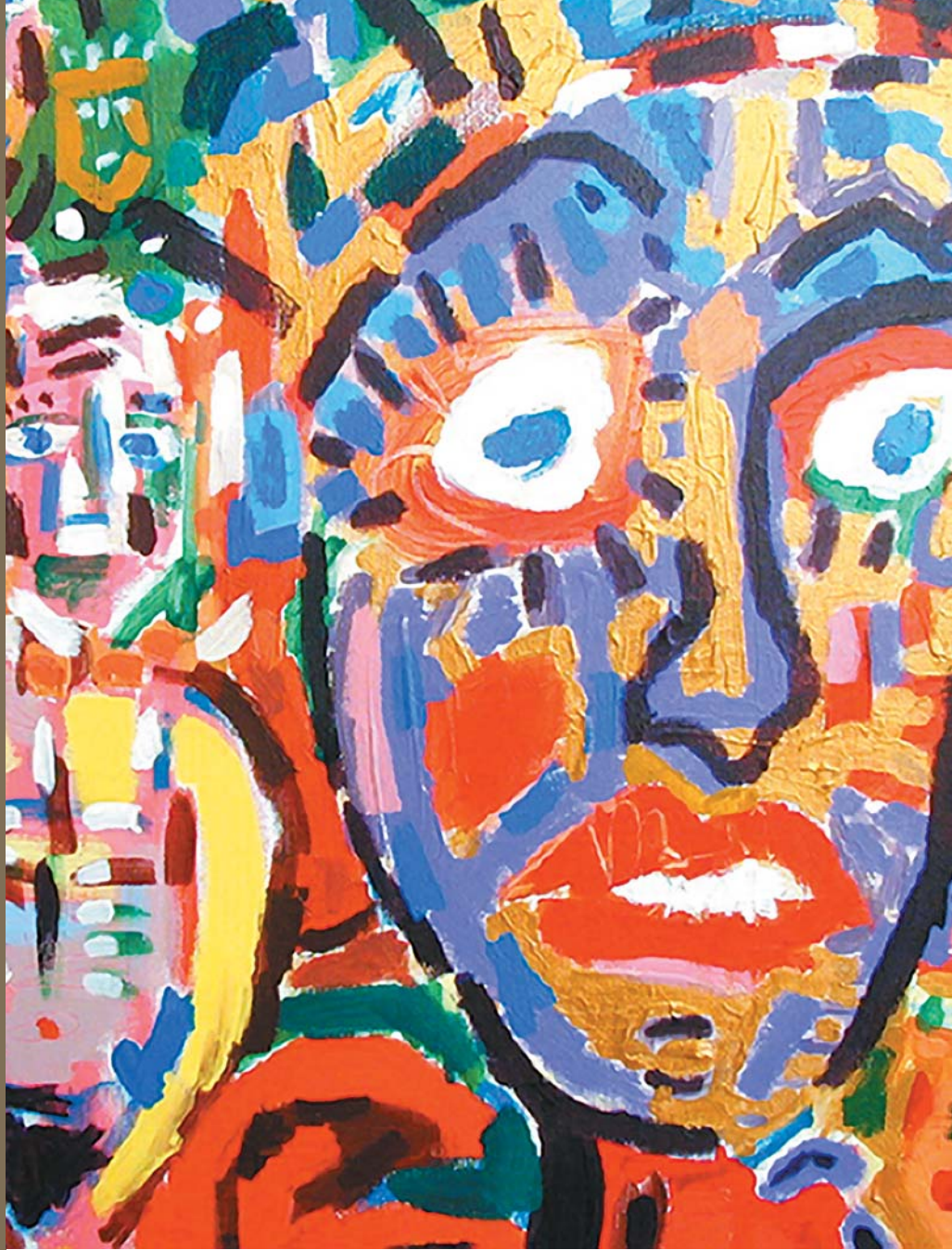




FEANTSA

European
Report



The role of housing in pathways
into and out of homelessness

Annual Theme 2008
Housing and Homelessness



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Housing and Homelessness**

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Extracts from this publication can be quoted as long as the sources are acknowledged.

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Introduction

For some observers, the link between housing and homelessness is an obvious one. For others, this link is significantly subordinate to socio-economic issues such as employment, relationship breakdowns, mental health and addictions.

FEANTSA, the European Federation of National Organisations Working with People who are Homeless, wanted to explore the issues at the heart of this divergence of opinion to see what conclusions could be drawn about the importance of housing policies to the fight against homelessness.

Housing was therefore chosen as FEANTSA's annual European theme for 2008, following similar work on employment and health in the past two years. This report represents a significant output of the work on the 2008 theme.

A questionnaire was drafted at European level setting out detailed questions on national situations and policies concerning housing and homelessness. This questionnaire was used by members of the FEANTSA network to produce a series of national reports on housing and homelessness.

This European report presents the main findings from the national reports of 18 EU countries.¹ It highlights the areas of substantial agreement across Europe as well as setting out areas of disagreement or difference in perception or approach between countries.

This report does not pretend to be an academic paper, but rather to present and discuss issues at the forefront of the debate around links between housing, housing policies and homelessness to stimulate further debate. It seeks to improve understanding of this field and challenge current misconceptions. As well as raising questions to be considered further, it also looks to suggest possible ways forward in tackling homelessness.

The examples taken from the national reports are aimed at highlighting a particular idea or policy. Where an example is taken from one country, it does not mean that a similar or better example may not in fact exist elsewhere. The report has aimed to include examples from across the countries represented.

In this report, the definition of homelessness is based on ETHOS – the European Typology of Homelessness and Housing Exclusion.² ETHOS classifies homeless people according to their living situation:

- *rooflessness* (without a shelter of any kind, sleeping rough)
- *houselessness* (with a place to sleep but temporary in institutions or shelter)
- living in *insecure housing* (threatened with severe exclusion due to insecure tenancies, eviction, domestic violence)
- living in *inadequate housing* (in caravans on illegal campsites, in unfit housing, in extreme overcrowding).

It is also worth noting that whilst the report talks about differences in approach between countries, much housing policy is decided at sub-country level. Several of the practices and situations presented may well, therefore, refer to a particular region within a country.

This paper cannot provide an exhaustive vision of all the different situations and policies in Europe. For more detailed information on housing situations and policies, readers are encouraged to refer to the national reports. These can be accessed in the 'FEANTSA annual themes' section on the FEANTSA website: www.feantsa.org.

1 Austria, Belgium, the Czech Republic, Denmark, Estonia, Finland, France, Germany, Greece, Hungary, Ireland, Italy, Luxembourg, Lithuania, Poland, Portugal, Spain and the UK.

2 http://www.feantsa.org/files/indicators_wg/ETHOS2007/general/EN_2007EthosLeaflet.pdf

Executive summary

The right to housing

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The right to housing is widely recognized. This includes in international agreements such as the Universal Declaration of Human Rights, the International Covenant on Economic, Social and Cultural Rights and the revised European Social Charter. This is reflected in the national legislation of European countries, most of which have constitutions or laws referring to the right to housing.

France has introduced a groundbreaking justiciable right to housing law, which enables citizens to go to the courts to enforce their right to housing. This promises to produce a change of mentality towards homelessness and the provision of adequate and affordable housing.

However, apart from this, national commitments tend to shy away from concrete references to homelessness as such and often leave open the question of whether people can invoke their right to a home if they cannot obtain one by themselves.

The role of housing pathways into homelessness

The reality is in fact that housing and housing policies are a major cause of homelessness. There are many risk factors for homelessness, but the simple availability and affordability of suitable and adequate housing transcends these. Whether people at risk of homelessness actually become homeless is always somewhat determined by the structural barriers to housing.

Housing issues can:

- a) force people out of their existing accommodation - whether through eviction or because the person feels unable to continue living there
- b) prevent people from moving back into permanent accommodation from a situation of homelessness
- c) mean that although a person has housing, this is so inadequate that they can already be considered to be homeless.

Five key structural housing issues can lead to homelessness:

- a) the unaffordability of housing - for buying or renting
- b) the lack of availability of appropriate housing - both in the social and private sectors
- c) the poor quality of housing - living in which can lead into homelessness or already constitute homelessness
- d) overcrowded housing - which again may already constitute homelessness and particularly affects immigrant populations and families with children
- e) evictions - which can both reveal previously invisible problems and also trigger new problems.

Furthermore, many countries highlight that the importance of housing as a risk factor causing homelessness is increasing as a consequence of the effects of booming housing markets, changes in the global economy, limited social housing and demographic changes.

The potential role of different housing solutions for homeless people

Hostels and emergency shelters can play an important role in giving people a safe alternative to rough sleeping and enabling the provision of specific help, which it would be difficult to provide on the streets. However, shelters are generally only as successful as the pathways available into more permanent housing solutions and both Finland and Germany are looking to close traditional shelters down entirely as being unnecessary and unhelpful to long-term solutions.

Some countries seem to want the private sector to take on an increasing role in providing housing solutions for homeless people. Nevertheless, serious obstacles exist to this, including high rental and purchase prices and housing quality issues.

Attempts to socialise the private rental sector may provide some social-housing-equivalent accommodation, but its potential remains limited. Meanwhile, pushing home ownership as a generalised solution is likely to lead people into poor quality, degraded and overcrowded dwellings as well as risking serious indebtedness.

Access to public and social housing remains the key long-term solution to a situation of homelessness for many people. It is generally the most accessible, most affordable housing available and also the housing over which it is easiest for governments to maintain direct control over quality and costs. Social housing can also provide the best environment in which to address other social or health needs.

The approach of housing strategies

Public housing strategies do not generally seem to take the right to housing as their starting point. Far from all European countries have any specific focus on homelessness within their housing strategies. Indeed, some countries give almost no formal role to housing policy in tackling homelessness. Housing policies rather seem to tackle middle-income families with vulnerable groups often left to social policy to deal with.

Where housing policy does look at vulnerable groups it tends to take an approach focused on specific disadvantages, for example disability, illness, unemployment or being a single parent. Homelessness itself is not seen as a cause of vulnerability. Explicitly or implicitly this seems to accept that there can be people who have chosen homelessness or who are 'undeserving' homeless.

Key housing policies and their impact on homelessness

Within the various strategies applied in different countries and regions, a number of key housing policies impact on homelessness:

- **Housing allowances**

Most countries use some form of financial support to low-income households through the provision of housing allowances. Such allowances are seen as a way of facilitating access to decent housing, whilst often only covering a small portion of the costs.

However, these tend to turn into long-term subsidies to low-income households in the private rental market, which sustain demand, prop up prices and require increasing resources to provide the same benefits. At the same time it is not clear that they benefit people with unstable housing situations, who are often the most in need.

- **Rent deposit schemes**

Rent-deposit schemes can cover some of the initial entry costs to rented accommodation through public - or publicly guaranteed - funds. Such schemes are clearly of great help to many low-income families who are nearly able to access the private rental market by themselves, but will similarly not be of tremendous use to the most marginalised.

- **Regulating the market**

Several countries have measures to regulate rental prices. However, these measures are generally quite limited and have even been deemed unconstitutional in Ireland. There are clear conflicts here with the economic interests of landlords. Nevertheless, measures to regulate the selling on of formerly social housing can be important in limiting the effects of speculation.

- **Promoting access to home ownership**

Many countries offer financial support for people to buy, improve or build housing. However, these do not tend to be aimed at the most vulnerable and homeless groups, but rather to people who are nearly able to access housing through the private market. A newer idea is for low-income households to buy part ownership of a property with the state maintaining ownership of the other part.

Right-to-buy policies in particular have encouraged housing speculation, thereby increasing the distance between the poorest and the bottom of the housing market. These policies have also reduced the quality and quantity of the social housing stock.

- **Commitments to social housing**

Numerous country reports set out that a commitment to new social housing has been made. This is generally to the construction of new housing or even the purchasing or renovation of existing housing for social renting. However common feature is that the commitments made are inadequate to meet the growing needs. In several countries, construction of social housing is diminishing.

- **Increasing the supply of rental properties**

Certain governments have sought to improve access to the private rental market by incentivising owners of vacant buildings to put their holdings back onto the rental market or simply by increasing the construction of affordable dwellings in the private sector. However, there is a danger that the resources used benefit property owners without result-

ing in increases in affordable housing for homeless people. There are also problems in determining what is a vacant property and whether it is actually in a suitable location for homeless people.

8 • **Guaranteeing the quality of housing**

Various states intervene to guarantee the quality of housing to try to prevent the renting of unacceptable accommodation. Systems include self-regulation or inspections backed by legal powers to enforce fines or ban the renting of accommodation. However, there seems to be little that can be done on quality issues in the owner-occupied sector.

