeless, which have been created in many small and mid-sized cities and are mainly initiated by *Caritas*, usually have educative characteristics in order to achieve higher rates of autonomy. The following description serves as an example:

... the objectives that the Center for Integrated Attention (*Centro de Atención Integral*) tries to achieve with their residents are as follows:

- Obtain autonomy in daily life activities and resolve social difficulties
- Improve the self-esteem, self-concept, and social relationships through the experiences of living in a group

However, in bigger cities where they have large centers, it is sometimes difficult to combine the large demand for emergency accommodations at every level while developing a long term educational process. In this case, programs are complemented with external projects which favor social insertion or have developed secondary level projects, which are smaller and social insertion is taught on a more personal level. However, these projects are more expensive and are clearly not sufficient.

In any way, this function of being an intermediate step in independent living has the following limitations:

- "The role of the drop-in center as a intermediate step towards autonomy is less productive for people who find themselves homeless due to a crisis situation" (CD Granada)
- Residential facilities need to be diversified with other types of centers who offer a variety of care, an "alternate housing needs to be created that is flexible and has different levels of care, depending on the necessities. It is key to have individualized interventions" (Provienda). This is important because, "another type of resource does not exist" (CD Zaragoza) and "the residential resources, depending on the size, have more or less effectiveness in reaching the designed objectives" (RAIS). These centers can accomplish their objectives if they develop an adequate methodology of social interventions, characterized by an individualized intervention and adapted to the necessities and the aspirations of the people.
- On occasion, it would be adequate to rely upon some of the housing resources for more advanced cases which permits certain people to pass directly on to these resources" (RAIS).
- It is also important that these centers develop programs for communal work within their living environment, "which would benefit themselves, the homeless, and the creation of a social fabric co-responsible in the fight against social exclusion" (RAIS).

The temporary drop-in centers are developing educational programs for the homeless which should be characterized by the following objectives:

- Identify the causes that have driven the person to be homeless, helping resolve economical, health, and administrative difficulties and by accompanying and sufficiently helping them afterward in order to maintain residential autonomy (CD Valladolid)
- Offer long term (or indefinite) programs, where professionals work on an individual basis, respecting the recuperation process of each individual
- Provide psycho-social reconstruction (CD Granada)
- Work on personal autonomy (domestic abilities and living with others, etc) (CD Granada). Promote and initiate the acquisition of living together, schedules, agendas, and basic skills for ever day life (CD Guadalajara). The promotion of one's autonomy and the empowerment of people permits them to recuperate abilities for life which are shared with others and starts a genuine process of improvement
- For some homeless people who have a long history of being on the street, Low Demand Centers or centers for those who have minimal needs (*Centros de Baja Exigencia*), need to be developed as a first step toward accessing temporary residence resources
- Develop participatory activities for the homeless in the distinct areas of daily life which can be reenacted around the center (RAIS)
- More programs to promote communal inclusion, from participation of the distinct social agents to articulating measurements of social participation on behalf of the homeless (RAIS)

In the specific case of immigrants, it is important to establish an evaluation of the vulnerable situation of the person who is seeking services. In this sense, we can decipher between:

- Immigrants who have recently arrived, who have a high social vulnerability, but have a migratory plan to accomplish, emotional connections (even if they are far away), significant personal resources, etc. The objective is to facilitate information and access those services, located in the vicinity, to generate connections and relationships (Red Acoge). The Temporary Drop-in Centers work well on the importance of homeless prevention:
 - They cover the urgent and immediate housing necessities and maintenance of people who do not have social networks and stable income for their migratory plan
 - They facilitate: the initiation of needed paperwork for working, job training, registering as an immigrant, health coverage, and information about available social resources (Ayto de Madrid)
- There are people who after a precarious and difficult migratory process have entered a situation of social exclusion. We are referring to those who, even though they have achieved an average quality of life, have an experience of a psychological break, which brings on a series of aggravating circumstances, such as: a break in emotional connections (home country and destination); a break in their life plan; loss of connection to their cultural roots; loss of self-esteem; drug use, etc. In these cases an early multidisciplinary intervention is needed to recuperate the personal and family deficits in order to work on social insertion (employment, housing, participation, etc) (Red Acoge).

Obstacles in achieving autonomous housing

- **The society's point of view**
 - Lack of social awareness
 - The society does not provide inclusion spaces. SOLITUDE
 - Lack of housing policies directed towards homeless people
 - **Lack of protected work and social insertion companies (CD Granada)**

■ **The homeless perspective,**

- Insufficient and unreliable economic resources
- "There are large numbers of people lacking the needed skills required by labor markets, especially for people who have lost their cultural roots and their homes: unstable life; health problems (physical deterioration); absence of aptitude; resignation, etc... no social networks... lack of job experience" (CD Guadalajara).
- "The lack of economic organizations needed to maintain housing; behavioral clash regarding the flat's maintenance and inadequate relations with neighbors; transient habits that originate from one's cultural; mental health problems; addictions; illnesses...; a dependant trajectory to social resources" (CD Valladolid)

■ **The attention centers' point of view**

- Sometimes the objectives of the temporary drop-in centers are not adequately achieved because, "...an individualized intervention is not adapted to the analysis and participation of the people with whom we work" (Red Acoge)
- There is not a sufficient number of quality emergency housing and due to the amount of pressure these services deal with; they can not adequately develop their objectives. Insufficient resources
- "Many times it is not sure if the person leaving the CAT will sleep in the street or not. An exit resource for the residents is not always assured" (Arrels)
- Lack of Policies for labor insertion assistance for groups who have difficulties and the development of corporate social responsibility (Provivienda)
- Lack of intermediate mechanisms for those in between CAT and autonomous housing (Provivienda)
- At times paternalism is prevailing in certain CATs, which does not prepare a person's transition to an autonomous resource (RAIS)

Are temporary drop-in shelters or shelters a permanent solution?

There are different opinions as to whether this type of service can be a permanent solution for some homeless people. In general, the predominant objective is for people to reach a higher level of autonomy and that residential solutions for homeless should be temporary, but for many people the transition time can go on for some time, especially for those who have a certain chronic level. Others think that "the act of treating CAT as a permanent solution promotes the existence of chronic cases" (RAIS).

