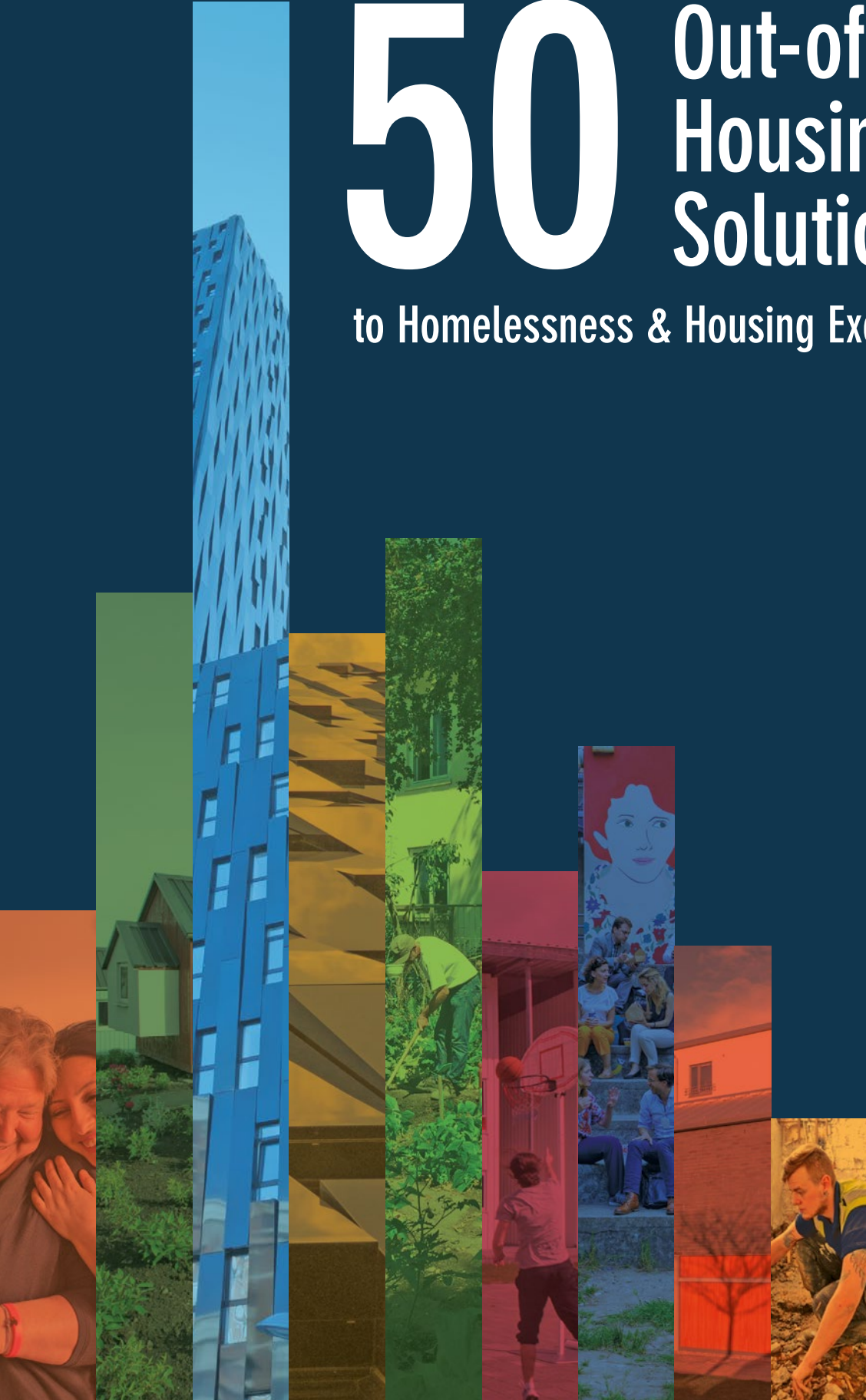


# 50 Out-of-the-Box Housing Solutions

to Homelessness & Housing Exclusion



Housing  
Solutions  
Platform

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[www.housing-solutions-platform.org](http://www.housing-solutions-platform.org)



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# 50 Out-of-the-Box Housing Solutions

to Homelessness & Housing Exclusion



“There are more aspects to homelessness than just housing, but housing underlies all of them. Homelessness cannot be stopped without addressing the housing problem... Only by pooling the existing knowledge and working together to come up with new ideas can the housing and homelessness crisis be halted.”

**FEANTSA**

---

“Chronic shortages of social housing, alongside rising levels of housing need and cuts to welfare and investment, have resulted in alarming increases in the number of people impacted by homelessness. This crisis calls for collective action. Housing Europe has joined forces with FEANTSA and the Fondation Abbé Pierre to identify and support local innovations working to stop homelessness.”

**Housing Europe**

---

“At the Fondation Abbé Pierre, we believe that we are stronger together... This platform is the tool we lacked at European level to share our practices and know-how, but also to show decision-making bodies that solutions exist, that they are at hand and that there is sufficient support for them to emerge.”

**Fondation Abbé Pierre**

Increasing housing costs and budget cuts in social spending over recent years have contributed to an increasing number of people being *locked out* of a decent, affordable home. They face living in homelessness, inadequate or insecure housing.

FEANTSA (the European Federation of National Organisations Working with the Homeless), the Fondation Abbé Pierre and Housing Europe have joined forces to address this deteriorating housing situation for low-income and vulnerable people in Europe, worsened by the financialisation of housing and dramatically demonstrated by recent increases in homelessness.

Together, we established a partnership, the *Housing Solutions Platform*, a new, expertise- and practice- driven initiative to identify, debate and promote innovative solutions for affordable housing in Europe. The platform seeks to make a contribution to addressing Europe's housing crisis. It connects people, ideas, tools and practices to help generate housing solutions. The Platform aims to go beyond the usual prescriptions and debates and focus on innovative solutions, bringing together experts from across Europe, with a broad range of perspectives from different sectors.

The 50 solutions presented in this publication are the fruit of a year-long process and have been selected by a steering group of nine housing specialists from over 100 daring, out-of-the-box projects presented by academics, architects, urban planners, civil servants, social workers, activists, social housing providers and others, in Europe and beyond. The steering group members will introduce each of this book's chapters and present their perspective on the challenges attached to each theme.

These 50 projects focus on providing decent and affordable housing to those affected by or at risk of homelessness. The projects use many different means including innovative construction, making use of the private rental sector, social housing, integrated approaches and more. The innovative housing solutions selected by the committee also provide ways to overcome financial and political barriers within European housing systems. Some projects can be debated or contested. But none of them is intended to represent a silver bullet that would solve the housing crisis. All represent ad hoc, local, sometimes very small-scale efforts to fill the gap left by existing housing systems. We have gathered them in the hope of inspiring more courage and creativity in housing policy.

Some of these projects (those marked in orange) have not been through the selection but have been brought forward as noteworthy complementary examples by the steering committee members.

Finally, we would like to express our thanks to the King Baudouin Foundation and the Y-Foundation who were the first ones to trust us with this idea of addressing the existing gap in showcasing and transnational networking of experts and practitioners around the topics of daring housing solutions for those excluded from the housing market. Our hope is for this initiative to be the start of a long-term housing solutions community of practices determined to connect, identify, share and implement impactful ideas that make a difference to people's lives by providing adequate affordable housing solutions for the locked-out. You can find more information and link up with this network at [www.housing-solutions-platform.org](http://www.housing-solutions-platform.org)

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# Grassroot, Community and Collaborative Housing

Introduction by **Gyorgy Sumeghy**



**Gyorgy Sumeghy** is Associate Director, Policy and Advocacy at Habitat for Humanity International. Based on his management experience in education, volunteering and interest in social development, he joined Habitat for Humanity Hungary as National Director in 2005. Under his leadership, Habitat for Humanity Hungary has become an advocacy-led organisation where field projects support strong awareness-raising and advocacy initiatives to change housing policies in the country. Gyorgy joined HFHI in 2013 to lead regional advocacy initiatives and support national advocacy programs in the EMEA region. He represents HFHI in Brussels and all over Europe at regional conferences and meetings.