Furthermore, it is not always the case that quality improvements in the rental sector benefit the most vulnerable households. There remains an apparent conflict between quality and affordability, such that enforcing quality standards may reduce the amount of affordable housing available. It is also unclear whether tenants will pursue their rights if they may be forced to leave inadequate accommodation as a result.

• **Providing housing advice**

Housing advice can be crucial in preventing households entering a situation of homelessness. People facing eviction are often in desperate need of support and advice to tackle specific issues. Their needs are sometimes compounded by denial of the seriousness of their situation. This can mean they do not take the steps or seek out the support they need to avoid potential eviction.

Helping someone to understand their rights and options can also be a fundamental step in the pathway out of homelessness. Many of the most vulnerable groups in most need of support are often the very people who know least about how and where to access it. Action needs to be taken to reach out to the individuals concerned and to engage with them about what they need to know. The report identifies some key principles for good practice in the delivery of housing advice.

• **Preventing evictions**

Specific and comprehensive policies to prevent evictions are also undertaken to avoid such a major destabilising event for vulnerable families. Costs to society and individuals are seen to be reduced when efforts are made to avoid evictions, notably through required conciliation efforts between land-

lords and tenants backed by the need for a court procedure to end a tenancy. It can also be useful and important that local authorities, and social and health services are informed when an eviction is to take place.

The Austrian centres for secure tenancy provide people at risk of eviction with legal advice, assistance with claiming benefits, an individual financial plan, assistance in negotiations with landlords, links to other support services and direct financial support where appropriate. The centres are able to contact people at risk directly as they are informed via the courts of eviction procedures.

Specific homelessness strategies and housing

Some European countries have developed specific homelessness strategies centred around housing policy. Particularly interesting examples are found in Finland, Scotland, France, Ireland and Poland. A key issue here is around the Housing First principle.

The **Finnish** Government programme to reduce long-term homelessness 2008-2011 has the following key elements:

- more effective use of land to enable the production of reasonably priced rental housing in developing areas
- allocation of a targeted number of homes, subsidised housing units or places in care for the long-term homeless
- phasing out the use of shelters as long-term solutions
- support services from the Ministry of Social Affairs for people in the new accommodation units.

Scotland has introduced specific homelessness legislation to make public housing policy guarantee the right to a permanent home for all unintentionally homeless households by the end of 2012 and ensure that nobody needs to sleep rough. Important measures include:

- the legal duty on both local authorities and housing associations to give 'reasonable preference' to homeless households in the allocation of housing
- the duty on housing associations to accept and house homeless households referred to them by local authorities unless they have 'good reason' for not doing so
- each housing authority has signed a Local Outcome Agreement with the Scottish government agreeing to this vision.

In **France**, the 2007 justiciable law on housing is supported by a system for allocating housing that prioritises vulnerable groups and specifically homeless people. Every regional authority in France now has a Mediation Commission responsible for examining the legitimacy of a non-satisfied claim to housing according to its correspondence with six identified priority groups, including homeless people and those threatened with eviction.

People whose claim to housing is recognized by the Mediation Commission, but who receive no offer of housing from the local authorities, can now go to the courts to have their right enforced. The State has thus become the ultimate guarantor of the right of vulnerable people to housing.

The **Irish** National Social Partnership agreement 'Towards 2016' aims "to enable every household to have available an affordable dwelling of good quality, suited to its needs, in a good environment and, as far as possible, at the tenure of its choice." Crucially, the Irish Housing Ministry has accepted that it has significant responsibility for homelessness.

Every local authority is required to conduct a tri-annual assessment of housing need and on that basis produce a local Social/Affordable Housing Action Plan and Local Homeless Action Plan. Key guiding principles are:

- Emergency accommodation should be short-term
- Settlement in the community should be an overriding priority through the provision of long-term housing
- A continuum of care should be provided to homeless people from the time they become homeless

The **Polish** government has also passed legislation to provide "financial support for the construction of social dwellings, protected flats, night shelters and houses for the homeless." This programme is seen as comprehensive as regards homelessness prevention, protection and intervention, as well as integration or prevention of social exclusion. However, use of the money available in the Subsidy Fund has been limited thus far.

• Housing first?

At the heart of the debate about how best to tackle homelessness with relation to housing policy are questions around the validity of the 'housing first' approach. Put simply, the housing first theory holds that providing a long-term housing solution is the primary objective to be achieved as soon as possible. It does not deny the need for support services, but holds that many problems will be more effectively tackled in a more stable housing environment.

Such an approach challenges the common view that all other problems need to be tackled first to make people 'housing ready'. This view holds that moving an individual into housing too soon will result in likely failure of the proposed 'solution' and a return to homelessness. It argues that only when issues around problems such as addiction, bereavement or mental health have been resolved or mitigated can the person be expected to successfully reintegrate into permanent housing.

Both sides of this debate agree that preventing long-term homelessness requires a mixture of housing policies and social/health services. However, there is an important distinction in the philosophy of putting housing first. The majority view from the national reports is that a housing first approach can be successful.

1. The right to housing

The right to housing is widely recognized in international agreements and national laws. Before looking at how housing and housing policies impact positively and negatively on homelessness, it is worth considering this legal context.

International agreements:

The right to housing is one of the core international human rights. Several international Declarations, Covenants, Conventions and Charters recognize this right in various forms:

The Universal Declaration of Human Rights

Art.25 (1) recognizes that “Everyone has the right to a standard of living adequate for the health and well-being of himself and of his family, including food, clothing, housing, and medical care and necessary social services, and the right to security in the event of unemployment, sickness, disability, widowhood, old age, or other lack of livelihood in circumstances beyond his control.”

International Covenant on Economic, Social and Cultural Rights

Art.11 (1) recognizes “the right of everyone to an adequate standard of living for himself and his family, including adequate food, clothing and housing, and to the continuous improvement of living conditions. The States Parties will take appropriate steps to ensure the realization of this right, recognizing to this effect the essential importance of international cooperation based on free consent.”

Convention on the Elimination of All Forms of Racial Discrimination

Art.5(e)(iii) prohibits discrimination on account of race, colour, or national or ethnic origin with respect to the right to housing.

Convention on the Elimination of All Forms of Discrimination Against Women

Article 14(2)(h) obliges states parties to eliminate discrimination against women in rural areas to ensure that such women enjoy adequate living conditions, particularly in relation to housing.

Convention on the Rights of the Child

Article 27(3) obliges states parties to provide, in cases of need, material assistance and support programmes to children, particularly with regard to housing.

Convention Relating to the Status of Refugees

Article 21 ensures favourable treatment in the provision of public housing for refugees.

Convention on the Rights of Migrant Workers (treaty not ratified by UK)

Article 43(1)(d) provides that “Migrant workers shall enjoy equality of treatment with nationals of the State of employment in relation to [...] access to housing, including social housing schemes, and protection against exploitation in respect to rents.”

The International Covenant on Civil and Political Rights

Article 17(1), protects persons from arbitrary or unlawful interference with their homes.

Revised European Social Charter (ratified by 12 countries)

Article 31 - With a view to ensuring the effective exercise of the right to housing, the Parties undertake to take measures designed to:

1. promote access to housing of an adequate standard
2. prevent and reduce homelessness with a view to its gradual elimination
3. make the price of housing accessible to those without adequate resources.

Article 16 - With a view to ensuring the necessary conditions for the full development of the family, which is a fundamental unit of society, the Parties undertake to promote the economic, legal and social protection of family life by such means as [...] provision of family housing.

Article 30 - With a view to ensuring the effective exercise of the right to protection against poverty and social exclusion, the Parties undertake to take measures... to promote the effective access of persons who live or risk living in a situation of social exclusion or poverty, as well as their families, to, in particular [...] housing.

International Labour Organization

Housing rights are guaranteed in conventions on indigenous and tribal peoples, occupational health services, plantations and social policy guarantee.

Similarly, humanitarian law instruments such as the Geneva Convention Relative to the Protection of Civilian Persons in Time of War.

EU Charter of Fundamental Rights

Article 34(3) - In order to combat social exclusion and poverty, the Union recognises and respects the right to social and housing assistance so as to ensure a decent existence for all those who lack sufficient resources, in accordance with the rules laid down by Community law and national laws and practices.

National laws in the EU

Most European countries have constitutions or laws that refer to the right to housing, thus accepting the principle and recognizing their commitments to international conventions. Nevertheless, these commitments tend to shy away from concrete references to homelessness as such and often leave open the question of whether people can invoke their right to a home if they cannot obtain one by themselves.

In most legislation there are several obstacles:

- lack of clarity about who is responsible
- lack of clarity about how to evoke the right
- lack of clarity about who is covered by the law
- lack of clarity about the meaning of housing (particularly as opposed to shelter)
- lack of focus on results
- long procedures.

In most countries, the right to housing does not mean that if someone does not have a home they are entitled to one by the law. Rather, laws tend to provide the right to shelter only or mean simply that people are eligible for housing and cannot be forcibly prevented from accessing housing because of any personal situation or condition.

In **Ireland**, for example, Section 10 of the 1988 Housing Act empowered Housing Authorities to provide shelter for

people experiencing homelessness. However, whilst this means that homeless people are entitled to be considered for housing by local authorities it does not provide practical guarantees preventing homelessness. Crucially, the law does not provide clarity regarding which agency should have primary responsibility for the provision of care, support, resettlement and outreach services to the homeless.

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In **Estonia**, the right to housing is realised through the Social Welfare Act, which recognizes “the right to apply for social housing from the local government in case the person or family is not able to ensure it for themselves.” Every municipality is free to set exact rules on who is eligible for public housing.

In **Poland**, the Constitution (art. 75, act 1) states that “Public authorities shall pursue policies conducive to satisfying the housing needs of citizens, in particular combating homelessness, promoting the development of low-income housing and supporting activities aimed at acquisition of a home by each citizen.” This is typical of general statements on homelessness which fall short of specific details on combating it.

Greek law states that “for the people that are not housed or are inadequately housed, the acquisition of housing is a subject of special care of the State.” However, the homeless are not recognized as a legal group and the right to housing cannot be enforced through the courts. This law is primarily aimed at low-income people to help them purchase a house.

In **Italy**, the legal right to housing is usually only applied to cases of separation of couples and some cases of squatted social housing and is not yet justiciable. As far as homeless people are concerned, legal actions mainly refer to the recognition of the rights of people that already benefit from (social) housing and face eviction and rental problems. No legal obligations exist to house homeless persons.

Scotland has gone further, introducing homelessness legislation in 2001 and 2003 by which local authorities must ensure the permanent housing of certain categories of homeless households. There is a legal requirement that housing associations must accept a homeless household referred to them for housing unless they have ‘good reason’ not to.

The importance of justiciable rights

However, the most significant development in the field of the right to housing has taken place in **France**. A 2007 justiciable right to housing law³ enables citizens to turn to the courts in the case where they have been unable to access housing despite their efforts. The first article of the law stipulates that the State is guarantor of the application of this right.

Of course, the simple existence of this law will not create all the necessary accessible and affordable housing or eradicate homelessness overnight. Nevertheless, this marks a change of approach which seeks to put the right to housing on the same footing as, for example, the right to education and should act as a lever to the provision of the necessary services.

Since January 2008, every regional authority in **France** has had a Mediation Commission responsible for examining the legitimacy of a non-satisfied claim to housing. Once a claim is recognized, the authorities must provide an offer of housing within a specified timeframe. From December 2008, people receiving no offer having been recognized by the Mediation Commission can go to the courts.

Whilst it remains to be seen what effect this law will have on homelessness, there are real grounds for confidence that it will instil a change of mentality towards homelessness and the provision of adequate and affordable housing and produce real results.

The example of France is particularly interesting for countries such as **Luxembourg** which has no right to housing in its constitution nor any legal definition of decent housing or **Hungary**, where the right to housing can only be reached indirectly from the right of social security and the enjoyment of the highest attainable standard of physical and mental health.

FEANTSA members are strongly in favour of making the right to housing justiciable. Whilst they recognize that this will not be a panacea, it would mark an important step forward in the combat against homelessness. For example, it would lead the way in creating the organisational structures necessary to deal with complex housing issues and oblige (reluctant) public authorities to act. Ultimately, even justiciable laws will only be as effective as the practical measures introduced to implement them.

It is interesting to note that at European level (Council of Europe) there is a growing amount of case law related to justiciable rights which also touches on housing rights. Through these, the concept of justiciable rights to housing can be seen to be slowly emerging de facto. This could well have an important impact on national situations in the future.

3 <http://www.senat.fr/dossierleg/pjl06-170.html>

2. The role of housing in pathways into homelessness

Despite the widespread recognition of the right to housing, problems in accessing housing are one of the major causes of homelessness across Europe.