The reality is that there are homeless for various reasons; they are incapable of living in their own home in an isolated manner and need a residential solution, more or less assisted living, with other people. What is true is that this type of center should be organized with certain criteria for quality and adaptability for these people. In any case, the temporary drop-in centers should not be their last stop, "There are people who after being in a CAT go on to residential living for elders, assisted living, etc because due to their capacities, they cannot take on an autonomous lifestyle (CD Ciudad Real). However, the lack of different resources for the homeless demands that the temporary drop-in centers have a residential answer for every type of situation and makes some people have a more chronic situation. Here we will, "identify three causes that bring homeless people to stay permanently in centers: the insecurity and the insufficient economical recourses which create obstacles in obtaining an independent living situation; limited and inexistent social relationships, in many cases a feeling of being out of place and the security that centers offer; and the need to have someone accompany them or a tutor which can help them maintain an 'acceptable' level of personal equilibrium in order to cope socially" (CD Valladolid).

In relation to this Topic, *Caritas* in Granada commented that in some cases, the homeless who have been in a homeless center and then went on to live in an elder residence, in little time abandoned this home as well and came back to the drop-in center or the street in the worse cases. It is true, that many times these centers for the general population are not very adapted to homeless people. An effort needs to be made so that these public services adapt to the necessities of the homeless and leave behind the problems associated to them in an adequate manner.

A focus on “the first home”

Housing as a right has to be an unquestionable right from the very beginning, “... because housing provides security to people and from there on, one can begin to work on other weaknesses and equip oneself with abilities and tools in order to access independent living (Provienda). The reality is that the housing policies do not consider the homeless and there is no political will to set off the experiences in this manner. “The right to housing and housing as assistance by the public system of social protection has not been present in our development of a socially protective system” (RAIS).

Some people answered the questionnaire insisting that initiatives for housing first implies a need to start different centers adapted to the necessities of the individuals and their current situation (autonomy, semi-supervised, supervised) relying on a team of professionals.

This may be a good solution for people who have not been homeless for a long period of time, who have social abilities, who do not have grave personal problems (addictions and mental health problems), and who have a certain level of motivation.

Others insist that access to their first home may be a motive for failure for some people who have more difficulties in living autonomously. An adequate process of social reinsertion and a sufficient integration into the labor market or self-sufficiency of social assistance resources should be guaranteed.

5. Homeownership

Spain has the highest proportion of homeownership in Europe. Eighty-six percent of homes are privately owned. We are a "society of homeowners", but it was not always this way. In 1950, the percentage of homeowners was 46%, in 1981 it was 73%, and in 2001 it rose to 82%. This progressive increment is due to historic reasons, and especially due to public policy which has been clearly orientated towards this mode. Spain, as other Mediterranean countries, appoints a key role to wellbeing for one's family and the home. This, joined with other "cultural" factors, has made it possible to develop a social welfare model called "*familista*" where the culture and homeownership is strongly linked to their roots.

This model was developed and financed during the Franco dictatorship:

- Many houses for the underprivileged were completed through self construction, which were automatically owned by those who constructed them. They were poorly constructed and substandard in many cases
- Incentives were offered for housing construction which favored the rich and the budding middle class. There was not any social housing policy favoring the creation of a public pool of social housing
- The rents were frozen, which was favorable for the tenants. This was not attractive for the contractor nor the investor

After 1975, the housing policy took on a radical turn and it became centered around the needs of the renter, whereas the previous period favored the construction. However, the access model for homeownership continued to strengthen mostly due to the fiscal aid which favored housing acquisition. On the other hand, the growth that occurred in these years, especially since Spain entered the EU, brought little interest in construction of subsidized housing on part of contractors who could take advantage of more lucrative opportunities in the free market.

In the 80's, the remodeling of neighborhoods in the big cities like Madrid, substituting substandard housing for new construction, strengthened the access model for homeownership. This occurred because it was difficult to break the model that the population profoundly accepted. On the other hand, according to the protagonists of the time, access to home ownership permitted families to have wealth which in certain circumstances could be a backup for future expenditures, such as their children's wedding, and it could even serve as a bank guarantee for investments or for when their children wanted to buy homes.

The relationship between home foreclosure due to unpaid mortgages and homelessness

The constant increase of the Euribor since the middle of 2005 is affecting many Spanish people who have contracted mortgages, "...the contracted mortgage for 40 years end up being 51% more expensive than three years ago" (El Pais, May 31st, 2008). The credit offered by the financial entities for the acquisition and rehab of a home passed from .40% delinquency in the first trimester of 2006 to .73% at the end of 2007. In spite of this increase, the Spanish Bank (*Banco de España*) sees this rise in delinquency as a "moderate worry", because the country started out in "some exceptional low levels of delinquency", and remains low in relation to the rest of the OCDE countries and are much more inferior than those registered in Spain during the 90's.

At this time, it is early to measure how this rise in delinquency will impact the global community. One of the difficulties that exists in observing this phenomenon is the lack of statistics and data related to the number of people who have lost this home due to lack of payment and how many have gone on to a situation of homelessness or has ended up in another situation. Nor do we have data from social services or public

housing which gives us information about how many people are being attended to, the increase, and how they are tackling these issues.

Some responses from people who are working with the homeless have commented that they have not seen an increase in the number of homeless as a consequence of the increase in mortgages and types of mortgage interest (CD Valladolid). On the other hand, the association *Provivienda* which has a wide range of housing access programs for various groups of people stated that they have "begun to detect an increase in people who seek our services that have not paid their mortgage and have initiated foreclosures". In any case, there are many responses that predict a future increment.

The access to homeownership as a sustainable solution for homelessness

If we refer to the homeless that are attended to in drop-in centers such as shelters, insertion flats, etc., the purchase of a home is not an objective nor is it thought to be an objective in the near future as a way of overcoming their situation of exclusion. "Homeownership is not a solution for the homeless" (CD Zaragoza). The high price of purchasing a private home prohibits the homeless who are characterized as having a lack of economic resources. All actions geared towards obtaining housing for the homeless developed by different entities are based on renting a house or room.

If we focus on the relocation programs for the marginal populations who live in slums, 90% of whom are of gypsy ethnicity, as is the case with the Relocation and Social Integration Institute (*Instituto de Realajo e Integración Social*, IRIS) in the Community of Madrid, they never sell homes to these populations. They will only be offered renting contracts, a norm that usually goes along with these types of programs on a regional level. This program, which has been functioning for many years and is responsible for eradicating slums in Madrid through relocation and social guidance, has been very successful. It offers more than 1,500 standardized homes bought second hand in all areas of the Community of Madrid, and is increasing by 100 homes per year. The price of renting these homes can be between 80 and 100 euros, and is based on the idea that all families can and should pay rent as an obligation in order to help in the normalization process. The housing is provided with an indefinite time limit, meaning that they can live there their whole lives, although sometimes there are changes. If someone illegally sells their home, the person who bought it from them is immediately evicted, but this is an exceptional case.