# Supportive Housing in Student Housing Communities for Homeless Young Adults



**T**he Home for All Alliance represents 19 partners from civil society, the public and private sector, and steers a pilot programme of housing combined with social support and community support for homeless young adults. The Alliance works for more and better collaboration across sectors to provide new holistic solutions towards ending homelessness amongst young adults.

## The challenge addressed

The Home for All Alliance works to end homelessness amongst young adults aged 18-29. There are about 2000 homeless young people in Denmark. Since 2009, this figure has increased by 72%<sup>1</sup>. The vast majority are neither in employment nor in education or training, have mental health and/or alcohol or drug abuse issues and lack basic social skills

and a supportive, positive network. The problems targeted by this programme are both the lack of housing as well as the need of proper social support and the lack of supportive networks, often resulting in loneliness.

## The solution

The project provides access to student housing for homeless young people who want to become students in “the near future”<sup>2</sup>. The goal is to provide stable and permanent housing for homeless young adults with Housing First Case Management combined with access to healthy supportive networks with students, otherwise difficult to access for homeless young adults. The idea is also to enable homeless young people to tap into existing instrument they are traditionally excluded from such as privately-owned student housing and student communities. To achieve this, the Home for All Alliance works to build trust between municipalities and private foundations who own student housing and will rent 10% of their student housing to young homeless people who aim to return to education. Meanwhile, municipalities commit to providing adequate case management social support to the homeless young people.

1 <https://www.bikubenfonden.dk/uk/alliance-home-all> - Mapping out homelessness in Denmark, 2017 and Roads in and out of homelessness, VIVE 2017

2 Depending on the specific young adult and their development, the time frame can be 1-2 years, and with the expectation of dropping in and out of education.

## The Home for All Alliance

#Youth #CrossSectoralCooperation #Inclusion



Denmark

### The story

The programme is breaking new ground of collaboration across sectors, working with a complex target group. It brings together partners from different sectors, providing a new and more integrated solution. Homeless young adults receive case management from the municipality and permanent housing from private or social housing organisations plus volunteer support from third sector organisations. The programme initiated an explorative process with the student housing community working towards creating a more open and supportive social community.

### Impact

To date, 25 homeless young adults have been housed, in three student housing communities. Twenty of those young people (80%) are still either in student housing or in other permanent housing. Five of the young adults (20%) have an unknown status and some might have gone back to homelessness. Those with the most complicated backgrounds have had a harder time integrating. The programme is in a testing phase, but the purpose is to create a model which can be scaled up. More locations are in the pipeline. The target is 2000 affordable homes with solid and integrated social support. The programme is based on the Housing First model underlying principle that a home is the fundament of

people's lives, therefore a prerequisite for the success of social support, reduction of alcohol or drug abuse, improvement of physical or psychological wellbeing and so on.

### Innovation

The Alliance's 19 partners cooperate to develop solutions that provide housing for young homeless people. The Bikuben Foundation and the Lauritzen Founda-

tion in particular have worked together with the municipalities of Copenhagen, Odense and Herlev in setting up the Kollegie-modellen, using halls of residence for young homeless people.



### Funding

The student housing model mainly uses existing welfare mechanisms: the project works towards enabling the homeless young adults to become students and thereby being able to benefit from the Danish student allowance (about €700 a month and higher than the social benefits they would otherwise receive) as well as rent subsidies and an interest-free governmental loan of €300 a month. The foundations also co-finance the project by either lowering the rent or covering potential costs arising from rent arrears, lack of maintenance etc. (Since the start of the project, two and a half years ago, they have had to pay about €2500 in total to cover these). The foundations are willing to take the risk because the Home Alliance has built a relationship between foundations and municipalities who fund case management to make the project a success by equipping and accompanying the young people. The community organising programme is funded by a philanthropic foundation.



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## A House but also a Home: The Lazare Co-Housing Project



Initiated in Paris, the Lazare co-housing project brings together people who may otherwise never have crossed paths in life: young professionals looking for strong commitment toward solidarity and people experiencing homelessness, who are in need of a place to call home.

### The challenge addressed

Emergency services for people experiencing homelessness often focus on covering their most basic needs: food, clothing, and shelter. The Lazare co-housing project stems from the recognition that the experience of homelessness is not limited to a lack of material goods but also a damaged sense of dignity or visibility. By proposing everyday co-living as a solution, Lazare puts human relationships at the core of their work.

### The solution

Lazare maintains and develops solidarity-based co-housing initiatives between young professionals aged 25-35 and people experiencing homelessness or highly precarious living conditions. As an alternative to larger shelters, Lazare homes are of ordinary size and can usually house between 6 and 12 people. Each house is equipped with individual rooms and a common kitchen, living room, and bathroom. The homes are run on principles of self-organisation and responsibility, and in each house residents are responsible for all daily activities such as cleaning, buying groceries, and cooking. Lazare welcomes homeless people who were either living on the street or in a shelter, or who are still in temporary accommodation. Structures are in place to ensure continued social support throughout their stay at Lazare. Furthermore, alongside their own professional and personal engagements, the volunteers commit to being present and available as an additional source of support.

### The story

In response to the loneliness and social exclusion experienced by homeless people, two young Parisians in their late twenties decided to live together with people previously on the street. In 2006, they founded a non-profit organisation in Paris and in 2011 they founded Lazare, with the aim of expanding the project to other French cities as well as other countries. The project currently exists in many cities across France, in Brussels, Madrid, and is on track to being established in Switzerland and in Mexico.



## Financial Model

Lazare homes are made available to Lazare by private persons and entities, either free of charge or in exchange for modest rent. Every month, each tenant pays the same rent that covers all running costs including food and utility bills. This means that each house, once opened, is to be fully self-financed. Fundraising is carried out by Lazare for renovation costs and the acquisition and opening of new homes.



## Impact

Since its founding in 2011, Lazare has opened 7 homes in France (Lyon, Nantes, Marseille, Angers, Toulouse, Lille, Vaumoise), 1 in Spain (Madrid) and 1 in Belgium (Brussels). In 2018, there were more than 250 people living in Lazare co-housing. In 2016, the consultancy firm KiMSO carried out an impact assessment of the project, which found that 85% of homeless people who have stayed in a Lazare home were able to find stable housing after leaving, and 40% were able to find employment. 95% of Lazare residents reported being happy with their housing situation.

ensure the wellbeing of all tenants, and this training needed to be accessible to all. To ensure a sustainable financial model, it was important to find real estate that was made available free of charge or in exchange for modest rent. Finally, it was important to find ways to give tenants having previously experienced homelessness a possibility to get ahead. To solve this challenge, Lazare collaborated with social services and structures that help provide continued support for their residents. One concrete limitation in terms of the scope of the project is that opening a Lazare residence requires a fairly significant number of young professionals residing in the city. The project was tried out in a small city, with little success. The project therefore remains limited to bigger cities. Sometimes, residents return to the streets (5%). However, it is important to respect everyone's freedom to make their own decisions.

## Challenges and Limitations

The first great challenge was to find the ideal model for the project. It was important to find a framework that would also allow families to stay at Lazare. Training was required to



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## The Athens Housing Collective



**T**he Athens Housing Collective (AHC) is a project that was co-founded by Safe Place International and Joseph Baruku, an LGBT refugee and activist from Uganda. AHC was launched to combat the massive housing crisis and influx of homeless LGBT refugees in Athens.