How important is access to housing in creating homelessness?

Whilst it is not always the case that national reports state housing as being the most important factor, all reports generally agree that housing plays a key role in pathways into homelessness. The stages of becoming homeless are accompanied by less and less secure and adequate housing situations.

It can be hard to quantify the relative importance of factors leading individuals or households into homelessness. If I lose my job, become depressed, am unable to meet my rent payments or find cheaper accommodation leading me to be evicted and ending up homeless, what has 'caused' my homelessness? Losing the job? Mental health issues? The eviction? Or the lack of affordable housing?

Some national reports seem to argue that the loss of housing is more a symptom than a cause of homelessness, coming at a relatively late stage along the pathway into homelessness. The **Italian** report argues that, "the loss of a house for most Italian individuals is one of the factors, often the most terrible, along the way to gradual marginalisation, but it cannot be considered as the first or the most important factor that leads to homelessness. The loss of a house is not the origin of exclusion."

Nevertheless, the **Irish** report explains that the availability of affordable and appropriate housing runs through the heart of pathways into homelessness, even where other factors are more visible. Qualitative research undertaken by Focus Ireland in 2007 entitled *Homeless Pathways*, found that "A number of common themes run through people's homeless pathway biographies: poor access to the labour market and training, lack of educational qualifications, and low incomes [...] [but that these] risk factors [...] are influenced by the availability and affordability of housing, the security of housing and the choices available to people."

What becomes apparent is that whilst becoming homeless may seem to be largely a result of multiple social disadvantages, it is in fact equally true that losing one's housing or facing housing insecurity can be a cause of social problems. The **Spanish** report talks about the "process of huge personal and social deterioration" that can be triggered from the loss of housing.

A question that may arise here is whether structural issues around the availability of appropriate housing mean that at any given time a certain number of people will inevitably struggle to access permanent and secure housing. If this is the case, it would not be surprising that those facing the most significant social, employment and health problems are most at risk. Nevertheless, it would also mean that tackling the social problems of individuals without tackling the structural flaws in the housing market would simply change *who* was most at risk of becoming homeless without actually impacting on the phenomenon of homelessness itself.

Whilst some people will be able to turn to family or friends for housing support in times of need - for example after an eviction - for those without this possibility, their likelihood of becoming homeless is largely determined by the structural barriers to access to different forms of public or private housing. If they are unable to access housing they are likely to encounter greater difficulties in remaining in employment and good health and face increased risks of social exclusion.

How do housing issues create homelessness?

Housing issues can force people out of their existing accommodation or prevent people from moving back into permanent accommodation from a situation of homelessness. It can also be that although a person has housing, this is so inadequate and/or insecure that they can already be considered to be homeless.

In all these cases, there are some key structural issues limiting people's access to sustainable housing solutions and therefore engendering homelessness. These are around the availability, affordability, quality and overcrowding of housing and policies around eviction.

a) *affordability of housing*

Perhaps the primary reason why vulnerable people cannot access housing is because they cannot afford it. Whilst at an individual level it might seem that the issue here is about inadequate incomes, when considering countries' housing markets more generally it becomes clear that there are real issues about the affordability of housing in general.

The costs of home ownership

Most countries lack clear statistical information linking problems facing home owners and eventual repossessions with homelessness. Nevertheless many countries have seen increasing difficulties linked to boom and bust within the housing and credit markets. Whether because of rising interest costs at one time or falling house prices at another, becoming a home owner has done some families more harm than good and left them in extremely vulnerable situations where they risk losing their home and facing ongoing debt. Many countries are seeing cases of repossession increase.

In **Wales**, Shelter Cymru's work with those in mortgage arrears has trebled in the last three years. There is recognition that some households that default on their mortgages will be repossessed and become homeless, although there is a lack of statistical information on how directly housing difficulties lead to homelessness.

In **England**, home-owning households are facing increasing poverty and insecurity as they find themselves spending an unaffordable portion of their income on their mortgage and are extremely vulnerable to any changes in personal situation. Problems are particularly severe among black and minority ethnic (BME) homeowners. Levels of repossessions in the sub-prime sector are ten times higher than in the mainstream sector. The current safety net for homeowners is considered inadequate.

The **Greek** report observes that many repossessions are made even for small amount of debts. Serious social problems are created when a relatively poor household has their house repossessed. Other problems include multiple families living together in order to meet housing costs.

One of the Catch-22 situations with regards to the housing market is that whilst constantly rising prices can exclude those who are not yet on 'the housing ladder', falling prices can financially cripple those who have borrowed in order to buy. Moves in either direction therefore expose different groups to risks of homelessness.

Another problem that has been particularly raised in **Eastern Europe** is around the costs of maintaining a property that has been bought. While many families were able to buy their properties cheaply after the political changes in the region, the poor condition of the housing means that it becomes increasingly beyond the means of low-income households to maintain these up to a liveable standard. This has created the concept of the homeless homeowner.

In **Hungary**, nearly 270 thousand households that have accumulated housing maintenance debts are now in arrears exceeding three months. **Estonia** has noticed that since the creation of a housing market in the 1990s, large sections of the population have problems paying the housing expenses. The rising cost of maintenance and utility bills have forced many economically disadvantaged households to look for cheaper dwellings. The most vulnerable have become homeless.

Rented accommodation

Increases in house prices and speculation around housing has also translated into higher rental charges. Most countries have observed inflation in average monthly charges in the private rental market that outstrip average increases in income.

As the **Luxembourg** report makes clear, these changes hit the worst off hardest: the poverty rate of people in rented accommodation increased from 19.8% in 2004 to 25% by 2006. The Centre for Secure Tenancy in **Vienna (Austria)** has assessed that over 90% of all evictions take place because of financial problems and arrears of rent.

In **Northern Ireland** in 2006/07, over 3,000 households gave failing to meet their private rental costs as their reason for becoming homeless. In the past five years the number of people who become homeless as a result of losing their private rented accommodation rose by 100%.

Increases in **Spain's** housing prices over the past 20 years has meant more families have "reached their possible limits of being autonomous and functioning off of their own resources." The Spanish Youth Council estimates that the average young person needs to spend almost 60% of their salary to access a home in the private market.

Once again, affordability is not limited to rental costs, but also covers various bills including local taxes, electricity and heating. The **Belgian** report speaks of the choices a low-income family has to make between paying the rent, which might take up more than half of the family's income and meeting other daily costs such as food and clothing.

Also, tenants typically have to provide a deposit of several months' rent on entering rented accommodation, which can be a major barrier for low-income groups.

Unfortunately, there are also some reports of a minority of landlords taking advantage of vulnerable tenants to make illegal charges. In **Greece** and **Spain**, for example, it was reported that there have been cases of landlords exploiting socially vulnerable groups by offering them housing without a legal contract. They are then able to impose illegal rent increases, forced cohabitation or sudden eviction, which can eventually become intolerable for the tenant.

Finally, the **UK** report highlights that the lack of financial management skills and advice is also important in the context of determining whether lower income groups can afford housing.

b) availability of housing

Several country reports say that the most important housing-related problem leading to homelessness is the simple lack of supply.

The **Irish** report cites the Homeless Agency, which states that rates of homelessness have increased in recent years, linked to housing shortages, caused by a combination of a slow-down in housing output and population increases, due to immigration. Recent research by Homeless Link in **England** found that 45% of people living in hostels or supported housing were ready to move on, but had nowhere suitable to go.

Of course, as the **Lithuanian** report points out, this is not just about the presence of buildings, but the supply of suitable and affordable housing for low-income households.

The **Finnish** report highlights a constant lack of small and reasonably priced dwellings to meet the needs of single, low-income people; in Finland, as in many other countries, a substantial part of the homeless population is single. The **Spanish** report also underlines this problem in the context of changing demographics towards more single-people households.

There are also issues around finding larger housing for bigger families and accessible housing for people with disabilities. Finally, discrimination by landlords - whether by race, physical appearance, or legal history - can significantly reduce the amount of housing available to vulnerable individuals or families.

Lack of social housing

A study in **Flanders (Belgium)** found that 317,500 households had the right to social housing and yet 180,500 of these were unable to access any. Meanwhile, the **Greek** report laments that the level of "construction and provision of social houses to vulnerable groups is very small compared to the real number in need."

Numerous countries have lost much of their state control over affordable and suitable housing through 'right-to-buy' initiatives. The situation in this context is most extreme in the former communist countries of Eastern Europe. These tend to have particularly high owner-occupancy rates as a result of the policies implemented in 1990s - as high as 92% in **Hungary** - leaving few dwellings available for rent or social housing.

Whilst selling social housing at below market prices has benefited many lower income households, they have also tended towards increased exclusion of those at the very bottom. The **Polish** report observes that the lack of social housing often leaves vulnerable women with children with little alternative but to seek shelter in hostels for the homeless, particularly when trying to escape situations of family violence. The lack of social dwelling units, where they would be given help and support, therefore directly influences the number of women with children who become homeless.

A final supply-side issue to be mentioned here is the problem of building new social housing because of the objections of local communities. The **French** report talks of local authorities not building social housing because the electorate does not want these buildings near them. Nor is it totally uncommon across Europe for local communities to object to planning applications for social housing.

Empty properties

National reports also highlight issues with empty properties. At the same time as **Spain** identifies the lack of supply of housing as a key problem for housing policy to address, it estimates that around 3,000,000 houses sit empty in the country.

The 2006 census in **Ireland** found that just over 15% of the housing stock was vacant. Of these, 18.7% were holiday homes. This raises concerns about how much new construction is actually aimed at those in housing need and just how dominated the housing market is by investors.

c) quality of housing

Poor quality accommodation risks pushing people into homelessness as part of a downward spiral of marginalisation. This can be a particular threat to vulnerable immigrant populations who find themselves in overcrowded, inadequate and even unhealthy housing.

Furthermore, living in very inadequate housing can be considered homelessness already. Housing does not necessarily meet the basic requirements of a home, such as providing heat, shelter, security, privacy and a healthy environment. Where these elements are lacking in a dwelling, the person living there must be considered to be facing problems of homelessness.

What is inadequate housing?

There is no common European definition of inadequate housing and there can even be different grades of inadequacy within national conceptions. For example, in the **UK**, 'unfitness' is a technical and legal term that relates to the physical fabric of houses and their condition as judged against criteria during inspections. At the same time, England also has a 'Decent Homes Standard', against which 36.8% of the social housing stock is considered indecent.

France has a legal definition of 'unworthy' housing as housing that poses a risk to people's health. Whereas it might be hard to bring action against landlords renting out properties that are 'just' uncomfortable or unpleasant, this approach allows public authorities to intervene in a strong way against landlords where it can be demonstrated that the property poses a health threat.

Nevertheless, the various national definitions have many common features. Recurring elements include:

- structurally unsound
- in a state of disrepair
- lack of electricity and/or gas
- insufficient heating or cooling (maybe related to poor insulation)
- lack of clean drinking water and/or hot water
- lack of (indoor) toilet
- lack of hygienic food preparation facilities
- shanty town 'huts'
- mouldy, rotting or damp - lack of ventilation
- too small
- lack of daylight
- excessive noise from the surrounding area
- environmental pollution from local industry or cars
- insecure - suffering from vandalism or criminality
- infestations - insects, rodents
- overcrowded.

How does inadequacy lead to homelessness?

The **Spanish** report notices that people who have inadequate or poor living conditions may spend less and less time at home, particularly if they lack cultural roots or social networks. This lack of comfort or sense of 'being at home' can lead to problems such as (mental) health problems and family conflicts, which can result in the person entering a situation of homelessness.

Risks around inadequate housing are raised where poor quality homes are rented due to the sheer demand in the market. The **Polish** report talks of quite extreme conditions where it would appear that as much as 35% of Polish people live in bad or very bad conditions. A substantial number of the population occupy dwellings not designed for long-term residential purposes, such as garages, warehouses, farm buildings or temporary constructions. This is also an issue in **Spain**, particularly in rural areas.

People living in such unfit housing are part of the group that can be seen as already being homeless. This has increasingly led to the notion of the invisible homeless - people who are living in such insecure or miserable conditions that they lack the basic necessities supposed to be provided by a home, but do not appear on any homelessness statistics.

The **Greek** report observes that people living in unsuitable housing are often led to seek emergency accommodation, thus showing that their housing situation amounts to homelessness. In Germany, households which do not have humane housing are defined as homeless.

People in vulnerable positions are not always able to fight for improvements to inadequate accommodation, even where they have legal rights. Challenging the landlord may result in expulsion with no guarantee of either the return of any deposit or finding better accommodation elsewhere. The **French** report notes that first generation immigrants are particularly vulnerable to living in indecent conditions with the negative effects that can have on people's physical and mental well-being.