Provivienda gave us an example from the Andalusian village, Marinaleda where programs or projects make the access of homeownership possible for people with few resources. The city council promotes the self construction of housing for its citizens as a form of access to housing, adjusted to their payment capabilities and a temporary use of land. This is to say that after some time, the land is once again returned to the local government. It is an interesting example, maybe difficult to take to big cities, but what is possible to extract from this concept is leasing the land temporarily and involving the owners in the project from the beginning by promoting participation and responsibility.

An increase in slums, especially in large urban areas

Slums tend to occur in the larger cities. Towards the end of 2006, the Community of Madrid had a total of 1,282 horizontal shacks of substandard level. The IRIS institute is developing a relocation program for 960

families, which implies 3,350 people². Majority of the people who live in shacks are monitored by IRIS and an electoral agreement exists with the governor in order to eradicate substandard housing.

In general, **traditional shacks** have disappeared in Spain with some success, thanks to the relocation programs. In addition to Madrid, Aviles in the North of Spain has developed a successful integration model for the marginal population. Based on intense social guidance before and after the relocation takes place, employment programs, and normalized housing relocation for each family, they have been able to eradicate the slums. In Guadalajara, a city that is 60 kilometers from Madrid has also developed, in collaboration with *Caritas* in Guadalajara, a plan for the eradication of slums. In contrast, the programs in Galicia, the Northeastern region of Spain, are failing due to the strong rejection by neighbors. For this reason, there are considering the construction of intermediate cities. This is strongly criticized by the social sector since this is following a model that has been thrown out for not working. Life in segregated settlements, indignant and inadequate, such as prefabricated, slum centers, special typology neighborhoods, etc., continue to affect 10% to 12% of the gypsy population.

New slums are beginning to develop:

- **Immigrant slums** mainly in the south, connected to intensity and seasonal agricultural labor can usually cause these types of situations:
 - Shacks exist where facilities are occupied by three, four, or five people who have not been in Spain for much time. All the residents work on farms on an irregular basis and live in a transitional situation until they are more settled in the country and work on a more regular basis. They then leave the shack in order to obtain housing in a building where they usually rent a bed. The large settlements of over 200 people, occupied almost 100% of the time by Sub Saharans, live in filthy conditions. According to the words of the Andalusia ombudsman, it is intolerable that this situation has come to be so strong and that other measures have not been adopted in order to prevent this grave high-risk situation for people and their health which has unpredictable consequences.
 - Other minorities, even those who have standard work, continue living in slums. They are trying to save as much as possible for their families, who have stayed behind in their home countries. They can live in better conditions, but prefer to make this sacrifice for their families.
- **Families who come from Eastern Europe**, mainly are Romanian and of Gypsy ethnicity. Some of these families live as nomads, which are no longer seen in Spain. In some cities such as Madrid, camps have been created that are adapted to their lifestyle, but this is a weak and insufficient response which leaves them to live in a very marginalized manner. On the other hand, some have joined the traditional slums.

² This data was taken from the EDIS, Substandard Housing in the Dioceses of Madrid, Madrid, November 2007.

6. The role of the private renting market

The private renting market as a supplier of dignified and attainable housing for the homeless

As explained in previous chapters, due to the lack of social housing policies for the homeless and an unattainable housing market for these groups of individuals, the only alternative left to access housing is private renting. However, the growing rise in prices for rent is pushing people to share these homes with several people or to rent rooms with the right to use common spaces. The demand for economically rentable housing has significantly increased for certain groups such as youth and immigrants, but without the increase of the renting pool, the prices have shot up.

According to 2006 data, the average monthly rent for a home in Spain was 5.36 euros/m². Madrid has the highest rent (8.11 euros/m²), then Navarra (6.82 euros/m²), Guipuzcoa (6.16 euros/m²), and Barcelona (6.05 euros/m²). An important rise in price has occurred which is mainly due to the evolution of the Consumer Price Index (*Índice de Precios al Consumo*, IPC). Even though the Law 29/1994 on Urban Renting (*Ley 29/1994 de Arrendamientos Urbanos*, LAU) limited the increase of the IPC for rent during 5 years of contracted time, it is possible that indiscriminate rises in rent prices occur once this is finalized. These increases, added to the lack of genuine social housing, caused rental evictions or homelessness.

In order for rent to be attainable for the homeless, it is necessary that the public administration socially subsidizes rent for them, giving guarantees to the homeowners (RAIS). A series of actions need to take place such as: mediation and monitoring of relationships between homeowners and renters; creation of a service network which develops coordinated Mediation Programs for Renting (*Programas de Intermediación en el Alquiler*), distributed in accordance to the existing demand, but not due to ad hoc policy decisions nor the create of competition; regulation of the prices and conditions of the rented home through designated services; financial aid for rent for those with low income who cannot obtain a rented home in the free market; and social guidance in homes where people and families need it (Provivienda).

The private renting market, in too many cases, has contributed to the vulnerability of immigrants who have recently arrived in the country through abusive rent, harassment, and poor living conditions, which are frequent renting situations for this population (Ayto de Madrid).

Most common obstacles in convincing homeowners to rent to the homeless:

- Homeowners do not trust people who live on the street, because they think that they are not going to pay and that they are going to destroy the home (CD Ciudad Real). They expect conflicts with the renter (problems with neighbors, noise, bad appearance, lack of hygiene) that they associate with ethnic minorities or foreigners, age, poor health and economic possibilities. In order to overcome these obstacles, we need to work with the homeless on how to co-exist with others and share spaces, help them with their appearance and habits, as well as build their level of income or facilitate their access to these through work (CD Valladolid).
- Homeowners reject the homeless due to their physical appearance and deterioration during interviews, which is due to a lack of relative knowledge of the exclusion of these people. The society needs to be educated in regards to the following:
 - Tackle honest information based on respect towards the precarious social situation and especially human vulnerability

- Call the entire society to get involved in social integration of the homeless and participate in the activities of various organizations that fight for the rights and better conditions of life for these people. In Guadalajara, *Caritas* is getting homeowners to be educated about these topics. After being guaranteed a low, reliable rent and monitoring of the home, some of them are renting their homes to people who are part of socially excluded groups (CD Guadalajara).
- Homeowners, in general, look for a guarantee in relation to rent so that it will be the least expensive for them. For this reason, it is necessary to inform them of the legislation and how to complete contracts and necessary documentation for renting, explain the Law on Urban Renting (*Ley de Arrendamientos Urbanos*), reassure them about payments and conflicts with neighbors, and explain what a poorly used home is (Provienda).