### The challenge addressed

Safe Place International emerged as a response to the gap in support for doubly marginalised groups of asylum seekers and refugees. Athens Housing Collective was created to address an underserved population and a housing crisis that none or few organisations were responding to. Currently, Athens Housing Collective is the only organisation in the area that combines housing support with a structured programme of compulsory classes and participation hours for LGBT refugees.

### The solution

By doing casework with beneficiaries and networking with partners on the ground in Athens, the AHC team was able to identify the main issues around homelessness in the area for refugees such as racism, the lack of affordable housing and the lack of jobs; and subsequently developed a housing programme to not only get people off the street and into a safe place regarding their sexual orientation and/or gender identity, but also to support their future independence and give them tools to integrate within Greek society.

### The story

Athens Housing Collective began in 2017 through a partnership between Safe Place International and LGBT refugee activist Joseph Baruku in Athens, Greece. The project's initial goal was to provide short-term, emergency housing for LGBT refugees and asylum seekers who were in danger. The target demographic has primarily consisted of beneficiaries from the MENA (Middle East and North Africa) region. Since opening, the project's scope has grown to the currently-housed population of 50 beneficiaries.

## Safe Place International

#Inclusion #Community #Empowerment



Athens, Greece

### Impact

In the short 1.5 years since Athens Housing Collective has been operating, it has managed to formally house 95 beneficiaries in shared accommodation. Hostel stays are provided for potential beneficiaries with nowhere else to stay while intake interviews are conducted. In the Athens context, this means that each of the people housed was taken off the street and protected from potentially dangerous or hostile situations. AHC has also participated in panel discussions to encourage a bridge in the community between locals and migrants.

### Challenges

AHC has faced a number of challenges in developing the project. While the initial work was effective in getting people off the street, beneficiaries were not given the tools to become self-reliant. Since people with trauma or PTSD often face huge obstacles in becoming more independent, the programme structure was changed from only providing housing with minimal follow-up, to more intensive case work throughout the housing period and optional psychosocial support. Additionally, given that refugee employability was very low, AHC partnered with organisations to offer job training and certificate programmes. For example, one beneficiary was hired in a refugee-run hairdressing salon after AHC supported him in getting his training. The long-term goal is to open a farm-to-table café employing LGBT refugees and other doubly marginalised groups. The project's structural challenges include issues that most new grassroots organisations face, such as getting funding to ensure the project can offer more substance



and effective training. To tackle this, AHC is developing partnerships with like-minded organisations and making grants for specific causes that deserve more attention.

### Transferring the Project to Similar Contexts

There is a high potential for transferability on multiple scales. For example, having sponsors cover full or half the rent of accommodation for vulnerable groups can easily be replicated. Areas in Southern Europe that have experienced an influx in asylum seekers and refugees could take this model on immediately. The end result of adopting this model is positive on the host community firstly because there are fewer homeless refugees, and secondly because the refugee population can become less dependent on the community and instead work towards independence and give back to their new home. The key to the model is to combine housing contracts with a programme commitment. For example, each beneficiary housed must also agree to attend language courses and see their caseworker weekly to work towards improvement.



#### For more information

[www.safeplaceinternational.org/  
athenshousingcollective](http://www.safeplaceinternational.org/athenshousingcollective)





## We Live Together at 11 Nowa Street



**W**e Live Together at 11 Nowa Street is an EU-funded alternative housing project in the small town of Nowe in northern Poland, which combines infrastructure revitalisation, social inclusion, and individualised support to reintegrate its participants.

### The challenge addressed

One of the most important areas of the Foundation's operations is alternative housing solutions directed to people who are socially excluded. The major aim of their activities is to create a supportive housing model that can integrate families and the excluded in the wider community.

### The solution

*We Live Together at 11 Nowa Street* is an innovative action directed at residents of the town of Nowe in northern Poland. It consists of two parts: the first investment stage from November 2017 to July 2018 aimed to revitalise and transform a former industrial facility into a residential building. As a result,

9 flats were created. The second stage involved social activities and was carried out from May 2018 to November 2019. The aim of this action is to create a diverse and supportive neighbourly community that cooperates, makes decisions together, solves problems and creates a safe living space. The project's 38 participants are people with disabilities, large families and formerly homeless people. A crucial element of the project was to include future residents in the design process. Their needs and expectations were taken into account and thanks to that their flats were designed accordingly. During the realisation process, the community had access to a wide range of individualised support (including occupational activation, vocational courses, work practice, coaching, family support and addiction therapy).

### The story

Behind this project is Marcin Tylman, who is from Nowe and leads the Foundation of Activation and Integration. He works on social policy in his local community, especially with homeless and disabled people. One of the most important areas of his operations is alternative housing solutions directed at people who are socially excluded. He aims to create a model of housing support that can integrate families and the excluded in the wider community.



# The Foundation of Activation and Integration

#Inclusion #Empowerment #Construction&Renovation



Nowe, Poland

## Financial Information

The sources of funding for the project are the European Union and the Town of Nowe. The initiative consists of two integrated projects. The first project is infrastructural: *the change of use from school and workshop rooms to social flats in Nowe at 11 Nowa Street*. The total funding for this project is €237,150 including €47,161 of the town's own funding. The second project is social: *We Live Together at 11 Nowa Street*, amounting to €74,895 including €11,223 self-funding.



## Results

Although the project *We Live Together at 11 Nowa Street* has not yet been completed, there are some preliminary results: firstly, one post-industrial building was renewed and 9 new flats were created. Secondly, 38 people from 9 families have taken part in the project. Despite a short time frame, families who live together are well-integrated for the most part. They cooperate with each other, support each other as a community and solve everyday problems together. At present they deal with simple things including everyday problems and, importantly, they handle affairs themselves. It has also been noticed that those who are formerly homeless have adapted well to their new circumstances, and most importantly, they do not face any stigma, but are treated equally by other residents of Nowa Street. This signifies a great shift in the local environment, as in the beginning residents displayed a negative attitude towards new residents.

## Challenges and Obstacles

There were a few challenges, including a technical one: the team, alongside architects, was tasked to design a revitalisation of a very old and deteriorated nineteenth century building, which served as an industrial facility for over 100 years. The task was extremely difficult because each flat was to be adjusted to the specific needs of a given family. The project is not yet complete, however, some obstacles have surfaced. Firstly, residents are sometimes inconsistent in their actions with regards to realising their individual career paths. Secondly, members of the community sometimes succumb to negative habits acquired in their previous places of accommodation. Thirdly, local government lacks confidence in the success of implementing mixed community patterns in Nowe. At this stage of the project there is a clear difference between residents of 11 Nowa Street and other communities who receive municipal funding for their projects. However, the Foundation will keep insisting that such projects are worth undertaking because they have a clear potential to improve the functioning of local society by reintegrating people from disadvantaged groups.



### For more information

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aktywizacji i integracji  
fundacja





## VinziRast mittendrin and Lokal mittendrin



**B**orn out of the Vienna Audimax Occupation by students in 2009, VinziRast mittendrin is a collaboration between students from the University of Vienna, the architectural studio gaupenraub+/- and the charity VinziRast. It is a pilot project in the area of community living and brings together students and formerly homeless people who live together in ten three-bedroom apartments. The centrally-located building also has common rooms, a restaurant and event venues.

### The challenge addressed

This project tackles two separate challenges. It seeks to address the urgent needs of homeless citizens in Vienna while asking a broader question: what is the role of architecture in tackling the issue of homelessness? Can architects contribute to solving the problem? If so, how? Through this collaborative project, VinziRast shows how architects can help bring people off the streets and into a home.