In **Ireland**, the most recent data available in relation to dwellings inspected in the private sector reveals that of the 1,697 dwellings inspected that did not meet regulatory requirements there were only 36 legal actions taken. In Dublin, 78% of private rented homes occupied by people in receipt of rent supplement failed to meet legal minimum standards.

Particular issues around quality

Hungary has found that in settlements with less than a thousand inhabitants, nearly 30% of the dwellings can be considered as substandard. This might raise questions about whether the same criteria can apply to urban flats as rural dwellings. It might also raise questions of subjectivity and about people's housing expectations and needs in regards to housing standards.

Poor housing conditions have a particularly marked impact on children, including an increased risk of respiratory diseases, accidents in the home, lower educational attainment, long-term health effects and problem behaviour.

The **UK** report provides the story of a single mother with two children living in a privately rented flat which has disrepair issues including a broken and leaking bath and black damp on the walls. Since moving into the property, the daughter has developed asthma and been prescribed medication while the mother is suffering from severe depression. This risks becoming part of a downward spiral into homelessness.

There is clearly an issue around maintaining the quality of cheaper accommodation. The market alone seems to be incapable of rectifying this problem. As the **Lithuanian** report points out, for many people "any housing is better than no housing." This has the result that, in an unregulated market, there will always be demand for poor quality housing.

There appears to be geographical trends as regards the seriousness of inadequate housing. **Scandinavian** country reports do not tend to see this problem. Countries of **Eastern Europe** have almost endemic problems of poor quality housing as a result of their political, social and economic changes. Meanwhile countries of **western Europe** see poor quality housing as a problem, but only affecting the most disadvantaged.

The major issues of inadequacy of housing in the former communist countries of **Eastern Europe** also affect home owners. This is principally because private owners took on responsibility for housing stock which was often in poor condition and often without the means necessary to maintain it. The **Hungarian** report talks of people living in dwellings built from adobe or other materials that results in a housing situation that hardly differs from actual homelessness.

At the same time, this problem is far from being uniquely Eastern European. The **English** House Condition Survey found in 2003 that the majority (63%) of homes across England that do not come up to the decent homes standard are owner-occupied.

There is also evidence from some countries that low-income home owners are living in areas that are marginalised and isolated from key infrastructure. The **Portuguese** reports talks of 'islands' of poor housing developing far from centres, services and jobs.

Countries including **Greece, Italy** and **Spain** are seeing the re-emergence of slums in large urban areas, particularly involving ethnic and cultural communities such as Roma, refugees and economic immigrants, including from Eastern Europe. Whilst governments tend to see such slums as a law and order issue, they are often occupied by legally immigrated families, some of whom are working. The fundamental housing demand at the root of the development of these slums is typically not addressed.

d) overcrowded housing

Overcrowding is one of the key determinants of unacceptable housing conditions that drives people into homelessness. According to **Ireland's** 2005 Housing Needs Assessment over 10% (4,000) of households needing social housing cited living in overcrowded accommodation as the reason.

What is overcrowded living?

Definitions of overcrowding are of two types, according to:

1. the number of people per room, which sees a typical frontier of overcrowding as being two people per bedroom
2. the floor-space per person, with overcrowding starting at less than 28 m² per person in Greece and Italy, but not until there is less than 12m² per person in Spain.

Evidence from several national reports shows that overcrowding is a phenomenon that is quite common amongst the most disadvantaged. Data from **Greece** suggest that the phenomenon grew in the 1990s when the influx of immigrants reached its peak. According to 2001 national housing statistics, almost 5,600 households with six or more members have been forced to cohabit to the level of more than three persons per room.

According to data from **Hungary**, overcrowding affected around 300 thousand households or 1.3 million people in 2005 - more than 10% of the population. In such dwellings members of different generations usually live together or people only distantly related cannot choose, but share a room.

Who is most at risk of overcrowded living?

Immigrant, refugee and ethnic minority groups are particularly likely to live in overcrowded accommodation. New arrivals in a city, particularly ethnic minorities, may accept a situation of temporary overcrowded living as the only way they can afford to make a new start. However, the real problems occur if this situation becomes long-term.

In **England**, households from black and minority ethnic (BME) groups are around six times as likely as white households to be overcrowded. BME Households account for more than a third (35%) of overcrowded households. In **Austria**, nearly 57% of all registered migrants for "emergency dwellings" live in overcrowded dwellings with two or more persons per room.

Multi-generational families living together are also at particular risk of overcrowded living. In **Wales**, 83% of the households living in overcrowded accommodation include dependent children. The equivalent figure for **Scotland** is 67%. Although to a certain extent it might seem logical that families with an extra generation (i.e. the children) are likely to have less space per person than those which do not, these figures suggest a somewhat deeper problem.

Although there are less statistics, there are also issues where elderly people cohabit with their children's families - more often seen in southern countries. It is important not to ignore the example of the **Italian** report, however, which, highlights that not all cohabiting families would necessarily wish to engage in pathways out of this situation.

e) evictions

Although most countries do not have figures for how many evicted people end up homeless, there is widespread recognition that eviction is a common precursor to a period of homelessness. In **Denmark**, there has been a massive growth in the number of evictions since 2002 and in 25% of the cases the citizens in question are still homeless one year after the eviction.

Eviction is not always a cause of homelessness as such, but often one step in the pathway to homelessness. Although an eviction can be a determining step leading to homelessness, it is often simply the case that an eviction or threatened eviction makes visible a problem that was already there but previously invisible.

Nevertheless, it is also true that for people in vulnerable positions, an eviction can create a crisis situation from which homelessness might result. Evictions can have a destabilising effect on households, which could be avoided by making any necessary transition to alternative housing smoother. For this reason policies around eviction are important. **Austria** has taken the view that evictions are the primary cause of homelessness.

How do evictions come about?

By far the most common reason for eviction is the non-payment of rent, which can be linked to both or either of the high costs of rent or financial difficulties of the tenant. Other reasons for eviction include other debts, anti-social behaviour or problems with neighbours, disagreement on revision of rental terms at end of contract and landlords not wishing to continue to rent.

It is also perhaps true that evictions are seen very differently in different countries. In countries with very fluid housing markets and typically short-term rental contracts, it might be that households move or are moved on without recourse to eviction. Where tenancy agreements are longer and the rights of tenants stronger, evictions are likely to be more important events.

Nevertheless, insecure tenancies create their own problems. In the **UK**, many private tenants have extremely limited security of tenure. The landlord is sometimes required only to give 28 days written notice to quit the apartment. This does not provide security for vulnerable households and can leave them at risk of facing a crisis situation regarding their housing without having done anything themselves to provoke an eviction.

In the **Czech Republic**, there are examples of other people buying the housing lived in by poorer inhabitants when the housing market was privatised. These people now have little security from eviction beyond any trust they may have in the owners of their home.

The **Estonian** report talks about the problem of false brokers, who cheat people - particularly by taking advantage of those with addiction problems or mental disabilities. Once they have been tricked, the brokers are able to take away their dwelling in a way that follows legal proceedings.

Is the impact of housing on homelessness growing?

Numerous countries highlight that the importance of housing as a risk factor causing homelessness is increasing due to stress in the housing market. There has been a widespread phenomenon of rapidly increasing house prices given the global economic climate and access to cheap credit for many. Higher house prices have also meant higher rental prices. This has priced many people out of the housing market, in terms of both buying and renting properties.

Booming housing markets

The **Irish** Council for Social Housing states that the rising cost of purchasing or renting homes has led to an increase in the number of people on waiting lists for social housing as many cannot access secure, affordable rental housing. They further state that there has been an exponential increase in the number of people on social housing waiting lists over the last 15 years due to people being priced out of the housing market.

The **UK** report informs that "research by Cambridge University identifies an inverse relationship between house price increases and lettings in the social housing sector. As prices increase there is more demand for social housing but fewer lettings and also higher levels of homelessness."

The **Greek** report points out that "people who under different social and economic conditions could live in better accommodation now rent the cheapest housing." This means that those who previously would have been able to rent cheap housing are squeezed even further down the housing ladder and face a stronger possibility of ending up in a situation of homelessness.

Similarly in **Finland**, "the current rapid raise of rents tells about a stressed situation in the housing market. If the construction of social housing remains low there is a risk that more and more people are vulnerable to homelessness."

France observes that increases in prices and the cost of living have increased the number of working poor. In Paris, in 2006, 16% of those in emergency shelters were found to be people in work, but experiencing poverty. This phenomenon is not new, but does seem to be becoming more com-

mon and reflects the fact that homelessness is not purely linked to an individual's inability to access employment - there are structural causes.

20 The **Czech** report observes that there is a new group of people facing homelessness or the risk of homelessness, which is families. This suggests that the issues are less around the social problems facing individuals and more about structural issues in the economy, with the housing market centre-stage.

The global economy

The emerging economic downturn and global economic troubles are only likely to increase the problems seen. Due to the timing of the national reports the full impact of the crisis has not been revealed in this report. Yet, there are clear signals in the national reports of an increase in importance of issues of indebtedness - in the context of easy access to credit - and their potential impact on homelessness.

As the **UK** report signals, "the group of people unable to find affordable housing is likely to become more visible - including people on good incomes who have overstretched." The **Luxembourg** report also remarks that one of the consequences of the economic and financial changes is that medium-income families face serious indebtedness.

In **Hungary**, much mortgage credit has been granted in foreign currencies on initially favourable terms. However, as the Hungarian currency weakens, the monthly repayments start to increase dramatically. Indebtedness will also potentially be linked to the significant increases in public utility costs, such as gas and electricity. These costs eat away at people's savings and increase the risk of them defaulting on their mortgage or rent payments. What is more, people in worse quality housing often have higher heating costs.

The **Polish** report states that non-government organisations involved in the management of homeless services emphasise the growing significance of credit problems and debt as factors leading to homelessness over the past few years.

The **Spanish** report notes that immigrant groups are especially threatened as they have taken on almost 40% of housing purchases in recent years with a high level of debt. In a country with high levels of home ownership there are dangers of increasing numbers of families crossing the threshold of what they can afford to pay.

More limited social housing

There has also been a diminishing stock of social housing in several countries. Right-to-buy initiatives have seen the social housing stock of countries as diverse as **Lithuania** and the **UK** dwindle. People are encouraged to turn to the private rental market, but as **Italy** highlights "the open market does not absorb the demand of the poorest population groups, in particular immigrants." Where it does provide housing, it is often not satisfactory.

The **German** report highlights that the privatisation of public housing stock results in "local authorities simply throwing away an important instrument of control through which it was previously possible to guarantee accommodation to large sections of the population and economic and socially disadvantaged households in particular."

Furthermore, selling social housing also reduces the quality of the social housing stock, since only the worst accommodation tends to remain unsold. The percentage of social housing in **Estonia** dropped from 61% in 1992 to 4% by the year 2000. This "residual" housing stock is mostly of low quality and often not adequate for decent living.

Demographic changes

Some national reports, including that of **Italy**, meanwhile, raise the issue of how increasing social and demographic changes are increasing pressures on the housing market. Changes in demographic trends, social structures and family ties are changing the demand for housing for which the current housing stock is often ill-equipped to respond - particularly in terms of small, affordable housing for people living alone. This increases the risk of housing exclusion for more and more people.

3. The potential role of different housing solutions for homeless people

The role of temporary accommodation

Hostels and emergency shelters

At the most basic level, hostels can play an important role in giving people a safer alternative to rough sleeping or in stopping a downward spiral towards homelessness for people living in very insecure or inadequate housing. They can provide a setting for vulnerable people to receive specific help appropriate to their circumstances or needs, which it would be difficult to provide on the streets or for the invisible homeless.

Temporary accommodation can be a place where people receive advice and encouragement to restore self-belief and training to regain necessary social, hygiene and household skills and develop self-responsibility. For people who have experienced chaotic lifestyles, a good quality hostel can provide a platform from which to move towards a permanent solution.

At the same time, staying in a hostel is not a necessary step towards independent living for all homeless people. Some people who find themselves facing homelessness will be best served by directly accessing housing with appropriate associated support, rather than passing through a hostel.

Indeed, moving to a hostel can risk becoming part of a downward spiral for some individuals, since moving into a shelter is not moving into a proper home. Individuals can see a move to a shelter as a sign of failure. They may also risk becoming used to not living their own home, making subsequent reintegration more complicated.

Where hostels are going to function effectively, it is crucial that they are able to provide the appropriate training and support to those who need it, without forcing everybody to jump through unnecessary hoops. However, there are problems where hostels were not originally designed for the purpose of homeless service provision, but just to provide temporary shelter. This can limit the ability of support staff to work effectively in addressing the needs of homeless people.