Renting norms do not exist in order to ease the housing market pressures and make housing more affordable for the homeless, because the current Law on Urban Renting is from 1994 and the percentage of renting in Spain's residential pool has not increased. The prices have notably gone up and have raised homeowner's requirements for renting (salaries, personal or bank guarantees, indefinite contracts, etc.) (Provienda).

Empty homes

In respect to unoccupied housing, the government has tried to tax empty homes, but due to the difficulty in legally determining if a home is empty and due to political pressure, they were not able to continue this initiative. *"There are authentic mafias, for example, personal who are bounded to banks, lawyers, homeowner agents and real estate agencies that 'administrate' the renting market, maintaining a large number of homes empty so that the prices do not fall"* (CD Valladolid).

In the Basque Country, as part of the Housing Directive Plan of 2002-2005 (*Plan Director de Vivienda 2002-2005*) they have begun the unique **Empty Bizigune Housing Program** (*Programa de Vivienda Vacía Bizigune*), in hopes of using existing empty homes and promoting rent.

- Incentives for subsidized rent are offered through financial aid for housing rehabs and for contracting empty homes to public workers. These workers pay the homeowner a monthly rent close to the market price and then give the housing to people previously registered to pay a subsidized rent which is no more than 30% of their income
- Different financial and fiscal solutions were analyzed in order to persuade people against having empty homes

In 2007, this program had a budget of 14 million euros. Since the beginning of the program, they have invested 36 million euros. This program, which has been renamed Public Society of the Housing Department (*Sociedad Pública del Departamento de Vivienda*) in order to guarantee time for the initiative, has gotten a total of 3,717 empty homes of the real estate pool in the Basque Country (*Euskadi*) since 2007. All of the homes are offered as social housing and 3,070 of them are now inhabited. The rest of them are being rehabbed, contracted, or selected. When repairs need to take place, the homeowner receives an 18,000 Euro loan without interest. Eighty percent of users are satisfied with this program. According to the biannual report from the Basque government, 26,700 empty homes can be "negotiated" for this program.

The critique of this program is that there are economical subsidies coming from taxpayer's pockets going towards homeowners that really do not need it. On the other hand, these homeowners who have empty homes are generally this way due to legal insecurity. For this reason, the most reasonable solution is to precisely minimize this insecurity and not develop false economical solutions. However, the Basque government is proud of this program because they have made 3,700 rentable homes available for the price of constructing 300 social homes.

Substandard housing in the renting market

In relation to the existence of substandard homes in the renting market

- Due to the increased demand for rentable housing in the last years, many poor quality homes which were empty before but are now being rented are on the market. They are mostly found in cities or older parts of villages, creating degraded areas (Provienda)
- Another phenomenon is the concept of a "hot bed". Homeowners or even the renters are renting out the right to use a bed on an hourly rate, normally to undocumented immigrants and on occasion to the homeless.
- Other poor quality rental situations which can be considered as homelessness are those who reside in old, deteriorated offices which do not have inhabitable conditions, or people who reside in storage rooms, local stores, garages, abandoned buildings, huts on farms, and on boats in industrial areas (Provienda). Sometimes what is seen is that more overcrowding occurs in the spaces where the worst conditions exist in housing and quality of life (CD Guadalajara).
- In rural areas, thousands of working class farmers live in diverse substandard housing which is not considered to be accommodations for people (stores, agricultural boats, stables, shacks, sheds, etc.) and lack some if not all of the basic urban necessities (drinking water, electricity, bathrooms and *housing access*)

In Spain, sufficient legislation exists in regards to inhabitable housing conditions and city councils are responsible for maintaining this law. However, the lack of a legal contract and the absence of complaints do not allow the administration to adequately respond to these problems. In Catalonia, some of the city councils near Barcelona have inspectors who systematically visit buildings, detecting overcrowding, mostly by immigrants, and respond to the prevention and resolution of these conditions, closing houses and condemning the homeowners and renters.

Housing in hostels

In many city councils it is common for people to live in agreed upon hostels or even hotels because:

- It is easy to organize in an emergency situation. It is quickly attained and does not have as much discrimination as in renting
- For single people who have been homeless for a long period of time, it is a way of avoiding problems that can occur in shared apartments or residence

- During cold weather, many Spanish cities (Logrono, Murcia, Madrid, etc.) use available pensions for lowering health risks from the cold
- In other cases where people are living in shelters, pensions are a step towards autonomy and can be the last step before residing in a flat. For drop-in centers or for social workers, the agreement that exists with the homeowner of the pension allows a certain amount of control and monitoring of the renter, which can often be very difficult in other circumstances.
- In some cases, the price of pensions can be lower than a residential flat with social guidance and a professional educative program. This can encourage some administrations to reduce the cost without interrupting the person's social process.

In some cases, when a homeless person has few economical resources due to low pensions or the insufficient RMI payment, they periodically alternate residence between pensions and emergency shelters.

Private pensions, which always guarantee inhabitable conditions, the treatment, and the use of space, can be a valid resource for temporary or emergency situations.

However,

- It can not be considered as an alternative to more stable housing because they are places that do not encourage or motivate people to relate with others, nor do they create a familiar or domestic space, or promote socialization. Some people who reside in pensions feel uncomfortable, insecure about being in a residence where people are constantly leaving and they do not get to know them (Provienda)
- Many people who reside in pensions need to attend public cafeterias and other homeless services. This produces a situation where many people continue to move in the same basic street scene and circuits of assistance as the homeless. They continue to find their life and overcome obstacles through the same world in which they are trying to leave behind³.

Housing occupancy

In respect to this topic, there are two categories that need to be distinguished:

- On one hand, there is the occupancy of the social housing built by the public administration. In 2007, the Housing Ministry for the Community of Madrid confirmed 158 illegal occupancies, 87 of which were forced displacements because they «occupied» homes that did not belong to them. This type of housing which seizes the necessities legitimately destined to other families is not well accepted.
- The «squatter» political movement which tries to give use to good real estate which is not being used through the spontaneous and collective expropriation is not a big issue in Spain. Perhaps it is more organized in Catalonia and concretely in Barcelona. In any case, it has little to do with the person's social situation and homeless necessities.