### The solution

The VinziRast project consists of both common housing for students and homeless people (VinziRast mittendrin) as well as a space for working and meeting (Lokal mittendrin). The house is first and foremost a meeting place for the public. The restaurant Lokal mittendrin, is an ideal place for meeting the residents. This means that the restaurant works as a social melting pot, facilitating encounters that may otherwise have never happened. Secondly, the house offers employment opportunities. The residents can work in the restaurant or attend language courses or other courses to develop their skills. There are also workshops located around the inner yard, such as bike repairs. The workshops serve the double function of helping both vulnerable people who need a job or some income, and the general public in need of help with tasks such as bike maintenance or repair. Thirdly, and most importantly, the house is a home for the residents. Each flat serves three inhabitants, one student and two formerly homeless people or two students and one formerly homeless person. A private bedroom offers absolute privacy for each inhabitant, which is important when talking about community projects. The three people share a kitchenette and other facilities together. On each floor, there are three flats and a shared kitchen and living room for the group.

# VinziRast

#Youth #Inclusion #CrossSectoralCooperation



Vienna, Austria

## The story

The first idea for the project came during the student protest in 2009, when students occupied for three months the Auditorium of the University of Vienna. Some homeless people attended the protest and an outstanding symbiosis between students and homeless people sparked the idea of a common project for both of them. Two of the students presented the project—the intention to develop an indoor space where students and homeless people could spend their free time—to VinziRast. The charity developed the idea in collaboration with architects gaupenraub+/. Together they found an abandoned Biedermeier-style house located in the broader city centre. The original idea changed: instead of just a place for people to spend their free time, work began on a hybrid project consisting of common housing for both students and homeless people alongside working and meeting possibilities. This would go on to become VinziRast mittendrin and Lokal mittendrin respectively.

people—and to combine housing with potential employment. The jobs are carefully chosen so that both the neighbours and the local community profit. There are about thirty residents who live together across the three floors of the house. Half of the residents are former homeless people of any age and the second part are students. Everyone pays the same rent. The residents can live in the house for as long as they want or need. The project has successfully offered a home to its inhabitants since 2013. It also plays an important role in influencing public opinion; the public can meet the former homeless people and talk to and get to know them. Another project, Symbios, inspired by the idea of VinziRast, is due to open in Brno, Czech Republic, this year.

## Originality and Replicability

VinziRast mittendrin comes with a special message: the future of the city lies in the mix of functionality and habitability. In this case the originality is in the idea to offer common housing to two different groups—students and homeless

### For more information

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## Designing Housing Solutions by, with and for Homeless Citizens in Cologne: The IBWA Model



**T**he motto “Homeless building for homeless” illustrates the goals of the IBWA: **Bauen - to build, Wohnen - to live, and Arbeiten - to work.** The Initiative integrates and qualifies homeless and long-term unemployed citizens, students, the elderly, families with low resources, and people with mental or physical limitations. It accomplishes that through the housing, support, and employment of this target group.

### The challenge addressed

While on the one hand Germany’s state revenues have been growing consistently over the past few years; the unemployment is at a historic low; and the country is considered one of the wealthiest in Europe, Germany is also experiencing record rise in homelessness.

### The solution

The IBWA is an organisation located in the district of Ossendorf in Cologne, working directly on solving the roots of homelessness. It provides affordable and permanent housing to 130

people who are individuals with limited resources, families, students or formerly homeless citizens. Additionally, it offers assisted living support to those in need of it (from a little team that includes social workers and Experts by Experience - EbE). Finally, it offers job opportunities for all tastes: in the kitchen, building, on the farm, in the vegetable garden, among others. These three aspects are crucial for the initiative in order to create a community who build, live and work together. Similarly to the Housing First model, the IBWA model is also rooted in user needs. However, it works with a broader target group and goes one step further by using the community as a tool to support the social reintegration process through group work, common areas, and participative decision-making.

### The story

The IBWA is a cooperation between private persons and organizations. It was founded over 20 years ago by Dieter Breuer, and then made it a reality together with a team of architects, organizations, and the hard work of homeless citizens. The goal was building a place where everybody would like to live. Because housing is not yet recognized as the first thing a person needs to be able to get out of homelessness, investments are still made in services which manage the problem with temporary fixes like shelters, showers, soup kitchens, among others. What is needed is a paradigm shift towards the provision of housing as the basic foundation that a homeless person needs to rebuild his or her life.

## Initiative Bauen, Wohnen Arbeiten (IBWA)

#Community #Construction&Renovation

#CrossSectoralCooperation



Cologne, Germany

### Financing

The three main financing sources of the initiative are the *Landschaftsverband Rheinland* (LVR) (landscape association), the Jobcenter, and the rental income from the inhabitants. The wage expenses per year are of around 250 000 euros. The IBWA is a non-profit organisation, so all profits go back towards accomplishing their mission goal: the reintegration of homeless citizens through the creation of cheap and environmentally friendly housing. The IBWA works like a community where communication between as well as within the teams is an important factor. Inhabitants work in little teams where every person is essential and cannot be replaced.

### Achievements

In order to assess the success of the IBWA, a series of qualitative interviews with staff members and inhabitants were conducted. The following facts were extracted and, in some cases, deducted from the qualitative data gathered. Currently 130 people live there, and between 400 and 500 people have been housed to this day. 45 people are currently in employment, and around 1000 people have worked on the initiative to this day. The IBWA has a housing retention rate of 99%, and inhabitants have reported that they feel more independent, free, self-controlled, supported, socially integrated, healthier and more at home since moving in. Initiatives such as this one are also in high demand: IBWA gets 40 in person requests monthly, and another 80 phone requests every month. Many people are queuing to live there, and the waiting list is at least 1 or 2 years.

### Community Participation

Acknowledging as a starting point that people who survived on the streets have enormous resources and capabilities, they were first asked about their requirements, and usually, they just wanted a construction trailer, a place where they could sit down, make a bonfire and park their van. Once they had a roof, they started to build. The act of building was not a requirement to access housing, but rather a voluntary contribution from many of the newcomers. Nowadays, the coexistence in the Initiative is based on a set of rules they created themselves and thus feel identified with. Inhabitants as well as staff are active in decision-making processes. For example, every four years a meeting is held to decide who gets a vacant flat or a construction trailer. Everyone who lives there can propose themselves to be part of the committee. Thus, the IBWA puts in practice two main approaches: a self-help group approach and a co-production approach.



#### For more information

- IBWA model and assessment  
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INITIATIVE  
BAUEN WOHNEN ARBEITEN e.v.  
*man with a hoe*



# Innovation in Construction and Renovation

Introduction by **Samir Kulenovic**



**Samir Kulenovic** is a Technical Advisor with Council of Europe Development Bank, responsible for its Housing and Urban Development project portfolio forty-one member states. Samir is an engineer with over 20 years of experience in the implementation of sustainable social infrastructure projects. Prior to joining CEB, he worked for Arup, a global multidisciplinary engineering consultancy, where he delivered prestigious and innovative engineering projects based in Europe, USA and Asia. Samir approaches projects in a holistic way, focusing on policy, engineering, financing, social and environmental aspects, as well as project implementation measures that ensure sustainability and social return on investments. His work involves preparation, appraisal and monitoring of loan- and grant-financed projects. He provides technical expertise and advises the CEB decision makers on the quality and risks of proposed investments.

Europe is facing a housing affordability crisis, which is aggravating the urban paradox of social inequalities within the most flourishing European agglomerations. The urban housing crunch is continent-wide, but the Eastern European countries are even more challenged as they tend to have more limited means with which to respond to the emerging housing needs

Social and affordable housing providers, including non-profit organisations, respond to this situation by turning towards technical or social innovation to build or renovate so as to make affordable homes available as fast as possible, at a reasonable cost.

The solutions presented in this publication have been selected from over 100 projects coming from 20 countries and 2 continents, including 18 applications of innovative construction and renovation. The projects presented in this chapter are working to bring about change, anchoring their approach into challenging outside the box thinking. Some projects play an intermediary role investing in and renovating worn-out properties and proposing innovative and replicable models based on cooperation. Others propose modular housing as an innovative and inexpensive solution to chronic homelessness, making use of vacant land and providing numerous services to users, offering approaches easily transferrable but sometimes questionable in a European context. These solutions are debated and will be regarded by some as risking reinforcing the polarisation of society and condemning people to remain in low quality self-renovated or self-built homes or in ghettos. Some of the projects presented in this chapter have triggered heated discussion in our steering group!