The **Portuguese** report recognises that temporary accommodation centres have functioned as a safety net and that there have been numerous examples of people who have succeeded in reintegrating into society via this route. Nevertheless, it laments the inadequacy of and lack of services on offer in hostels, which do not do enough to encourage and support this process.

There is increasing recognition in some countries that the idea of moving step-by-step towards independent living does not work for all homeless people. Different individuals will be capable of and require different levels of independence and support and many people will be better off moving directly into supported housing.

With this in mind, hostels in **Denmark** have a duty to draw up a plan for a person's stay, covering elements such as: clarification of acute problems; overview of financial circumstances; assessment of opportunities for employment or education/training; and any health-related problems. This plan should serve as a 'manual' for the residency, and as a basis for subsequent solutions and initiatives.

Similarly, the **Dublin** Homeless Agency recommends that "Each client who occupies a [...] bed should be designated a key worker". There should be a comprehensive needs assessment when a person enters a hostel to guide the support offered.

Hostels clearly work best when providing a temporary solution. However they can become part of the problem if homeless people become stuck in them - as happens all too often in many countries. The **Hungarian** report highlights the dangers that exist if there are a lack of pathways out of hostel accommodation. Failed attempts to move out of hostels can reinforce a feeling of failure for both service users and support workers. There is evidence from several countries that the more time a person spends in hostel accommodation, the less able they are to live independently - they become institutionalised.

It is generally considered necessary to have sufficient numbers of emergency accommodation places in hostels to prevent rough sleeping and other inappropriate solutions. However, the **Finnish** approach includes the closing of hostel accommodation and the **German** report sets out that “Our vision is one of a city without any temporary homeless shelters.” They are seen as inadequate and which therefore decrease self-initiative and strengthen the process of social exclusion.

There is consensus, however, that long-term occupants of shelters should be found alternative solutions. This could both better meet their social and housing needs and also free up space for rough sleepers and people in a genuine emergency situation. Yet, hostels’ services would need to adapt to this change, particularly in preparing themselves for service users with more (severe) health issues.

Overall there seems to be a belief that whilst hostels themselves need to be of good quality, a significant part of their value comes from the accessibility of safe, secure, affordable and permanent housing solutions, possibly via effective support and transition services. It is the availability of these pathways that enable hostels to fulfil their role as a temporary solution providing a springboard out of rough sleeping and emergency situations.

Recourse to private temporary accommodation

On occasions, and almost always as a last resort for lack of alternatives, private hotel or bed-and-breakfast (B&B) accommodation can provide temporary dwellings for vulnerable people. These lack any kind of security of tenure and are usually an expensive option for local authorities, but can serve a role to overcome a temporary crisis.

In **France**, more than a third of the emergency accommodation budget is spent on nights in hotels. Some **Finnish** municipal authorities use cheap hotel accommodation to provide shelter to homeless people because of the lack of alternative options.

In **Brussels (Belgium)** hotel accommodation is used to cover crisis situations, for example due to domestic violence, and is limited to three nights. It is seen as a last resort and the individuals are supported to find alternative solutions. In the **UK**, B&B accommodation is not regarded as suitable for children, pregnant women, or homeless people in priority need.

The cheaper hotels and bed-and-breakfast accommodation is often of very poor quality and can lead to subsequent problems for the individuals staying there for any length of time. This can include difficulties in maintaining hygiene, infectious respiratory and gastrointestinal diseases and mental health problems from living in cramped and unsociable conditions.

The **Irish** Government’s 2001 “Homelessness: An Integrated Strategy” made the commitment to “the elimination of the use of bed and breakfast accommodation for families other than for emergencies and only for very short-term use of not more than one month”. Funding allocated for emergency accommodation services in Dublin accounted for 38% of the total homelessness budget in 2006.

In general across Europe, homeless people may also access hotel and bed-and-breakfast accommodation directly as their only option to avoid rough sleeping. This is often paid for through begging, or more rarely through accessing benefits and remains an expensive solution. Rather than promoting the use of hotel and B&B accommodation, it is generally agreed that more needs to be done to free up spaces in specific emergency shelters.

The role of the private rental market

Limitations of private rental accommodation

Many countries seem to want the private sector to take on an increasing role in providing housing solutions for homeless people. Nevertheless, serious obstacles exist to this, including the high level of demand in the rental sector and high house prices pushing rental prices up, the primary motivation of landlords being to make profit, the lack of long-term security for people renting in the sector and housing quality issues.

Denmark does not see the private rental market as being particularly interesting for homeless people. It points out that only a few tenants currently receive cash benefits in private rental homes and it is the individual landlord who decides to whom they rent, thus limiting access for the most vulnerable.

The **Finnish** and **Greek** reports remark that the private sector does not provide affordable housing for low-income people unless this accommodation is of extremely poor quality.

The **UK** report gives the following assessment: “The private rented sector provides an alternative for some households and is being strongly promoted in all parts of the UK. It is however insecure (normally 6 month tenancies), expensive, and often – because of market demand – does not cater for the needs of homeless households, those on welfare benefits etc.”

Spain notices that the lack of social housing means that the private rental sector becomes the only alternative for vulnerable people. However, given the high rental costs in the market, this pushes people to share limited space with numerous people. The **Austrian** report explains that the high costs of private rental are pushing even people with jobs into poverty.

Housing allowances are commonly used to make private rental accommodation more accessible. However, as discussed elsewhere in this report, this policy is increasingly seen not only as being expensive and inefficient, but as not really targeting the most vulnerable groups.

Although public policies may provide housing allowances or even security deposits or guarantees to improve access to private accommodation, landlords often still choose to discriminate against people receiving such support. They might be aware that housing allowances may not be enough to enable the person to meet their rental payments. Alternatively, they may be concerned about the danger of anti-social behaviour or damage to the property.

The potential to socialise the private rental sector

Numerous reports note that despite political will for the private rental sector to take on some social housing role, the motivations of private landlords are not primarily social. Landlords are typically driven by profit and are therefore more reluctant to rent to people who present higher risks (particularly of defaulting on rent payments).

Efforts to socialise the private rental sector must seek to challenge these pervading attitudes on the part of landlords. Some reports refer to the need to tackle discrimination against vulnerable groups on the part of landlords through awareness-raising efforts. The **English** report even suggests the possible need for the outlawing of discriminatory practices, such as refusing to rent to someone because they receive housing benefit.

Another approach to improving access to private rental accommodation is to put in place a system that not only provides support for tenants, but also incentivizes landlords to rent to vulnerable groups. Such schemes attempt to provide the financial incentives necessary to encourage the landlord to overcome their concerns about renting to vulnerable households, whilst often linking with increased support services for the tenants. This is seen as essential if the sector is to be a real and sustainable solution for people who would have historically entered social housing.

In **Belgium**, a system of Social Housing Agencies was created in 1998 which act as intermediaries between landlords and renters. In entering into agreements with landlords, the agencies guarantee to pay a set level of rent throughout the duration of the contract and to return the property in the same condition at its conclusion. In return, the agency is able to rent the properties according to its own points system of priority need, with homeless people being awarded a high number of points. More homeless people have found housing through this system than through social housing.

In **Ireland**, subsidising socialised private housing through its Rental Accommodation Scheme (RAS) is now a central element of the government’s strategy for tackling homelessness. It is seen as more effective than providing rent supplements because it avoids the poverty trap of recipients losing their supplement if they work more than a certain number of hours per week. It is more secure and avoids cyclical movement between homelessness and low-end private rental accommodation. It also tends to provide greater geographical dispersal of social accommodation, promoting social mix and integration and more appropriate dwellings for single people. Nevertheless, challenges exist with moving people from rent supplement to the RAS, including a minimum qualification period of 18 months on rent supplement..

In **Wales** there is a belief that the private sector can have an increased role and the Assembly Government and Local Authorities are doing a lot of work to develop partnerships with private landlords in order to access more accommodation for households in housing need.

However, whilst interesting, it is not clear that such measures could ever become more than a marginal element of housing policy aimed at tackling homelessness. It seems that the number of private landlords willing to sign up to such agreements will always remain limited, particularly in countries where many landlords only own and manage one or two properties. Given the levels of demand at the lower end of the housing market - particularly from migrant workers and students - landlords will not always feel the economic need to turn to these social agreements.

The **Greek** report reminds that it is difficult to intervene in the housing market because the main incentive to selling and renting on the private housing market is profit making and not giving decent and affordable housing to people.

Nor is this approach always an ideal solution for the local authorities or homeless people. The rents remain relatively high. Furthermore, even with relatively long-term leases - for example, ten years - this still only provides limited security compared to social housing. Particularly as people age, they will become less and less willing and able to move house at the end of a tenancy agreement.

Countries have also tried tax advantages to provide financial incentives to the socialisation of the private rental sector. If a **Hungarian** landlord rents out a flat to the local government for social purposes for at least five years they do not have to pay the 25% income tax coming from the rent. However, given that many landlords do not pay tax on their rental income anyway, this policy has not had a significant impact.

Luxembourg recognizes that the barriers to accessing private rental accommodation are very real for some of the most vulnerable groups and yet sees private investment as crucial to long-term solutions to housing shortages. It is therefore launching a new housing project - under a mix of public and private ownership - managed by NGOs and destined entirely for disadvantaged groups.

The **Greek** report concludes that only if substantial public policy changes take place towards market regulation could the private rental sector become a genuine actor in the provision of decent and affordable housing for homeless people. For too many people, particularly vulnerable groups such as immigrants, the private rental market remains part of the problem and not part of the solution.

The role of home ownership

There is a clear societal aspiration - stronger in some countries than in others - towards home ownership. It can confer benefits of increased security, stability within communities, and a greater sense of control and belonging. Nevertheless, home ownership remains an unrealistic solution for many homeless people for simple reasons of cost. While the aspiration to home ownership is a legitimate one, other housing tenures should not be seen as merely 'stepping stones' to home ownership.

As the **French** report highlights, as long as housing remains a good to be traded and a sign of social distinction, it is difficult to see how it can serve to tackle social exclusion. Pushing home ownership as a generalised solution is likely to push people into poor quality, degraded and overcrowded dwellings.

Home ownership is simply out of the reach of many poor households. **Poland** is not alone in noticing that only inhabitants whose income enables them to access mortgage credit can buy a house. At the same time, the cost of credit repayment is a third or even a half of monthly household budgets.

Furthermore, house prices have risen significantly across Europe in recent years. In **Lithuania**, the average family could afford to buy a flat with 4 years' income in 2000, but only with 8.5 years' income in 2005. Therefore buying accommodation is increasingly out of the reach of low-income households.

What is more, households given access to private ownership can still struggle to meet mortgage payments, bills and maintenance costs or find themselves facing a crisis situation after unemployment, interest rate rises or house price falls. The current economic crisis has exposed the dangers of people stretching themselves to their financial limits to become a home-owner.

The reports from the former communist countries of **Eastern Europe** highlight particular the potential problems of policies that simply aim at widespread home ownership. Many households now find themselves owning housing that they cannot afford to maintain and which is falling into a state of significant disrepair. This has led to the phenomenon of the homeless homeowner.

The **Polish** report also suggests that in the context of widespread home ownership, the lack of any realistic possibility of acquiring accommodation can increase the feelings of insecurity of vulnerable people who do not have access to mortgage credit. This can have a negative effect on the processes of people getting out of homelessness and keeping their independence.

The role of public and social housing

Access to public and social housing (hereafter social housing) is the key long-term solution to a situation of homelessness for many people. Social housing is generally the most accessible, most affordable housing available and also the housing over which it is easiest for governments to maintain direct control over quality and costs.

Social housing can take many different forms, depending on the legal definitions and systems in place in different countries. However, some key defining principles can be identified:

- The housing is subsidised in some way by the State
- Maximum rents / rent ceilings are applied
- The housing is allocated according to some priority criteria.

The amount of social housing available differs quite significantly across Europe. Three groups can be identified:

1. countries with a significant proportion of social housing (around 20%) - including, Denmark, UK, France, Austria, Finland. The Netherlands even has 35%
2. countries or regions with a moderate amount of social housing (5-10%) - including Belgium, Ireland, Catalonia
3. countries with very limited social housing (less than 5%) - including Lithuania, Poland, Luxembourg, Italy, Spain, Hungary, Greece.

For those at risk of or experiencing homelessness who have additional social or support needs, being in social housing can be the best place from which to rebuild or improve the stability of their lives. For those without additional support

needs, access to social housing can represent the final solution in itself. In the **UK**, the group for whom access to appropriate and affordable housing is the solution in itself is considered to be the largest group, although less so in other countries.