³ Homeless and scarce central housing area of Madrid. University *Pontificia de Comillas* and Related Associations. April 2002

7. Role of Social or Public Housing

Definition of Social Housing

Social Housing is understood to be housing for disadvantaged social groups; the most affordable has traditionally been renting (VVP). In Spain, this type of housing is no more than 2% of the housing pool. The offer of public housing, housing for those with special needs, and renting are trying to facilitate the access to housing for those who have more difficulties, such as youth, the disabled, battered women, and families with low or average income (CD Guadalajara). In some of the autonomous communities 5% of the public housing is dedicated to integrating social classes who are at risk of social exclusion, which is the case in Castilla La Mancha (CD Ciudad Real).

Over the last few years, there has been a boom in the demand for public housing, but the subsidized housing is only reaching a small percentage of the petitioners (See chapter 2). A lottery system has been the most commonly used form of selection by the public administration for distributing this housing, an unfair and arbitrary system which means that some people will never be the fortunate ones while, "your bad luck will be my good luck" (El País, 29/05/2008).

Another type of "social" housing which is becoming more frequent is the **official subsidized housing** (*vivienda de protección oficial, VPO*), private housing with public terms for rent, which makes up approximately 8% of the entire housing pool. Those who are eligible need to show that they have minimum income to pay their rent and bills, with a limit being 5.5 times the IPREM (equivalent indicator of Minimal Professional Salary, *indicador equivalente al Salario Mínimo Interprofesional*) and have mortgage assistance. It is an insufficient housing (1 flat for every 2,000 petitions), thought to be a motor for economic growth and based on new construction, access to homeownership (not for creating a public housing pool), and difficult access for people dealing with social exclusion, such as the homeless.

Role of the social housing sector and those without a home

As long as the available public housing reaches those with few resources and those relocated from their marginal communities, which has been explained in previous chapters, important prevention is taking place. However, having in mind the situation of social exclusion and poverty of so many, the housing effort up until now has been clearly insufficient.

However, when people are already in a situation of homelessness, the residential resources that they have access to are those that social services put in action. The public housing sector hardly establishes any norms for these groups. Nor do they have the obligation to relocate the homeless. Many homeless people can not access a public house because they already lack resources. If we add to this the fact that people with families who have minors receive priority, a single homeless person has few chances of accessing housing.

The accessible route for homeless people seeking public housing is set up by the specific agreements established by the social service sector and public housing. In the case of battered women, there are collaborative agreements that establish access routes for them and other specific groups who need public housing.

There are some cases of collaboration taking place between both sectors in order to find accommodation for the homeless:

- In Madrid, the City Council Housing Company (*Empresa Municipal de la Vivienda, EMV*) has a collaborative agreement with the *SAMUR Social and Homeless Department (Departamento de SAMUR Social y Personas Sin Hogar)* which allows *SAMUR* to use some of the city's one person homes for developing social programs of personal guidance for the homeless.
- In Catalonia, the Housing Network for Inclusion (*Red de Viviendas de Inclusión*) together with the Department of Environment and Housing of the Government in Catalonia (*Departamento de Medio Ambiente y Vivienda de la Generalitat de Catalunya*) and the Foundation One World of *Caixa Catalonia (Fundació Un Sol Món de Caixa Catalunya)* has propelled this integration of resources with more than 80 non for profit entities and has more than 400 homes designated for people in situations of social exclusion, such as immigrants and the homeless, among others. In other places, the concept which is most similar to "inclusion housing" is transitional (supportive) housing, which sometimes also includes transitional housing for emergency situations. They try to set up limited time housing that does not last more than 2 years. The main objective is to give necessary aid to people in order to settle in a home in a definite manner through help and personal guidance.
- In Guadalajara there is a community of social housing of rented homes built by the Saint Vincent de Paul Ministry (*Conferencias de San Vicente de Paul*) during the 70's which was a response to the problems of slums that existed in Guadalajara. Families who lived there were waiting for public housing. Once they obtain their home, another family who lacks resources would take their place in the slums. Over the last years they are developing communal development action, joined by the Ministry and *Caritas* in Guadalajara, to improve public spaces and housing, with the active participation of the people living there. At the same time, new health, social, educational, and commercial services are being created. There are also training programs and social-labor insertion programs being developed.

Social Integration Housing (*Viviendas de Integración Social, VIS*) is designated for people who are always in need of subsidized rent. They are built around agreements which have an important subsidy. Also, they have complementary installations for health, education and other, located in the building for the social integration of the tenants. There is no available data as to how many VIS have been built or for whom they are built for.

Social Mix

The majority of the country's public entities who relocate the marginal population, such as the IRIS in the Community of Madrid, have completely abandoned the past model which was called "social typology neighborhoods" (*"barrios de tipología social"*), due to the fact that all of them turned into authentic ghettos. These types of transitional cities were created in hopes of building new alternatives for the necessities and idiosyncrasies for these groups. However, they were a complete failure in terms of completing their objectives of social normalization.

The prevailing model is the **dispersion and social guidance program** (*dispersión y programa de tutela social*), which relocates families into standardized homes. After the relocation takes place there is social follow up by a social worker who is assigned to 50 families. On the contrary, most social services workers normally have 300 families to work with. The height of the building can not be more than 3 floors high and they do not have elevators. There is no more than one family per block and they are also separated by city councils depending on the ratio of the population. They have to pay an economical rent and there is behavioral monitoring with the neighbors. If these two things are not followed, they need to leave their home.

One of the keys to success has been that this type of program has negotiated a political agreement with all the political forces. However, they never told the Homeowner's Community (*Comunidad de Proprietarios*) about the plan in order to avoid having rejection from the beginning. It was brought to the public's attention once they needed to negotiate an agreement with neighbors for each relocation. In Madrid and in other city councils such as Aviles, many families have been relocated without having the family feel rejected by the community.

The families who go back to living in the slums are nearly nonexistent. In addition to the housing, the fundamental factor considered for the integration is employment even though it is more complex and has fewer results for the integration process.

Regarding immigrants, in the large cities there has not been a segregated residential insertion model developed as the other intensive agricultural zones or in ethnic neighborhoods found in other Anglo-Saxon countries. The immigrant population shares the same urban spaces as the nationals who are of the same social class.

8. Homeless prevention

Housing interventions as prevention of homelessness

In some Autonomous Communities such as the Basque Country and Catalonia, they are developing as part of their Housing Plans (*Planes de Vivienda*) financial aid that eases housing access for those that cannot pay their own rent in the free market. There is also aid to face rent and mortgage debt in order to avoid loss of housing and of one's cultural roots which can be produced by this situation. In every case, the Autonomous Communities have preventative interventions for families in risk of losing their home through emergency assistance, financial aid for paying rent, etc.