The projects proposed in this book are not flawless solutions, and I believe some of them will trigger controversy amongst housing and homelessness experts. However, all have in common the objective to provide pathways out of exclusion and homelessness through an integrated approach looking not only at housing but also at further social integration and community mobilisation. Housing is a start and should be the start. So, for a start, what are the ways to make housing available to all, now?

## Chapter

# 2



## A Place to Be: Building Community to End Homelessness with the BLOCK Project



**T**he BLOCK Project concept was created by BLOCK Architects in 2016, with the goal of setting a new precedent in housing solutions for people experiencing homelessness. BLOCK Architects designs, permits, and manages the construction of BLOCK Homes. BLOCK Architects enlisted Facing Homelessness to bring the BLOCK Project to the community and take ownership of the growing initiative. Facing Homelessness is a non-profit organisation building a new awareness about relationship to those experiencing homelessness.

### The challenge addressed

Every day, 41 people move to Seattle and only 14 units of housing are built. Homelessness and wealth disparity are growing at unprecedented rates and existing models for providing housing and human services are not equipped to meet the

growing demand. We will never end homelessness through housing alone. A new approach is needed, one that acknowledges that relationships are the building blocks for healing our communities and that we can no longer see those who are homeless as *other*. This bold new model invites all of us to step forward with our own abilities to create societal change.

### The solution

The BLOCK Project builds communities of compassion throughout Seattle, engaging individuals and their neighbourhoods to welcome someone experiencing homelessness into their lives. We build permanent dwelling units in willing homeowners' backyards, giving community members an opportunity to make a difference and residents a place to call home. Our vision is to help end homelessness by building a BLOCK Home and thriving community on every residential block in Seattle. BLOCK Homes are 125 square foot Detached Accessory Dwelling Units, designed to achieve the highest standard for sustainability in the built environment. BLOCK Homes are fully functioning units, including a kitchenette and bathroom with running water, heat, sleeping and sitting area, storage and a covered front porch. The BLOCK Project represents an innovative leap forward on the issues of homelessness, cross-class integration, social inclusion and architectural design.



# Facing Homelessness and BLOCK Architects

#Community #Empowerment #Inclusion



Seattle, USA

## The story

*Not in my backyard* is a concept that keeps many social injustices at arm's length. Within the issue of homelessness, it allows us to acknowledge that something needs to be done, without taking shared ownership of the issue. The BLOCK Project opposes this tendency and unleashes the power of community by revealing that we each have a role in ending homelessness. Initiated by the father-daughter architect duo, Rex Hohlbein and Jennifer LaFreniere, the project empowers individuals to create change and shift the paradigm to *Yes, in my backyard!*

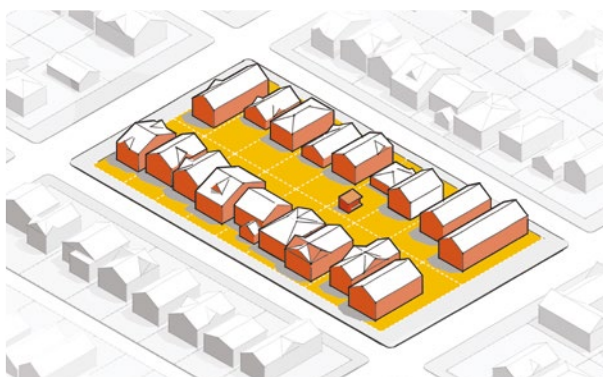


## Beneficiaries

BLOCK Homes provide housing for people who have experienced homelessness and works very closely with social service agencies for resident referrals. Case managers from these agencies refer clients to the BLOCK Project when they are confident that their client will thrive on our programme. Case managers are also engaged to provide social and mental health services after move-in, allowing the homeowner to simply act as a compassionate friend to their new neighbour.

The BLOCK Project is designed to build community every step along the way, for hosts and residents to be neighbours and friends first. To this end, both parties agree upon a customised code of conduct based on their specific needs and preferences. The BLOCK Project is designed to prevent, reduce, and eliminate any *burden* to the homeowner.

## Innovation: the Community's Empowerment



## Financial Information

The BLOCK Project is powered by community. This solution demands grassroots support, which is why we build community education and engagement into every phase of the project. Currently, BLOCK Homes are 100% funded by grassroots fundraising campaigns and in-kind donations. As we upscale, maintaining funding rooted in our local community is important. It represents the community's investment in ending homelessness and requires us to remain connected to the community's needs.

Community support and involvement are what make the BLOCK Project unique. When the project was launched, more than 100 Seattle homeowners volunteered to have a BLOCK Home in their backyard, without the need of a formal request. Hundreds of volunteers stepped forward to help build the homes, with a total of nine being completed and occupied by the end of 2019. The community has also already donated funds to build 14 BLOCK Homes using an innovative peer-to-peer fundraising model.

The BLOCK Project makes use of free, available property and leverages the community's desire to get involved to dramatically reduce the cost of housing. At approximately \$100,000 per unit, BLOCK Homes cost 30% of the average unit of low-income public housing in Seattle.

### For more information

<http://the-block-project.org/>

<https://www.facebook.com/HomelessInSeattle/>





## Social Bite Village



**S**ocial Bite is chain of cafés working to end homelessness in Scotland. Today we provide employment and skills training, deliver world-leading public campaigns, operate the Social Bite Village and lead the UK's largest Housing First Project. 1 in 3 of our staff has direct lived experience of homelessness.

### The challenge addressed

Homelessness is a major segment of Edinburgh's housing landscape, with around 3000 people are currently in temporary accommodation. The city has particularly embedded reliance on private B&Bs, which, we know from lived experience, limit opportunities to establish a decent life.

### The solution

The Social Bite Village is a highly-supported community for up to 20 people, on a site made available for a period of four years by the City of Edinburgh Council. The Village is made up of 10 *NestHouses*—each shared by two residents—plus an additional unit for staff. There is also a central hub, which is the focus of the Village's life and provides a base for shared experiences

like training. It is designed as a platform for people affected by homelessness to build towards mainstream accommodation, employment and education.

### The story

We needed funds to execute our idea, beyond what we could generate from our cafés alone. The 2016 Sleep Out invited 300 leading business people and policy makers to spend a night outside with us, raising £550,000. We spoke to the city authorities about the high costs of the current system (which spends around £6 million per year on an overstretched, temporary accommodation system) and proposed an alternative model. We started building in Granton, one of the land plots offered by the city council, supported by over 200 companies. Donation of materials, time and expertise ensured that the project was finished on budget and in record time.

### Innovation

Legal mechanism: under the terms of the lease with the city council, we do not pay any rent or council tax. However, Social Bite does not own the land and can be required to leave the site after 4 years. Therefore, we had to design aspirational housing that could be transported to new sites.

## Social Bite

#Community #CrossSectoralCooperation #Empowerment



United Kingdom

**Design<sup>1</sup>:** Designer Jonathan Avery co-designed a model that would comfortably house two people whilst allowing privacy. The village provides a secure and welcoming home, whilst being environmentally sustainable, easily transported and capable of nurturing communal life.

**On-site support:** we partner with two organisations to maximise the lasting impact of the Village. Hillcrest Housing Association provides facilities management services and in-depth expertise essential to delivering the project. Cyrenians provides live-in support, ensuring that there is a waking key worker present in the Village Hub at any given time.

We work with over 160 companies who pledged jobs during the Sleep in the Park campaign. We also support access to higher education through partnership with our neighbour, Edinburgh College and the Open University.