A key issue of housing policy must be to ensure that there is sufficient 'move-on' accommodation so that pathways out of homelessness are not blocked. In the long-run this can reduce reliance on costly accommodation provision in shelters and hostels. In **Ireland**, the Social Partnership agreement *Towards 2016* agrees to the recommended target of 73,000 additional social housing units in the period 2004 to 2012 to meet the needs of 500 households in temporary accommodation.

Social housing can therefore both provide the best environment in which to address needs and a cost-effective long-term solution in itself. It can be specifically provided for homeless people and even the most vulnerable and marginalised homeless people. It is, for example, best placed to offer gender-specific housing to meet particular needs, particularly around cases of domestic violence.

Ireland, for example, has social housing specifically for homeless people designated as "special needs housing" (Capital Assistance Scheme). In **France**, the urgency of a person's situation due to the precariousness or unfitness of their current housing will entitle them to social housing.

In **Denmark**, there is the interesting and somewhat counterintuitive policy of 'crooked housing for crooked people'. To avoid negative cycles of rough sleeping and temporary hostel accommodation, this policy seeks to provide very cheap and basic, but nevertheless long-term housing solutions for people for whom efforts to reintegrate them into mainstream housing have proved futile.

It can seem shocking to some the idea that people can be deemed too far from mainstream society to be reintegrated. However, there is evidence that the solution provides greater stability for the people concerned and enables them to seek support when they are ready, is more cost-effective and also frees up places in other services for people with temporary housing problems.

Issues around access to social housing

There are clear issues around under-funding in the social housing sector across Europe that limits supply and therefore access to social housing for vulnerable groups. However, on top of these factors, there are also some issues around the way that the social housing that is available is allocated.

Homelessness itself is not usually a criterion for the allocation of social housing, which tends to be aimed primarily at identifiable risk groups such as people with disabilities or single-parent families. This can mean that the most vulnerable or already homeless can struggle to access housing.

At times, allocation criteria also include scores that are attributed for the stay in first or second-level hostels or shelters. However, long periods of stay are required - for example at least 3 years in a row in **Lombardy (Italy)**. This fails to consider whether the shelters provide for more than limited stays and whether it is in fact better for people to stay in one place for so long and continuously. These criteria are actually rather difficult to comply with for those who live or come from situations of serious marginalisation and therefore greatly limit their access to residential public housing.

Restrictions on access to social housing based on length of residence in a council or region is also a major barrier for immigrants, but also for people who have simply moved between regions of the same country.

Other restrictions may also apply. **Luxembourg** only accepts homeless or badly housed people in social housing when an association promises to provide support and follow up. This limits the number of people who can be accepted at any one time according to the capacity of the support services available. Whilst the support is a positive element, efforts are needed to ensure that there is sufficient capacity to provide it.

There are even examples of discrimination in access to social housing. **Austrian** members reported differences in management of social housing in different municipalities, including institutional discrimination of immigrants in some. The public housing stock of the Vienna Municipality was opened to non-EU citizens only recently in response to EU legislative requirements.

Another reason for the exclusion of certain homeless individuals or families from social housing is to avoid ghettoisation of areas or because of fears linked to problems such as drug and alcohol addiction. The **French** report specifically recognizes the conflict that exists - in a situation of limited social housing - between trying to ensure social mix in the allocation of housing and simply responding directly to situations of greatest housing need.

Efforts need to be made to strike the correct balance between these two objectives. Where people with the most urgent housing needs are denied access to social housing in order to ensure social mix, there must be questions raised about whether the right balance is being reached.

Another significant contributor to avoiding ghettoisation can be providing opportunities and adequate support services offered to these groups.

Finally, it must also be noted that even social housing requires the payment of rent and even this can be beyond the means of some of the most marginalised people. Where policies fail to support the most vulnerable people in covering the costs of residing in public housing - for example, enabling them to access housing allowances for this purpose straight away - they will have greatly restricted options to access permanent social housing.

4. Key housing policies and their impact on homelessness

Within the various strategies applied in different countries and regions, some key housing policies can be identified. This section considers to what extent these contribute to alleviating or causing homelessness.

Making housing more affordable

Housing allowances

Most countries use some form of financial support to low-income households through the provision of housing allowances. Such allowances are seen as a way of facilitating access to decent housing, whilst only covering a small portion of the costs. One of the biggest benefits is that they provide great freedom for low-income households to access the housing they chose. However, it is not always clear that they represent a cost effective means of preventing homelessness.

In **Greece**, the workers housing organisation provides rent subsidy of up to 50% of rental costs for people at real risk of homelessness. This includes the long-term unemployed (more than 12 months) and people hurt by physical disasters (fires, earthquakes etc). The **Danish** report argues that there is no doubt that if housing allowances were stopped, the number of evictions and homeless would be enormous.

However, in a situation of limited housing, housing allowances will tend to sustain demand in the private rental sector and thus serve to prop up prices. As prices continue to rise, housing allowances will have to increase to enable people to maintain their housing. There is therefore a danger that the cost of the policy will continue to escalate without providing any extra benefit to vulnerable people.

The **Irish** report is categorical that it considers rent supplements through housing allowances to be a flawed policy. Originally envisaged as a short-term intervention to alleviate financial crises, the system now effectively operates as a long-term subsidy to low-income households in the private rental market - it is neither cost effective nor efficient. Expenditure on rent supplements in 2007 amounted to just over €391 million - compared to €68 million in 1994.

It is remarkable to note that in **Italy** the average rent paid by families who were granted an allowance by the Council amounts to €436 per month. This is 27.6% higher than the average value (€342 per month) paid by families that have not benefited from any housing allowance. This seems to raise questions about the effect of housing allowances on the rental market and on its fairness in helping the poorest households.

There are also three potential weaknesses of housing allowances as a policy impacting upon homelessness: allowances are often inadequate to meet real costs; they are often paid in arrears posing potential problems for people in significant financial difficulties; and they can be difficult or impossible to access for people with an unstable housing situation, who are often the most in need.

Although housing allowances can reach homeless people - for example, they can be used to pay for temporary hostel accommodation in the **UK** - most goes to people in housing. Furthermore, as the **Polish** report recognizes, there are issues about housing allowances being claimed by those who do not really need it.

Rent deposit schemes

An alternative form of financial support to housing allowances, which can help to make housing more affordable for low-income households can be the provision of rent-deposit schemes. These cover some of the initial entry costs to rented accommodation through public - or publically guaranteed - funds.

This can be a significant help to households who could afford the monthly payments, but not the initial deposit and avoids some of the escalating cost problems associated with housing allowances, since it is just a one-off measure per rental contract. Such schemes are clearly of great help to many low-income families, but will similarly not be of tremendous use to the most marginalised.

Regulating the market

There was also some discussion in the national reports on the idea of regulating prices in the housing market and many countries have measures to regulate rental prices. However, these measures are generally limited in both nature and impact. Discussion around housing market intervention to guarantee access to the most vulnerable often remains theoretical.

It is recognized that market regulation could tackle some of the problems facing low-income households. The **UK** report says that “intervening in the private rented sector in terms of security and affordability could make a difference.” The **Spanish** report laments that the “absence of an effective control of the housing market has provoked a huge rise in prices in housing and rent [and] a rise in family debt.”

Nevertheless, what regulation there has been is typically weak. The majority of the tenancies in **Denmark** are regulated with the rent set in proportion to running costs in the building and including a capital yield of around seven percent of the building’s value. A rent control board can determine whether the conditions are in agreement with the law. However, the regulation does not apply to private rental buildings constructed after 1991.

Austria sees rent controls for older dwellings built before 1945. In the **UK**, rent regulation only exists for a very small number of tenancies which have been in continuous occupation since the early 1980s. **Spanish** law limits rent increases on a new contract for five years, but does not prevent indiscriminate increases after this time.

Rent control was deemed to be ‘unconstitutional’ by the **Irish** Supreme Court in 1982 and was thus abolished. While policy debate has now moved away from a rigid policy of rent control, regulation in the private rental market is still seen as an important potential tool to guarantee affordability and security.

The **Austrian** report informs that tenants associations are arguing for effective upper limits on rental prices to reduce the barriers to entry for lower income households. On the other hand, the **Lithuanian** report does not see much benefit from regulating rental prices as it does not see the private rental sector as a significant means of combating homelessness.

Some measures have attempted to reduce speculation in formerly social housing. For example, in **Flanders (Belgium)** and **Ireland**, someone purchasing their social housing must live in the same house for 20 years after the purchase if they are to keep all the profits.

The **Scottish** Government has already restricted the maximum discount on sales under Right to Buy to £15,000. The **Welsh** Assembly Government is currently seeking legislative competency to allow local authorities to suspend the Right to Buy (and give it more powers in terms of affordable housing) in areas of housing pressure. This is seen as being a little late, but it should be useful in protecting any future stock.

Whether countries could intervene in the property market more generally, so as to restrict increases in house prices is less clear given the predominant economic thinking of the day. The housing policies of many governments have served rather to encourage home buying - through measures such as right to buy - and rising house prices.

In the democratic market economies of the EU, housing is seen more as an economic good to be traded than as a social good providing an essential service. Investing in housing has long been a lucrative business, which has benefited a large proportion of the population, but at a cost to the more disadvantaged or unlucky.

Additionally, there are issues around the rights of landlords, particularly, as the **Czech** report highlights, when these have invested heavily to improve housing stock that was previously neglected or inadequate.

The **Danish** report concludes on this issue that: “Whether it is financially profitable to intervene in the housing market or not, there are some clear social consequences that could have been avoided if something active had been done to control the housing market.” It seems that governments are still underestimated the potential of more drastic intervention in the housing market to achieve social aims.

Promoting access to home ownership

Despite the limitations of home ownership as a solution to homelessness and the associated dangers set out in section two, several countries offer financial support for people to buy, build or improve housing. However, these do not tend to be aimed at the most vulnerable and homeless groups, but rather to people who are nearly able to access housing through the private market.

In **France** the government is trying to promote access to home ownership for very vulnerable groups, but the national report is sceptical about its potential given the speculative nature of the housing market. The **UK** report also reflects that 90 per cent of households aspire to become homeowners, and that UK housing policy - including the major Right to Buy initiative - is significantly affected by the drive to meet that aspiration.

Irish local authorities can provide newly built houses on council land at discounted prices for eligible first-time buyers. **Italy** has introduced measures such as the elimination of council tax on people's first home to help low-income families, but this also significantly reduces the capacity of councils to act for the most vulnerable.

Italy has also promoted self-building to improve access to home-ownership, although it seems clear that this opportunity is being taken up by middle-income rather than low-income families. In **Spain**, many houses for the underprivileged were completed through self-construction, but these were often poorly constructed and substandard.

The national reports also reveal that governments have tended to excessively encourage home-ownership in a way that has reduced the access of disadvantaged families to housing. For example, the widespread practice of encouraging people in social housing to purchase their properties at very favourable terms has undoubtedly brought substantial economic benefits to those households able to take advantage, but increased the risks facing the other vulnerable groups.

Right-to-buy policies have encouraged housing speculation, thereby helping to drive up prices. This has tended to increase the distance between the poorest and the bottom of the housing market. These policies have also reduced the quality and quantity of social housing stock. Since the more

attractive social housing is the most likely to be bought by its tenants, the remaining stock tends to be the lower quality housing. Furthermore, the social housing stock has generally not been adequately replaced.

A newer idea is for low-income households to buy part ownership of a property with the state maintaining ownership of the other part. In **Ireland**, a shared ownership scheme involves the purchaser taking at least 40% stake in the property and renting the remainder from the local authority.

In **Wales**, the Homebuy programme provides an equity loan for an agreed percentage of the purchase price with the remainder paid through a conventional mortgage or savings. No interest is paid on the loan, but when it is repaid, the amount repayable will increase in proportion to any increase in the value of the property.

In **Poland**, many local housing authorities (gmnieas) have decided to sell a share of dwellings, whilst still covering 30-40% of maintenance costs. This limits both the exposure of the low-income households and the subsidies that need to be provided.

Increasing the supply of housing

Commitments to social housing

Numerous country reports set out that a commitment to new social housing has been made, but that this is inadequate to meet the growing needs. For example, the **Belgian** report highlights that housing associations build between two and three thousand new social dwellings each year, which means that, according to current demand, there will not be enough social housing for another 60 years.

To increase social housing without funding construction, **Finland** changed its terms so that municipal or non-profit housing companies can get a state-subsidised loan to buy private rental blocks on the condition that at least 30% of the dwellings are targeted to homeless people or some other special group, such as refugees or Roma.

The **Estonian** Housing Development Strategy foresees state subsidy of up to 50% for the provision of new or renovated housing by the municipalities for tenants who need to be rehoused after being moved out of dwellings restored to

previous owners. Nonetheless, the report observes that the implementation of this strategy and the effective allocation of funds are not guaranteed.