Public housing (*viviendas de promoción pública*, VPP) designated for people with low income which has been explained in previous chapters, by means of subsidized rent, can be considered as a form of prevention. The problem, previously explained, is minimal availability and inappropriate timing of those homes which are available.

In some smaller cities such as Guadalajara, the associative sector such as *Caritas* who, together with the public administration, develops prevention interventions such as: socio-economical studies of families and housing; financial loan processing; guidance services for families; coordination with public services; assistance in housing repairs, etc.

There are no available studies that have analyzed how the number of homeless has been reduced through these types of interventions. Existing results come from the direct knowledge of personal situations and concrete families who with the financial aid for housing, complemented by the social assistance in a situational necessity, have avoided the loss of their home. Personal and family situations are also known where they were given public housing at a necessary moment which allowed them to avoid homelessness.

In our residential context (lack of rentable housing, subsidized housing at low cost, high prices etc.), financial aid for housing is a necessary alternative for preventing deterioration and family break ups. The Public Administration has come to terms with the fact that a monthly stipend for housing is more economical for them than the available public housing.

The difficulty Spain has also stems from a lack of political will to prioritize housing in their budgets and the distribution of administrative responsibilities (housing policies are responsible for housing assistance and Social Services for the public residential mechanisms) (*Provivienda*)

Evictions and homelessness

In the following chart the number of evictions in the renting market are shown

SPAIN'S SOCIAL BAROMETOR (www.barometrosocial.es)				
Year	Evictions and other rental procedures entered into court	Number of rentable homes (estimation of the detected tendency between 1991 and 2001 census results)	%	Indicator*
1994

SPAIN'S SOCIAL BAROMETOR (www.barometrosocial.es)				
1995	62.759	1.614.661	3,9	3,9
1996	65.934	1.614.661	4,1	4,1
1997	64.207	1.614.661	4,0	4,0
1998	59.997	1.614.661	3,7	3,7
1999	58.027	1.614.661	3,6	3,6
2000	58.513	1.614.661	3,6	3,6
2001	43.670	1.614.661	2,7	2,7
2002	47.415	1.614.661	2,9	3,9
2003	47.995	1.614.661	3,0	4,0
2004	51.435	1.614.661	3,2	4,3
Data provided by Provienda				
*Adjustment of the series: In 2001, a break was made in the series, due to the effects of the new Civil Procedure Law (<i>Ley de Enjuiciamiento Civil</i>) and for this reason the data is not comparable. In order to homogenize them, the values in the period 2001-2005 in the previous series have been adjusted, using the figures from 2000 as a reference.				

In the majority of the evictions, social services usually intervened in order to avoid having the families end up in the street or in homeless shelters. They provide emergency housing, spaces in hostels or pensions, etc.

According to data supplied by *Samur* Social of Madrid's City Council, the number of people who were attended to in Madrid in 2007 due to the sudden loss of their home were the following: 1,123 people in the brief stay unit (average stay of 3 day); 66 people residing in hostels and 104 single women with 100 children in shelters (average stay of 12.6 days). All of these people had a basic necessity aid and psycho-social assistance until they were attended to by other services.

There is no available data as to the number of people who were evicted and for this reason became homeless.

Eviction motives

- Expiration of rent contracts. After 5 years, the Law on Urban Renting permits the homeowner to apply a new rent. In the initial period, many families are able to afford their rent, but once this new rent is negotiated, they can no longer afford it
- Expiration of old rent contracts or the revision of prices in contracts, which mainly affects the elderly
- Situational crisis (illness, unemployment, separations, etc) that imply a salary reduction and as a consequence make it difficult to pay the rent or mortgage. Even though family can help the situation and someone can return to paying their own rent or mortgage, they can not face the accumulated debt (Provienda).

Other causes:

- Non-authorized subleasing of a rented home
- Damage or non-authorized construction in the home when it is a necessary requirement to seek permission of the landlord before doing so
- Actions in the home that cause problems or are unhealthy, harmful, dangerous, or illicit
- When the house is no longer needed to satisfying one's permanent housing necessities

- Expired contract
- Contractual obligations were not followed (CD Guadalajara)

Housing guidance assistance as a prevention of homelessness

Guidance assistance is very important for the prevention of homelessness:

- It increases the information. There is little information on housing for people: responsibilities, resources, income tax, legislation, aid
- People access resources and many times they do not use them due to ignorance or the complexity of the paperwork
- Abusive situations and circumstances that are difficult to overcome can be avoided
- They can achieve a higher level of competency in order to handle situations. It is a way of empowering people (Provienda)

As an example, the type of guidance assistance offered by *Caritas* in Guadalajara in the housing program for disadvantaged groups (ethnic minorities, elders with minimal pensions, women with families, families with structural problems, long term unemployment, etc) can also be seen as prevention. They have guidance assistance for:

- Mediation for finding a new home and the guarantee of payment
- Facilitating the guidance process and monitoring necessities and emergency situations
- Monitoring of the home in terms of cleanliness, health, and integration with neighbors
- Facilitating the access and maintenance of employment in order to achieve a necessary stable income

Interventions in the housing market for the prevention of homelessness

All of the answers received through the questionnaires stated that there needs to be an intervention on behalf of the housing market because the right to a dignified home is not being followed. The government should guarantee attainable housing and proper conditions for all citizens, and they should tackle the existence of poor conditioned homes, substandard housing, and empty houses in a decisive manner.

The absence of an effective control of the housing market has provoked: a huge rise in prices in housing and rent; a rise in family debt; exclusive access of dignified homes, which is affecting Spanish citizens more frequently; and making social exclusion groups and those with low rent more vulnerable. Nor have situations of harassment and real estate speculation and urban corruption been adequately prevented.

A national strategy should be developed and implemented to tackle homelessness, guaranteeing emergency housing, social prevention, and intervention for the homeless in permanent housing. In order to develop this, the cooperation of public administrations, NGOs, and other relevant players on all levels is necessary.

9. The right to housing (Associació Prohabitatge) ⁴

1. Is the right to housing in your country's constitution or legislation? If not, why?

The Spanish Constitution acknowledges in Article 47 of Chapter III of the Guiding Principle of Social and Economical Policy the right to housing: 'All Spanish people have the right to enjoy a decent and adequate home. The public forces will promote the necessary conditions and will establish the pertinent norms so that this right is effective by regulating the use of land in accordance with the general interest in order to prevent any speculation.