### Impact

The Social Bite Village is a transitory space, not a permanent home, with residents supported to move into mainstream tenancies, employment and education after 12-18 months. It welcomes people trapped in temporary accommodation



and offers a supportive *base of operations* to break the cycle of homelessness. The 20 *community members* at the Village arrived through self-referral and partnerships with other organisations and have all lived in temporary accommodation.

Five residents have now secured paid employment while seven have enrolled onto higher education courses through our partnerships with Edinburgh College and the Open University. Our cafés employ residents and we support a wide range of training and volunteering opportunities. Six initial residents have already moved out into permanent, mainstream homes.

Part of the Village's social value lies in the project's capacity to articulate wider calls for housing justice. Last year, in partnership with others, we launched Housing First Scotland. By the end of October 2019, this had housed 156 people.

### Financial Information

Residents are supported to apply for housing benefit and/or attain employment, which facilitates the payment of rent. We are aiming to achieve 80% of the Village's financing through rent payments, fundraising for the shortfall through a variety of means. Social Bite continues to contribute £150,000 per year to the Village, ensuring a robust level of support for residents.

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<sup>1</sup> Our design was recently shortlisted in the RICS Scotland Awards <https://www.edinburghlive.co.uk/news/edinburgh-news/social-bite-village-queensferry-crossing-15836488> and the Scottish Design Awards <https://2019.scottishdesignawards.com/public-realm-landscaping/social-bite-village/>



## Scottish Churches Housing Action: Church Property and Housing Programme



**SCCHA** is a partnership between the main Christian denominations and organisations in Scotland, a company limited by guarantee and a registered charity. Our vision is of a Scotland free of homelessness. Our purpose is to support and encourage the contribution of all of Scotland's churches, in their local communities, to realising that vision.

### The challenge addressed

Many of the main Scottish church denominations have been reviewing their building asset base as a result of falling church attendances and consequential falling demand for premises. Although not as publically as the Church of Scotland with their policy of *well-equipped spaces in the right places*, the main denominations are now looking to implement a phased approach to the disposing of redundant church properties in order to have a fit for purpose asset base moving into the future.

Meanwhile, the Scottish government is committed to the development of 50,000 new affordable homes in suitable locations in the heart of local communities. This is particularly a challenge in rural areas where sourcing pockets of land within existing communities is a significant task opening the way for a wider consideration of potential sites.

### The solution

We know the world of Housing associations, local authorities and other professional and financial bodies who together develop affordable housing. And we understand the churches. Through the Church Property and Housing Programme we link churches with housing bodies, creating new opportunities. We guide churches, helping identify what is needed in often complex negotiations. This programme has been established for us to work with church denominations to investigate suitable properties for affordable housing development. It promotes the use of redundant or under-used church property for affordable homes, by establishing links with local authorities and housing associations and supporting congregations where needed: this has led to developments in places as diverse as western Glasgow and the Isle of Iona.

We have a wide range of clients including local authorities, local church groups and community organisations with a concern for homeless people.

# Scottish Churches Housing Action (SCHA)

#CrossSectoralCooperation #Vacancy #Community



United Kingdom

## The story

SCHA brings together 12 Christian denominations and organisations in Scotland, all committed to ending homelessness. It is the only umbrella body for Scotland's churches on homelessness and the only national body working in homelessness with the specific remit of providing development services for locally based initiatives to tackle homelessness. Our approach is to work with a small group to help them find out about homelessness in their area and decide what they can do. We trust them to do the work - we don't try to run it from the centre. We are there to support them, help them make links and develop their plan. We work in partnership with established local and national organisations and local authorities.

## Innovation

We believe SCHA is unique in bringing together most of the Christian churches and organisations to address together the need for more affordable housing. It also builds on a very wide range of other activities such as awareness-raising and campaigning for change, training for housing organisations, local authorities, voluntary groups and churches, as well as support in the establishment of services such as befriending and home starter packs.

## Beneficiaries

The ultimate beneficiaries of our work are vulnerable homeless people throughout Scotland, including prison leavers, people with addictions, people with poor mental health, care leavers and those who are fleeing violence.

## Impact

In 2007, through the database established by the Church Property and Housing Programme, it was identified that 23 housing associations across 14 local authority areas developed over 400 units of affordable housing with 12% in rural areas, 40% in small towns and 48% in cities. This was an average of 8.5 units per development.

Research carried out in 2008 established that there were over 4000 protected ecclesiastical structures plus an estimated 6000 to 10,000 unprotected buildings of which the greatest number is owned by the Church of Scotland. Taking both these factors into consideration, the potential impact is transformational.

## Funding

The Scottish government is a major contributor, currently providing 30% of our income. The money from our supporters is also a key part of our income. It supplements the support we get from our member denominations, the Scottish government and trusts.



### For more information

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Scottish Churches  
Housing Action



## Collectief Goed: Affordable Housing, Participation and Empowerment



**D**e Ideale Woning is a social housing company in Antwerp. Together with three other organisations, they founded Collectief Goed as a cooperative specifically aiming to improve the living conditions of people with very low income. They aim to provide affordable housing with a very strong emphasis on participation and empowerment of tenants.

### The challenge addressed

180,000 children are living in poverty in Flanders. For families in poverty, buying a house is not an option, but finding a decent and affordable rental home on the private rental market is also a challenge. Only 6% of the housing market consists of social housing. This supply is much smaller than the demand, which has led to a waiting list of 130,000 families. These families are therefore more likely to end up in poor quality housing that

is too small and often in deteriorating condition, with many negative spillover effects such as health risks, higher electricity bills and stress-related issues. This leaves little energy to surmount any additional obstacles the families may be facing.

### The solution

Despite the great shortage of affordable housing, a lot is left vacant. Collectief Goed aims to acquire homes, renovate them and make them available for vulnerable families at affordable prices through a new cooperative housing model. To rent out the houses at an affordable price, Collectief Goed keeps the renovation price low by renovating creatively without compromising on quality. Technical schools carry out the work. Social economy workers do demolition work. Materials are purchased collectively, and a large part of the costs are paid through subordinated loans. Additional time and effort is invested into figuring out which subsidies and premiums the project is eligible for. Participation and cooperation with the families is of paramount importance, which is why future tenants are involved in every part of the process as shareholders in the cooperative.

# De Ideale Woning

#Empowerment #Community #Inclusion



Antwerp, Belgium

## The story

Collectief Goed is an initiative launched by a group of people living in poverty. They faced a range of problems, affordable and good housing being one of them, and decided to tackle them together. Collectief Goed has significantly improved their housing conditions: the homes are completely renovated, the tenants pay social rent and the contracts are long-term. This means that they have a secure and affordable home of high quality that is large enough for their family. This security is a strong starting point for solving a lot of other issues. Collectief Goed also works together with tenants on these aspects on self-development and empowerment. The group of tenants take control of their own lives and work together on everyday life aspects such as sharing garden tools, addressing administrative problems or purchasing appliances collectively. The tenants are also shareholders of the cooperative and have a place on the board. They decide on the overall policy direction of Collectief Goed.

## Financial Model

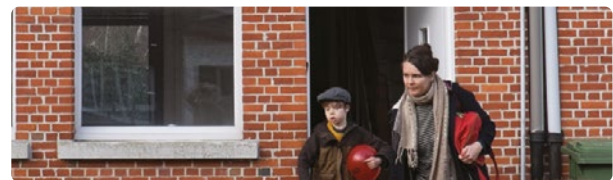
The founders of Collectief Goed invested the startup capital and there are also private investors who purchase shares. Houses are transferred in exchange for shares and subordinated loans and bank loans are used to finance the renovations. The tenants' rent is an additional source of income. The



company has estimated that they will be able to break-even when they own and rent out 75 homes.

## Impact

Collectief Goed now owns 25 homes: 12 are being rented out, while the others are being renovated. The initial impact of the project concerned mainly the starting group, but as the project expands, it is having an impact on a much larger group. Regionally, it is also impacting the way people view housing: in Flanders, Collectief Goed is widely recognised as an alternative housing model.