30 However, there are some basic questions about the commitment of governments to providing adequate social housing. Interestingly, in **Italy**, the yearly social housing output has plummeted below 2,000 units, while the government plans a massive sale of social housing. Elsewhere, construction of social housing has diminished in countries from **Finland** to **Greece**.

France introduced an obligation in 2000 for all local authorities of certain defined sizes to have 20% of their housing as social housing. They can be fined for failure to fulfil this condition. It also introduced a commitment to build 80,000 social housing dwellings in 2008 and 100,000 in 2008 and 2009. Nevertheless, certain local authorities prefer to pay the fines than meet these obligations.

In **Hungary**, the number of dwellings constructed by local governments does not offset the number of dwellings sold by them.

Increasing the supply of rental properties

Certain governments have sought to improve access to the private rental market by incentivising owners of vacant buildings to put their holdings back onto the rental market or simply by increasing the construction of dwellings.

Spain and **Portugal** have both aimed to encourage private building projects through tax and other financial incentives. **Luxembourg** has developed a 'housing pact' which provides measures by which the state contributes to the cost of developing new housing on the condition that at least 10% are cheap, affordable dwellings. However, it is not clear whether the new constructions are even keeping up with increases in demand, let alone serving to reduce pressures on the housing market.

Both a programme in the **Basque country (Spain)** and a similar programme in **Belgium** offer advantageous loans to owners of empty properties to enable them to carry out renovations necessary for the property to be rented out. They must then pass the management for the renting of the

property to a social organisation, which offers the property at social housing rates. Some critics argue that subsidies are going to the homeowners, but the Basque government is proud of this programme because they have made 3,700 rentable homes available for the price of constructing 300 social homes.

However, other schemes have not proved so successful. **Ireland** implemented a scheme to secure investment in vacant space over commercial premises. This aimed to provide additional residential units, whilst relieving pressure for new construction. However, the scheme was discontinued in 2006, as the tax incentives it provided were seen to stimulate rather than stop speculation in the housing market.

Many local authorities in the **UK** have empty property strategies and initiatives based on the 2004 Housing act which introduced new tools - including on property tax and Empty Dwelling Management Orders - to compel landlords to bring properties back into use. However, many empty homes are only empty in the short term and cannot really be considered subject to these measures. Similarly, in **Spain** the government tried to tax empty homes, but stopped this approach, largely due to the difficulty in legally determining if a house is empty.

There are examples of renovating vacant houses in **Finland**, especially to be used as supported housing for homeless people. However, there is a geographical problem in doing this: homeless people live mostly in Helsinki and vacant housing is situated in northern and eastern Finland.

The **German** report calls for a programme for the renovation of empty homes, particularly in the former East Germany, which would require long-term arrangements concerning their rental price to make them accessible to homeless people. However, there are also issues here of geographical disparities between supply and demand.

Meanwhile, in **France**, although policies targeting empty properties have had some success in bringing dwellings back onto the market, there is little evidence that these have been taken up by homeless people. They are often in inappropriate areas - away from jobs or other services - or are not rented to homeless people because of the landlords' ability to choose alternative tenants in the marketplace.

Guaranteeing the quality of housing

Another issue that emerges in the national reports is about state intervention to guarantee the quality of housing so that people are not living in unacceptable accommodation. This can be important since poor quality housing can both lead to homelessness and already constitute homelessness.

In **England**, the Law Commission has recently published its paper on options to encourage responsible letting, with a preferred model of enforced self-regulation that would see all landlords or their agents becoming members of professional organisations or accreditation schemes regulated by an external body.

In **Brussels (Belgium)** there is a housing code and regional inspectorate to check conformity of housing with agreed standards. A landlord can request a certificate of conformity, but tenants can also make a complaint and request an inspection. The inspection service can require a landlord to carry out improvements within eight months and impose a fine. If necessary, the landlord can be banned from renting out the accommodation. At the same time, the provisions foresee financial support for the tenant to help them find alternative accommodation and potential fast-tracked access to social housing.

In **Finland**, a municipal inspector has the authority to investigate health hazards in apartments, houses and other premises. If there is a clear health risk the inspector can forbid the landlord from using the dwelling in residential use or oblige the landlord to make necessary repairs. In **Catalonia (Spain)** town councils 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.

The **Irish** National Social Partnership Agreement Towards 2016 commits to update the minimum standards in the private rented sector. Local Authorities are responsible for ensuring homes provided in the private rental market are of a required standard, but they must be empowered, resourced and instructed to conduct more inspections.

Such policies have an impact on quality issues. However, it is not always the case that these quality improvements benefit the most vulnerable households. There remains an apparent conflict between quality and affordability, such that enforcing quality standards may reduce the amount of affordable housing available. Will tenants feel able to challenge the adequacy of their rented accommodation if they risk losing the accommodation as a result?

In **Denmark**, the number of houses without a toilet, bath or central heating has been halved since 1990. This has been done through general modernisations and specific urban renewal policies. However, houses are often modernised in between tenants. This tends to mean both that they are not renovated if a household stays a long time and that the rent is vastly increased after the modernisation.

Ensuring the quality of accommodation is also an important issue for social housing. New and demanding **Welsh** and **Scottish** Housing Quality Standards will have to be met by local authorities and housing associations by the years 2012 and 2015 respectively. However this has already generated debate about how to finance the required improvements to the housing stock. There is a clear danger that these will also have to be financed from increases in tenants' rents.

Providing housing advice

Housing advice can play a complementary role to other more specific housing policies. It can be crucial in preventing households entering a situation of homelessness. Again, from **Ireland**, there is evidence from social housing bodies that people who are about to be evicted are often in denial of the problem they are facing. They are often in desperate need of support and advice to confront their issues and avoid the potentially disastrous consequences of inactivity.

It is important to note in such cases that it is not enough just to make the advice and information available. Action needs to be taken to reach out to the individuals concerned and to engage with them about what they need to know. Through advice and support, Shelter Cymru (**Wales**) prevents homelessness in 90% of cases where it is able to engage early enough.

In **Finland**, social housing companies have special housing advisers who contact tenants at risk of eviction. This enables them to discuss and seek solutions for financial, social or health problems facing the tenant. In **England** all local authorities have a statutory duty to provide advice and assistance to any individual who approaches them with a housing need.

The **Hungarian** report highlights that although many people with financial difficulties are simply experiencing low income, certain households encounter problems because of poor financial management. Such households could benefit from financial advice. A specific debt advice desk in **Italy** enabled 17% of people to settle their debts after thorough advice.

Furthermore, housing advice can be useful in any process of dialogue with a homeless or vulnerable person, which can also be focused on learning about the user's needs and wishes. More successful long-term solutions are likely to emerge when it is taken into consideration whether the user will be comfortable in an area or will be likely to develop adequate social relations.

Advice is also crucial for people attempting to move out of a situation of homelessness. Helping someone to understand their rights and options can be a fundamental step in their pathway out of homelessness. Across Europe, many of the most vulnerable groups in most need of support are often the very people who know least about how and where to access the support available.

Key principles for good practice in the delivery of housing advice emerge from the national reports:

- independent advice - associations/NGOs can play a key role alongside public services
- cover practical information about the availability of housing
- provide specific legal advice and support to help people access their rights
- a variety of delivery mechanisms - in person, by telephone, on-line...
- active rather than passive delivery mechanisms (out-reach)
- advice packaged with support

- provided within a framework of a wider network of social services (health, education and vocational training, employment services) that could meet the multiple needs of homeless people
- flexible and personalised
- followed up to ensure it is helpful.

Housing advice, therefore, can be a crucial element in enabling people to access housing and their rights. However, the advice can only be as good as the actual pathways out of homelessness. If no affordable, suitable housing exists, then no amount of advice will help.

Preventing evictions

As well as financial support and advice to help people avoid losing their property, some European countries have specific measures to restrict the possibility of people being evicted from their home into a high risk of homelessness.

Austria has strongly committed to preventing evictions. It created a Centre for Secure Tenancy in Vienna as a place for people at risk of eviction to seek support and advice. This has reduced evictions in the city from 63% of started procedures to less than 25%. The Centre is able to provide:

- legal advice
- assistance with claiming benefits
- the drafting of an individual financial plan
- assistance in negotiations with landlords
- links to other support services
- direct financial support where appropriate.

Part of the success of the approach is that the courts must inform municipalities at the beginning of an eviction procedure so that the Centre can then contact the concerned people directly. It estimates that preventing evictions not only avoids destabilising events for vulnerable families, but also minimises social welfare costs.

In **Denmark**, the municipality must be informed when a case regarding an eviction is begun. As well as being able to then offer financial support - possibly including payment of rent arrears - or advice to avoid an eviction, they can lead to a temporary housing arrangement for households with children.

UK legislation requires that a court procedure be undertaken to end tenancies. In **Wales**, the landlords must show the court that they have taken steps to avoid eviction where possible. In **Scotland** a new provision is about to be implemented whereby local authorities have to be notified by any landlord (private or social) who intends to evict someone. This will enable the local authority either to mediate with the landlord to prevent eviction, or to prepare to rehouse the person to minimize any period of homelessness.

In **Belgium** tenants are quite strongly protected by the law. Tenants can only be evicted under certain conditions and after a formal legal procedure. To delay or avoid evictions, the tenant and landlord must pass through an attempted conciliation procedure. The tenant can claim exceptional circumstances to delay eviction and judges are allowed a lot of discretion in evaluating the situation.

What is missing in the **Irish** policy context, according to the national report, is a strategy for identifying people at risk of homelessness that require preventative actions. It could be extremely cost effective to establish a series of indicators to identify those at risk of eviction, such as combinations of repeated rent arrears, repeated requests to be moved, repeated maintenance requests and repeated incidences of anti-social behaviour.

Measures in **Italy** allow tenants of specific social categories with expired leases to stay on for another 6-12 months. However, although this may appear to provide some security from eviction, the national report argues that without the availability of better alternatives it can often merely delay the movement into homelessness.

In **France**, appropriate preventative measures are envisaged depending on whether the problem is one of finance or behaviour. Authorities can try to negotiate an agreement with the landlord and can even pay off debts using housing solidarity funds. In the case of social housing, a tenant might be moved to more suitable accommodation rather than evicted. Only if preventative measures have failed, will the court sanction an eviction and then the state can still intervene to take on responsibility for the rental debt to prevent an eviction. Nevertheless, these practices are not yet strongly applied.

As well as the housing support, several countries also require the relevant social and health services to be informed of any eviction notices, so that they can intervene as appropriate. However, they often lack the resources to intervene significantly.

5. The approach of housing strategies

The right to housing recognized in a series of international agreements and national laws is only as effective as the policies introduced to implement it. Housing strategies do not generally seem to take this right as their starting point. This chapter considers how housing strategies in the European Union have been designed and what impact these have on homelessness.

Approaches that lack a focus on homelessness

Not all European countries have much or any specific focus on homelessness within their housing strategies. Indeed, some countries give almost no formal role to housing policy in tackling homelessness.

In **Hungary**, there are no objectives related to tackling the extreme forms of homelessness (ETHOS 1,2) in housing policies at state or local government level. For instance, homeless people are not given priority in the allocation of social rented housings. Benefits aimed at the maintenance of housing have some role in the prevention of indebtedness and homelessness, but are largely insufficient.

In **Lithuania** there is no statutory role for public housing policies in preventing and addressing homelessness at all. In **Greece** the state is only just recognizing homelessness as a social problem without there yet being a substantial public housing policy to prevent and address homelessness.

There are no public housing policies specifically targeting the homeless in **Portugal**. Rather, modern housing policies have focused on construction of new housing and taking into account private initiative - including mortgage loans to private individuals and cooperatives - for the acquisition, alteration and renovation of housing geared proportionately to low-income families.

In **Catalonia (Spain)**, people experiencing homelessness are considered to be people in a social exclusion situation and therefore social services are responsible for them. This means that homelessness policy is developed within a social service framework, rather than a housing one. Generally the type of accommodation which they are able to offer is

therefore a type of social welfare, such as shelters or insertion flats. Permanent housing is seen as being a target to work towards.

Austrian housing policy has a strong focus on the right to buy and providing decent housing for the majority of the population, rather than any great attention to homelessness. This, it seems, is still considered to be more of a social policy than a housing policy issue.

Approaches focused on identified disadvantages

More often than not, countries take an approach focused on disadvantage or vulnerability, with homelessness not seen as a cause of vulnerability in itself. Thus, help is offered to people on the basis that they are disabled, ill, unemployed, suffering from a mental health problem, a lone parent or part of some other identifiable category, but not generally because they are homeless.