The community will benefit from the capital gain generated by the urban action of the public entities.'

2. Can one legally claim the right to housing (to be invoked through legal proceedings)?

- For whom (what part of the population)?
- How?
- Is it effective? (Why / Why not / implementation problems)

In the Spanish Constitution, the economical and social rights are known as second hand rights in relation to other civil and political rights found in Chapter II of Rights and Liberties (*Derechos y Libertades*). In consequence, when exercised, they do not have the same legal protection as civil rights, and one can not exercise these rights directly in front of a court. Nevertheless, there is an "evolved and systematic" (*evolutivo y sistemático*) way of thinking which considers housing rights as a fundamental right due to the two Chapters cited in the Title I of Rights and fundamental rights and obligations (*Título I de Derechos y deberes fundamentales*). Connections exist in article 47 with other constitutional rights such as: equality (art. 9.2 and 14); physical and moral integrity (art. 15); personal and family intimacy (art. 45); residential freedom (art. 19); adequate enjoyment of the environment (art. 45); health (art. 43); or education (art. 27). These rights are the basis of respecting human dignity and the right to develop oneself. Therefore, it should be possible for citizens to exercise these rights before the courts and demand from the public forces a basic social housing assistance to their satisfaction.

In order to analyze the ability to demand article 47 of the CE on the right to housing, it is necessary to start with article 53.3 of the CE which states that, "The acknowledgment, the respect, and the protection of known principles in Chapter III, will inform the positive legislation, the judicial practice, and the actions taken by the public authority. They can only be claimed in front of the ordinary Jurisdiction in agreement with what the law permits".

This last statement has been frequently interpreted as an argument against the ability to judicially request the right to housing in the absence of legislative explanation, but legal sentences such as STS 18 in February of 2002 point out that art. 47 "consecrates a social right or provision which consequently demands, a governmental intervention in the social and economical sphere and proactive behavior on behalf of political forces in achieving equality which article 9.2 of the Constitution proposes.

For this reason, the public authorities should not only respect the right to housing, but they should also protect, guarantee, and promote it by means of regulation, a boost in private action, or through financial

⁴ This section was fully written by Associació Habitatge

assistance. This last reference brings us to consider housing as a public service or, in the communal terminology, as a general interest service, an idea which is opening a route in the European Union (as stated by the European Parliament on Resolution relating to the Green Book about general interest services, for example) and national level. French, Italian, and Spanish cases can be found in art. 50 CE, where housing is treated as a public service, in relation to a concrete group, elders:

Article 50. The public forces guarantee, by means of adequate and periodically updated pensions and the economic autonomy to citizens during their retirement age. At the same time, independent of family obligations, their well-being will be promoted through a system of social services that will attend to their specific health, **housing**, culture, and leisure problems.

The right to a dignified and adequate home is found in numerous tools of international law of human rights ratified by Spain. In agreement with article 10.2 of the Spanish Constitution, "relative norms of the fundamental rights and liberties that are acknowledged by the constitution will be interpreted in conformity with the Universal Declaration of Human Rights and the treatment and international agreements ratified by Spain", which, once they are officially publicized in Spain, they will form part of the internal ordinance. This would be the case of the General Observations nº 4 of the Committee DESC for the terms "dignified" and "adequate" which by means of legal sentence by the Spanish Supreme Court on 17/7/90, dignified housing does not have anything to do with money, but is put in relation to one's economic means and general situation in the country.

On the other hand, on the European level, Spain has not ratified the European Revised Social Letter of 1996 or article 1 of Protocol nº 1 of 1995 because they do not provide protection mechanisms and a way to demand housing rights through a collective claims system.

3. Do you know about a judicial case (Supreme Court Ruling) that has been a landmark for the rights to housing?

Lopez Ostra vs. Spain. European Court on Human Rights. 09/12/1994

The significance of this case is due to the fact that the European Court made the ruling for the first time that harm caused to a group of individuals by environmental damage, even if the individual's health is not in grave danger, can also be detrimental to the wellbeing of an individual, a deprivation of his/her right to housing, as well as damaging to one's private and family life, without forgetting the serious danger to the person in question.

Mrs. Gregoria Lopez Ostra and family lived in the suburbs where a governmentally subsidized treatment plant for solid and liquid residues, was built. From the moment it began to function, without the respective permissions, it generated gas emissions and bad smells, causing members of the surrounding communities to have occasional health problems, including the plaintiff's daughter. For this reason, Mrs. Lopez Ostra filed a list of administrative and criminal complaints to the Spanish judicial organization and once the internal channels were exhausted, she appealed to the European court. After a few years, the Lopez family was relocated to an apartment in the city which was paid for by the city. As part of the legal sentence, the European Court on Human Rights ruled, in consideration of the laws, that the government did not achieve finding a just equilibrium between the wellbeing for the city and that of Mrs. Gregoria Lopez Ostra in regards to her right to housing and private and family life. They ruled that the government was non-compliant with the parameters of the European Convention.

4. Is judicial reclamation of the right to housing considered to be an adequate approach for fighting and preventing homelessness? Why?

Reclaiming rights judicially is an important and transcendental element for fighting and preventing homelessness, but it can not be the only one. Law can be seen as a mechanism for prevention and conflict resolution, as well as permitting the voices of vulnerable groups to be heard. They can also strengthen the work of social movements, reducing and positioning the administrative discretion in favor of a good administration and permitting the correction of the negative external forces generated by the housing market. In the extreme case of homelessness, the law does not permit then to be considered as a political or bureaucratic topic.

In this sense, to be informed about the law and rights and to aid in this exercise can be not only a form of civil and political action, but an effective instrument for citizens to participate in the writing of the essential make-up of social rights. This is the first step in preventing the homeless phenomenon.

5. Is the discrimination of housing access (social / private renting / homeowner) an important topic for homelessness? If so, for whom and why?

Discrimination in the access to housing is a phenomenon that is growing every day in Spain. Understanding the term discrimination as a different concept than that of poverty and directly related with civil and political rights, we can say that the most affected and vulnerable groups are the immigrants, the gypsy ethnic group, and elders. The first and second cases are victims of what the Association *ProHabitatge* (Associació ProHabitatge) defines as residential racism; situations where homeowners or real estate agencies do not rent or sell their homes due to racial motives. In the case of elders, they are harassed by real estate agencies mostly due to rent contracts for old rent (compulsory extension), but lately immigrant groups are also being victims of such practices. It can be considered that there is a gender component due to the fact that the majority of elders are widows.