## Challenges and Limitations

One of the greatest challenges was designing a business model that would break-even after a given period of investment. Ensuring the financial sustainability of the project remains a main point of attention. Furthermore, designing the participation model for tenants was also a challenge and is under constant evaluation in order to seek out continuous improvements.

### For more information

[www.samenlevingsopbouw-antwerpenstad.be/wat-doen-we/projecten/collectiefgoed](http://www.samenlevingsopbouw-antwerpenstad.be/wat-doen-we/projecten/collectiefgoed)





# Nettelbeckplatz: From Car Park to Community



**t**afkaoo architects is an architectural firm with offices in Berlin, Helsinki, and Vienna. In 2014, it was approached by Berlin-based housing cooperative 1892 about co-developing a holistic residential upgrade for an existing Berlin housing block from the 1970s. The project has since been completed, providing the neighbourhood with new spaces that respond to the needs of a wide range of residents.

## The challenge addressed

The existing settlement that the 1892 cooperative wanted to upgrade is situated in a neighbourhood that has in the past seen a downward spiraling development with escalating social tensions, drug-related problems, and other socio-economic difficulties. Through the establishment of a social neighbourhood management by the City of Berlin to encourage social and cultural initiatives, together with the private initiatives of 1892 and the neighbouring project *Silent Green*, which has transformed parts of a cemetery and crematorium into a creative hub, these tendencies were turned around and the vicinity is increasingly growing more attractive.

## The solution

To continue improving the neighbourhood, tafkaoo architects and the 1892 housing cooperative set out to renovate and upgrade Nettelbeckplatz into a co-living area based on principles of intergenerational living, energy efficiency, and affordability. The main features of the development include 10 assisted cluster apartments to allow elderly people who have lived in the block for decades to stay despite their changing living circumstances; student apartments to introduce a new user group to the scene and provide affordable housing currently unavailable on the market; a residential building replacing a former car park with 40 apartments and four commercial units; and finally a common space for everyone including a meeting room, a multifunctional space, a launderette, cafe and accessible toilets.

## The story

Berlin-based housing cooperative 1892 approached tafkaoo architects in 2014 with the idea of developing project strategies for one of their existing building blocks from the 1970s, with approximately 160 apartments, commercial spaces and more than 70% first-time tenants. Together with a big team of participants, this initial idea was transformed into a concrete, multi-purpose co-living situation. 1892 wanted to expand Nettelbeckplatz to include a senior citizens' community, and apartments for students and artists. Three of the main





development priorities were taking into account neighbourhood-specific features; involving residents in the transformation; and responding to a wide variety of life stages and living situations (singles, families, retirees, students, artists, couples or shared flats).

## Financial Information

The total project cost is €19 million. The financing model included a subsidy by the City of Berlin for receiving an award in the Experimental Housing Innovation competition as well as a savings bond in which the members of the cooperative had the opportunity to invest savings in the project.

## Challenges

There were of course a multitude of issues and challenges throughout the execution of the project, but the willingness of everybody to help solve problems, support each other beyond the assigned scopes of individual work and overcome these as a team succeeded in almost all cases. The biggest challenges of the project were mostly related to difficult permit negotiations as well as a very tense construction market situation with constantly rising construction costs throughout the project that were successfully overcome by introducing an alliance model for construction works.

## Outcome

The shared spaces have been completed and are being enjoyed by the community. The student apartments have been completed and 10 students have found a place to live, integrating the existing community and positively influencing the neighbourhood with their liveliness. The senior cluster apartments have been completed and a continued life with the required assistance has been established for the elderly tenants. The new building was completed in autumn 2019 together with exterior facilities and the garden providing additional affordable apartments. To access these properties, prospective tenants could apply from summer 2019, and demand has exceeded availability. The initiative has been positively received by the neighbourhood, resulting in better interaction and improving the overall attractiveness of the vicinity as demonstrated in high interest in both the apartments and the commercial spaces. The project was selected for the City of Berlin's award for Experimental Housing Innovation (SIWA), became a DREEM pilot project for the EU Horizon 2020 Goals in energy efficient building renovation strategies and was recently awarded with the European Initiative for Responsible Housing (ERHIN) Award 2019.



### For more information

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## Construction Skills & Training Through Self Help Homes



**T**he Self-Help Housing Network supports community driven housing projects across England which refurbish vacant property in order to provide housing for their members or constituents. In doing so, these organisations often provide training and employment opportunities for local people and contribute towards the regeneration of areas in which they operate. This is an important area of housing provision at a time when many mainstream housing providers are scaling up and migrating away from refurbishing inner-city properties and no longer working directly with vulnerable young people.

### The challenge addressed

Established in 1987, *Community Campus '87* is a community-based social enterprise working in Teesside in the North East of England. It developed as a response by a group of concerned individuals motivated to do something about the

growing crisis of youth homelessness on Teesside in the mid 1980s. Today it provides tenancies and services across four local authority areas in the UK.

### The solution

The refurbishment of properties is undertaken through its Key Skills Project which started in Middlesbrough in the early 1990s. The project was born of the purchase and renovation of the first property in 1989. It is a self-renovation scheme linking the need for housing with formal and informal training regimes and empty properties. Empty properties are refurbished involving young people who are trained and gain a recognised construction qualification. The completed properties then provide supported accommodation for young people to gain independent living skills and experience in managing a tenancy before transitioning to mainstream housing.

### The story

Difficulties were initially experienced with the local builder contracted to refurbish the property. When the young people moved into the house they commented that they could have helped and in some cases done a better job. Indeed over the last twenty years the young people involved have produced development after development to a high standard.

## Self-Help Housing Network

#Youth #Vacancy #Empowerment



United Kingdom

### Impact

The work of the Key Skills Project has also enabled Community Campus '87 to house 105 tenants across 65 houses. Throughout the history of the organisation, these once empty houses have been brought back into use and maintained to reduce the blight of empty properties in neighbourhoods. During the coalition government's 2012-2015 Empty Homes Community Grants Programme, the 50 derelict properties brought back into use provided stable accommodation for 98 households. This work created 23 apprentices plus 60 work placements for unemployed young people. Two years on from the programme 80% of the apprentices were still in employment. In 2016/17 we renovated a further 10 houses, creating 30 training opportunities including 5 apprentices, and this created 15 bed spaces for homeless people. The refurbishing of empty properties offers wide community benefits including improved energy efficiency to reduce fuel poverty and improvements to health and wellbeing.



### Innovation

The project's innovativeness lies in the resourceful approach of bringing together interventions and solutions to tackle the community issues of empty properties, improve employment opportunities for disadvantaged young people through construction skills training and create housing for young homeless people to enable them gain stability and improved life opportunities. Throughout the approach young people are involved in contributing to a solution to meeting their housing need.

### Financial Information and Replicability

The organisation is 80% self-sufficient through generating rental income, contracts providing support services and income from additional construction works.

Replication could be achieved using a range of different funding and resource options. Community Campus '87 began with only limited revenue funding and no capital funds or assets. At the outset, it leased its first property from the local council on a *peppercorn rent*. The property provided tenancies for six young people. After twenty-five years of the property providing a rental income Community Campus went on to buy the property from the council. It now forms part of the organisation's strong asset base and contributes to strengthening the organisation's sustainability by underpinning their ability to refinance and develop further affordable housing. Community Campus '87 has used a range and combination of different funding and resources for obtaining and refurbishing properties:

- **Leasing:** A property could be leased from the owner at a low value or 'peppercorn rent' (£1 per year). Rent received from the property should then be sufficient to cover its running costs and may be enough to service a loan to cover the initial refurbishment costs.
- **Acquisition:** A property could also be purchased using grant funding, loan finance or a mixture of both. In the case of properties owned by social or not-for-profit landlords it may be possible to secure one on the basis of a discounted valuation.
- **Refurbishment:** These costs can be supplemented through using volunteers and trainees and by making use of donated and reused building materials.