Linked to this idea seems to be some sense of a distinction between 'deserving' and 'undeserving' homeless people. This is specifically reflected in the policy approach of **Northern Ireland**. There, the Housing Executive must conduct an assessment of any person presenting as homeless to determine whether that person is eligible for further assistance or not.

Similarly, in **England**, housing policy related to homelessness aims firstly to protect specifically defined 'vulnerable' homeless people. People with dependant children (or pregnant) and single people with needs which make them vulnerable (such as alcohol dependency) are housed. Other people, defined as 'non-statutory' or 'single' homeless people, do not qualify for the automatic right to housing from a local authority via the homelessness system.

In **Germany**, single and long-term homeless men and women are still often excluded from social housing as being 'unwilling to occupy housing' or 'unsuitable for housing'. Since they are often not then registered in the local authorities as seeking social housing, they are not even perceived to be a group in need.

Italy is typical of countries that have a focus on disadvantage but not homelessness as such. Homeless people do not exist as a group in Italian case law. The system focuses on disadvantaged groups such as elderly people, immigrants and single-parent families. There is also a focus on those who possess a decent income but cannot afford to buy a house or pay high rents in the private sector.

Housing policy in **Denmark** does not operate with the terms 'homeless' or 'homelessness'. Rather, Danish law states that the "local authority shall offer a special contribution to adults with reduced physical or mental functional capacity or with special social problems." This may include offers of housing under the Laws on public housing or social services, or temporary financial support to keep an individual in their own home.

One of the consequences of this general lack of focus on homelessness within housing policy is that many of the measures introduced help many people, including those on low incomes, but do not necessarily extend clearly and obviously to the most disadvantaged who are failing to access any secure permanent housing.

Specific homelessness strategies

Mainstream housing policies are often targeted at low income, but not necessarily the most vulnerable households. Nevertheless, whilst still in a minority, some European countries have developed specific homelessness strategies centred around housing policy. Interesting examples include Finland, Scotland, France, Ireland and Poland.

A **Finnish** Government programme to reduce long-term homelessness 2008-2011 was approved on 14 February 2008. The programme is structured around the "Housing First" principle. Accommodation is a basic requirement, the satisfaction of which then facilitates the solving of other problems facing homeless people. A key priority is the more effective use of land to enable the production of reasonably priced rental housing in developing areas.

Concrete measures foreseen by the programme include the allocation of a targeted number of homes, subsidised housing units or places in care for the long-term homeless, phasing out the use of shelters as long-term housing solutions, and support services from the Ministry of Social Affairs for people in the new accommodation units.

The programme focuses on the ten largest urban growth centres where most homelessness is encountered. Each city is to come up with its own specific plan. The programme aims specifically to halve long-term homelessness by 2011.

In the **UK**, a 2002 homelessness act recognizes those experiencing homelessness as one of the groups who should receive preference for accessing public housing according to 'priority need'. It establishes the duty of each local housing authority to formulate a homelessness strategy.

Scotland has gone even further, introducing homelessness legislation in 2001 and 2003 and setting the overall objective for public housing policy of guaranteeing the right to a permanent home for all unintentionally homeless households by the end of 2012. All unintentionally homeless households will be considered 'in priority need.' It also aims to ensure that nobody needs to sleep rough.

Both local authorities and housing associations in **Scotland** have a legal duty in the allocation of housing to give 'reasonable preference' to homeless households. There is also a duty on housing associations to accept and house homeless households referred to them by local authorities unless they have 'good reason' for not doing so.

Each housing authority has signed a Local Outcome Agreement with the Scottish government agreeing to this vision, and each authority has had to report on progress towards it, although this will no longer be a requirement from 2008.

In **France**, the strategy is based around the legal recognition of the right to housing. A groundbreaking step was the passing in 2007 of new justiciable law on housing. This law is supported by a system for allocating housing that prioritises vulnerable groups and specifically homeless people.

Every regional authority in France now has a Mediation Commission responsible for examining the legitimacy of a non-satisfied claim to housing according to its correspondence with six identified priority groups: homeless people; those threatened with eviction; those living in housing posing a health risk; those looking after children or a disabled person; those in temporary accommodation; and those who have been waiting for housing for a long time.

Once a claim is recognized, the authorities must provide an offer of housing that meets the needs of the claimant within a specified timeframe. From December 2008, people receiving no offer of housing from the local authorities having been recognized by the Mediation Commission can go to the courts to have their right enforced.

The national report recognizes that whilst these measures alone will not overcome structural problems such as the lack of appropriate housing, they promise to produce a change of mentality towards homelessness and the provision of adequate and affordable housing.

Ireland has introduced a National Social Partnership agreement entitled 'Towards 2016', which aims "to enable every household to have available an affordable dwelling of good quality, suited to its needs, in a good environment and, as far as possible, at the tenure of its choice."

The Irish Housing Ministry has accepted that it has significant responsibility for homelessness. A recent strategy statement said - with specific reference to homelessness - that "the primary objective is now to provide transitional programmes, where necessary and in due course long-term accommodation with necessary care supports, to enable people to move from emergency accommodation to independent living."

Every Local Authority is required to conduct a tri-annual assessment of housing need and on that basis produce a local Social/Affordable Housing Action Plan and Local Homeless Action Plan. Key guiding principles around the action plans are:

- Emergency accommodation should be short-term
- Housing with on-site care and support services should be available to those who need it
- Settlement in the community should be an overriding priority through the provision of long-term housing
- Welfare and support services should be provided on an outreach basis
- Preventative strategies for at risk groups should be developed
- A continuum of care should be provided to homeless people from the time they become homeless.

The approach recognizes the importance of preventing homelessness as well as interventions that target people who are currently homeless. Existing family support activities are to be used as early warning systems with regard to

homelessness, with links developed between agencies so support services can be offered before somebody becomes homeless.

The government has committed to the objective that by 2010 nobody will have to sleep rough or stay in emergency accommodation for longer than 6 months. Furthermore any child under 18 if found to be homeless has a statutory right to be cared for and provided with accommodation by the Health Service Executive under the 1991 Child Care Act.

Looking into Eastern Europe for a different perspective, the **Polish** government passed a law in late 2006 on "financial support for the construction of social dwellings, protected flats, night shelters and houses for the homeless." The National Economy Bank co-finances work under the programme - from 20% to 40% of investment costs - with the remaining costs provided by the investor, whether a unit of local government or public benefit organisation.

This programme is seen as comprehensive as regards homelessness prevention (by creating/constructing social dwelling units), protection and intervention (creating night shelters and housing for the homeless) as well as integration or prevention of social exclusion (creating/constructing the social dwelling units and protected apartments). Unfortunately, use of the money available in the Subsidy Fund has been limited thus far, possibly through lack of awareness of the new provisions.

Housing first?

At the heart of the debate about how best to tackle homelessness with relation to housing policy is the validity or otherwise of the 'housing first' approach. The housing first theory holds that the priority objective is to house people as soon as possible.

The opposite view is that moving an individual into housing before they are ready will result in a likely failure of the proposed 'solution' and a return to homelessness. Under this way of thinking, work must first be carried out - maybe through temporary shelters or outreach services - to prepare an individual to move back into housing. Only when issues around problems such as addiction, bereavement or mental health have been resolved or mitigated can the person be expected to successfully reintegrate into permanent housing.

Housing first holds that many of these problems can best be dealt with in a more stable housing situation. The lack of housing might often be part of the problem and a cause of additional instability in a person's life. Providing a long-term housing solution provides for many necessities beyond basic physical shelter. It can be essential in reference to belongings, relationships, self-esteem, intimacy, security and accessing employment. Under this logic, housing alone does not guarantee social inclusion, but it is an essential pre-condition to the integration of homeless people.

Both sides of this debate agree that preventing long-term homelessness requires a mixture of housing policies and social/health services. However, there is an important distinction in the philosophy of putting housing first. This distinction is reflected in the following two quotes from the national reports:

"There is no question that a 'Housing First' approach is the correct way forward for Ireland [...] The most important factor contributing to an individual's or household's pathway out of homelessness is the provision of adequate, secure and affordable housing [...] once this is in place, support and care needs that are often neglected or difficult to organise if a person is homeless, can be put in place and tailored to the situation faced by an individual or household." (**Ireland**)

"At present, a housing first approach is being implemented in our country. But we believe that the other way around (keeping homeless people in temporary accommodation, trying to solve their problems through support, and providing independent housing when the person is deemed to be housing ready) would be more effective. But at the present there are not enough resources to make it possible." (**Lithuania**)

The latter view, however, seems to be an increasingly minority position. Most countries seem to believe that housing first can work on the condition that access to stable and secure housing is used to facilitate more effective interventions from support services based on assessments of individuals' needs. The main limitation to housing first, therefore, is that if the necessary support services do not exist, then housing first will not work for a significant proportion of homeless people.

The **Greek** report identifies the provision of a sufficient number of housing options as the starting point for homeless people to access a decent life and get out of homelessness. Once the housing issue is sorted, other issues related to homelessness such as unemployment, lack of work, communication, literacy and numeracy skills, isolation and social stigma can be confronted with the assistance of a wide network of social support services.

Housing first is at the heart of the **Finnish** homelessness strategy, although there is also recognition that the success of the approach depends to a large extent on the availability of appropriate and personalised support services - including rehabilitation, monitoring and supervision - since the 'hardcore' of homeless people will rarely be able to sustain independent living by themselves.

The **Hungarian** report points out that, to work, housing first programmes need an extraordinarily well prepared - and financed - team of resettlement workers and regular income for participants to pay the rent. However it argues that even with this expenditure, it promises to be a most cost-effective solution to homelessness. However, whilst the provision of social support can be important, the **German** report argues that "the use of social services (social care) must not be made a condition for the conclusion of a tenancy agreement."

Furthermore, the **UK** report suggests that, in actual fact, most people do not have additional social needs - they just need an affordable place to live, further strengthening the importance of a housing first approach. In Wales, 27.3% of homeless households were re-housed directly into long-term accommodation in 2006-07.

The **Italian** report highlights that neither Italy's public policies nor public opinion are aware that housing is vital in processes of social reintegration: there can be no reintegration without low threshold housing that can be used to help people out of marginalisation. This lack of awareness impairs direct and structured relationships between the sector of those who work with the homeless and those in charge of housing policies and interventions at various levels.

Conclusions

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1. Housing and housing policies are a major cause of homelessness. Social, economic and health issues are key risk factors for homelessness, but structural barriers to housing largely determine whether vulnerable people actually become homeless.
2. The availability of appropriate and affordable housing has become a more important element causing homelessness as a consequence of boom and bust in housing markets, changes in the global economy, more limited social housing and demographic changes.
3. The simple recognition of the right to housing in international and national legal texts is necessary but not enough. France is to be commended for making the right to housing justiciable. Their example should be closely monitored and used as inspiration for similar legislation in other countries. Delivering on the justiciable right to housing will require appropriate implementation measures, including adequate budgeting and planning.
4. Housing Ministries need to accept their responsibility for policies to tackle homelessness, preferably in an inter-ministerial approach. Good examples of ambitious homelessness strategies developed under the responsibility of Housing Ministries are provided by Finland, Scotland and Ireland.
5. Situations of homelessness can be avoided through anticipatory housing advice and support to people at risk of eviction or living in unacceptable conditions. Furthermore, legal protection should be afforded to tenants and conciliation procedures established to prevent unnecessary evictions, as in Austria.
6. Hostels and emergency shelters can play a role in providing a springboard out of homelessness, however their usefulness is largely determined by the availability of pathways into long-term housing solutions. Nor are they a necessary step on pathways out of homelessness.
7. Home ownership and the private rental market can provide housing solutions for middle to low-income families. However, their potential relevance to the most vulnerable households is limited by market conditions. Housing allowances are a largely inefficient policy, which serve more to prop up rental prices and less to provide access to housing for the most vulnerable. Policies to socialise the private rented sector can be useful, but will always remain limited in scope.
8. Social and public housing remains the most relevant long-term housing solution for homeless people. Countries need to reaffirm their commitment to social housing and reverse the trends of diminishing social housing stock.
9. Furthermore, the structural barriers to access to social housing need to be addressed so that it can also fulfil its role of housing the most vulnerable. This means tackling any obstacles arising from issues such as cost of rent, residence qualifications, priority needs assessments, discrimination and attempts to promote social mix.
10. There is increasing appreciation for the validity and usefulness of a housing first approach. Such an approach holds that providing a long-term housing solution is the primary objective to be achieved as soon as possible. This challenges established views that all other problems need to be tackled first to make people 'housing ready'. Many problems will be more effectively tackled by support services in a more stable housing environment.

Notes

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For more information see:

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