In order to face this situation in a pioneering way, the Catalalonian governor has explicitly included into the local law, the European norms for antidiscrimination in articles 45, 46, and 47 of the Housing Law. This is a case of best practice which is defined as:

1. All people should have access to housing and be able to occupy it when they comply with the legal requirements and applicable contracts in every judicial manner at all times, without suffering direct or indirect discrimination or harassment
2. In complement to this rule, as referenced to in number 1, public administration should adopt the pertinent means, applicable to all people and agents, as much as the public and private sector
3. The following situations and activities are specific objectives of the protective action referred to in number 2:
 - a. Direct discrimination occurs when a person receives, in a housing related issue, a different treatment than others in a similar situation, as long as the difference in treatment does not have a legitimate justification that is objective and reasonable and the and means to reach that objective are adequate and necessary
 - b. Indirect discrimination, occurs when a norm, a plan, a conventional or contractual clause, an individual pact, a unilateral decision, a criterion or a practice that is apparently neutral causes a particular disadvantage for someone in respect to others while exercising their right to housing. Indirect

discrimination does not exist if the act has a legitimate end that is objective and reasonably justified and is used to reach an adequate and necessary motive

- c. Real estate harassment is understood as any act or omission of an act which causes one's rights to be abused and has the objective of disturbing one's housing needs through harassment and a hostile environment. This can be expressed in a material, personal, or social manner, with the ultimate motive of forcing someone to adopt a decision that they do not want in regards to their right which protects them from occupying their home.

The unjustified denial of accepting rent by a homeowner is an indication of real estate harassment.

- d. The use of substandard housing as a residence, overcrowding, and any other form of illegal housing are also examples.

10. Immigration

Over the last 15 years, the continual presence of immigrants in drop-in centers has become an important reality. Some facts are:

- In 2007, 48% of the 1,077 people who were attended to at the Drop-in Center "*Luz Casanova*" in Granada were immigrants. Twenty percent were European.
- In Zaragoza, approximately 50% of the people attended to in drop-in centers were immigrants
- Statistics about the homeless from the last National Institute Questionnaire (*Encuesta del Instituto Nacional*) in December of 2005 indicated that 51.8% of homeless people are Spanish and 48.2% are from other countries.
- Data referring to Madrid show that every day the number of immigrants sleeping in the streets is increasing or that there is an influx of homeless immigrants utilizing resources from the service networks for homeless people.
- The annual report of 2005 completed by the Governmental Area for Family and Social Services (*Área de Gobiernos de Familia y Servicios Sociales*) in the section referring to Service Program for the Homeless (*Programa de Atención a Personas sin Hogar*) the following data was presented: 46% of all people attended to by this service were foreigner born, and 33% of them were non European Union citizens (mainly from Africa and Eastern Europe) and 13% were European Union Citizens.
- Among other reports, we found the Local Technical Forum for Homeless People (*Foro Técnico Local para las Personas Sin Hogar*) in Madrid which was completed by Pedro Cabrera in 2006, points out that right now foreigners make up 55% of the people without homes in Madrid

Temporary housing programs cover an average of three months for an immigrant who has just arrived or has been in Spain for less than a year. Normally, they do not present the same types of problems as the homeless, but are doomed to live in the streets due to difficulties with administrative situations. If they do have accommodations, they are usually short term or force them to rotate rooms.

Several areas of Madrid are being detected as urban settlements for immigrants who have been passed around different resources and end up living on the streets. Their irregular circumstance makes their situation more chronic, incorporating them with those without homes, but with a distinct agenda from homeless nationals (FSMP)

When immigrants first arrive in Spain, they can get in a situation where they **pay more than the natives**. The lack of information and the urgency to find a home forces them to accept poor conditions. Homeowners charge more than the normal cost, charge for the number of people renting the apartment, or for time periods that are less than a month, unheard-of for a national.

On the other hand, many immigrants choose to share housing in order to save money. Overcrowding is a basic economical strategy of homeowners who seek capital gain in renting, which permits them to charge more than if they only have one renter (CD Guadalajara).

Housing and Immigration Policy

In Spain, there is neither a specific housing policy nor positive discrimination for the immigrant population, even though there have been specific incidents. On the other hand, resident foreigners have the right to

access the public aid system regarding housing in the same conditions as the Spanish. All immigrants, with residency, can use the same methods as has been previously explained.

Generally, renting has been the most common way of access for immigrants. The public policies on social or subsidized housing have had very little affect on them.

Three approaches exist in the area of accommodation, which are generally found in the larger cities:

1. Temporary accommodation for homeless: drop-in centers, short term shelters, and flats for those who are at risk of staying on the street or lack social support. Generally the NGOs such as the Red Cross and the Red Acoge have been those who have started drop-in centers.

2. Mediation for obtaining homes to rent: mediation programs to work with homeowners to rent homes to immigrants. The most well known program is that of the Association *Provivienda* who serves as a model for other entities, including the city councils, in developing mediation programs. In 2007, they served more than 800 people.

3. Information agencies and guidance for immigrants looking for homes: Offers tutors and personal assistance in an integral manner: housing information; employment; Spanish lessons; and general information. At the same time, they provide emergency housing services and there is a tight relationship with other social services. In some Autonomous Communities they have developed cultural mediation programs.

11. Bibliography

DEFENSOR DEL MENOR DE ANDALUCÍA. (2005) "Chabolismo en Andalucía. Informe especial al Parlamento de Andalucía". Andalucía: Defensor del Pueblo Andaluz.

OBSERVATORIO DESC. (2008). Derecho a la vivienda y políticas habitacionales: informe de un desencuentro. Informe elaborado a partir de la Misión Oficial en el Estado español del Relator Especial de Naciones Unidas para el derecho a la vivienda adecuada. Barcelona

TRILLA, Carme (2001) "La política de la vivienda en una perspectiva europea comparada". Barcelona. Fundación La Caixa. Colección Estudios Sociales nº 9

FERNANDEZ CARVAJAL Alfonso.(2004) "Veinticinco años de política de vivienda en España (1976-2001)". Tribuna de Economía. Julio-Agosto 2004.Nº 816. (ICE)

COLECTIVO IOE, (2005) "Inmigración y vivienda en España". Ministerio de Trabajo y Asuntos Sociales. Documentos del Observatorio Permanente de la Inmigración, nº 7