#### For more information

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# The REELIH Project: Facilitating the Eco-System of Residential Energy Efficiency



**T**ogether with the United States Agency for International Development (USAID), Habitat for Humanity has set up residential energy efficiency projects in Armenia, Bosnia and Herzegovina and Macedonia, which aim to support homeowners in multi-apartment blocks to collectively manage their buildings for improved energy efficiency and to alleviate energy poverty.

## The challenge addressed

Habitat for Humanity and USAID sees energy poverty in Eastern Europe and Central Asia as the housing issue that affects most people in the region. It is therefore essential to address the issue directly, engaging with communities and helping them to develop their own solutions to poverty housing problems.

## The solution

This project helps residents improve their buildings by encouraging them to work together to arrange and finance energy efficiency works. The project supports individual

homeowners living in multi-apartment blocks to mobilise and act as homeowner associations to collectively manage their buildings. These resident-led groups can access technical expertise through the project so they can make their buildings more energy efficient. As a result, residents spend less on energy and benefit from improved air quality, energy efficiency and the overall comfort of living. Habitat for Humanity carries out work in each country to develop financial models so the improvements can be funded. One of the ways that this is achieved is through mediation carried out between residents, the public sector and the private sector. This has helped increase the funding available for this type of work and has made it much easier for people from different backgrounds and institutions to work together to achieve improvements for the wider community.

## The story

Historically, most of these buildings in Eastern Europe and Central Asia were owned by the state or local governments but after the transition in the early 1990s, a huge wave of privatisation swept through the region resulting in existing tenants becoming homeowners overnight. But there was no structure and culture to determine how these newly created groups of homeowners should look after their buildings. Many of these buildings have fallen into disrepair and are now inefficient and expensive to heat.



## Results

As a result of the work of Habitat for Humanity and USAID, more than 3800 individuals now live in more comfortable and efficient housing across the three countries. Retrofitting has cut energy bills for low income homeowners by up to 50%, helping to reduce poverty and tackle rising energy costs. The project has led several local governments to provide subsidies for energy efficiency interventions. In Armenia, the municipality of Yerevan has provided a 40% subsidy for all energy efficiency interventions through the REELIH project. In Bosnia and Herzegovina, the Tuzla Canton local government has produced a five-year plan focusing on energy use in residential buildings. It is the first of its kind in the country and will support large scale investments in residential energy efficiency. In addition, Habitat for Humanity is currently working on reforming of homeowner association laws in all three countries.

## Challenges and Limitations

Countries in much of Eurasia are mainly located in climate zones with cold winters, so energy and heating efficiency should be a major concern for governments and residents. However, energy costs were heavily subsidised in the past meaning awareness about energy saving is low. Additionally, there is little clarity about homeowners' rights and responsibilities relating to the management and maintenance of common spaces. This means there is little trust between homeowners and other partners when it comes to organis-

ing works on buildings and cost sharing. In Armenia, Habitat for Humanity has tried to overcome this by working with others on reforming the national Armenian Housing Law to improve clarity and create a better environment for co-operation and investment. Government arrangements across the region are incredibly complex, presenting an additional challenge with transferring the approach – not just across, but within countries. Finally, banks outside the EU are usually reluctant to offer loans to homeowner associations (which is standard business practice in Central Europe), but ask individual residents to provide personal guarantees which can be difficult and time-consuming. The project has facilitated new lending mechanisms so loans can be made to homeowner associations on behalf of the whole building. This has been achieved through good communication with banks and providing technical assistance to residents and homeowner associations.



### For more information

<https://getwarmhomes.org/>  
[www.habitat.org/emea/about/what-we-do/  
residential-energy-efficiency-households](http://www.habitat.org/emea/about/what-we-do/residential-energy-efficiency-households)  
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## Toits d'Abord: A Lasting Commitment for Integration Through Housing



**T**he Fondation Abbé Pierre works to reduce housing exclusion by providing significant resources to empower local organisations to develop quality affordable housing. With Toits d'Abord, an average of 600 housing units per year are refurbished or built through the Foundation's funding: 900 to 1200 people are taken away from poor housing and fuel poverty each year.

### The challenge addressed

While the average standard of living of the poorest households has stagnated in France for the past ten years, the financial effort to find housing has steadily increased. It is estimated that in France about 4 million people are homeless or living in inadequate forms of housing. This leads to devastating health and social consequences.

### The solution

The Fondation Abbé Pierre's *Toits d'Abord* programme supports the emergence of concrete housing solutions by funding the renovation (93%) or construction (7%) of housing units

that will be affordable for low-income households, but also comfortable and energy efficient. The financial support is offered to non-profit local associations who become partners and support the renovation of housing units for low-income households that will then benefit from public housing allowances and capped rents, at the lowest levels.

Energy expenses are also analysed and the target is for new construction to reach the class A or B energy efficiency French rating, while for renovated housing the goal is to achieve class A, B or C for buildings previously classed E, F, and G. The project's goal is to reduce tenants' energy bills to an acceptable level through the improvement of living conditions: the idea is to guarantee that after payment of all housing-related bills, tenants will have at least €300 per month and per consumption unit (OECD Reference) to live;

### The story

Building on the lifelong fight for social justice of the French Catholic priest Abbé Pierre, the Fondation Abbé Pierre was established in January 1988 with the double objective of social change and awareness raising on inadequate housing and homelessness. The Fondation Abbé Pierre has, since 2005, worked massively to support the development of affordable housing throughout the country. With the project *Toits d'Abord* about 600 homes have been funded to be renovated or built every year since 2012.



## Financial Information

The Fondation Abbé Pierre supports up to 10% of the total cost of operations (renovation or construction). The amount of the Foundation's assistance is determined according to the characteristics and needs of the projects, but also according to their convergence with the objectives of the *Toits d'Abord* programme: smaller operations, or activities where the housing market is most under stress can benefit from greater financial support. Since 2012, the programme has supported more than 1000 operations by committing nearly €30 million to produce 3800 homes. The average funding is at €8000 per unit.

## Innovation

The Fondation Abbé Pierre has found involvement of all stakeholders to be the decisive key necessary to bring about concrete, locally integrated and tailored responses. In a context where public resources are becoming scarce, while financial limitation and other constraints are increasing, the *Toits d'Abord* programme is working on the base of a very strong partnership with the energy supplier EDF, which has financially supported action against fuel poverty since 2012, and the Île-de-France administrative region.

## Beneficiaries

The programme focuses on people most affected by poor housing. 90% of households housed after construction or rehabilitation have resources below the poverty line (€1015 per consumption unit per month), 50% live below the poverty line (€672). Children make up half of those living in housing supported by the *Toits d'Abord* programme.

The potential beneficiaries are identified locally by social services linked to local public authorities, associations or other social partners. They are all low-income households, and less

than 20% are in employment. They are poor or very modest households, which, in their great diversity, share the inability to access conventional social housing or private housing stock because of life circumstances or resources being deemed insufficient. For one in three households, access to this long-term housing follows a stay in temporary housing, while one in five households were hosted by family or friends; 8% experienced rough sleeping and the lack of a fixed address, 4% experienced eviction and 3% inadequate housing.



### Further information

<https://www.fondation-abbe-pierre.fr/toits-dabord>





# Activating Vacant Stock and Land

Introduction by **David Van Vooren**



**David Van Vooren** is Housing Policy Advisor at the Brussels-Capital Region (Belgium). He has 20 years of experience in social work and housing policy. Stimulating affordable and quality living for disadvantaged groups is the common thread throughout his professional career. As a former community worker in Brussels, and policy officer at the Flemish Housing Agency and the King Baudouin Foundation, he has extensive practical and policy experience. He expresses his personal view.



**M**ore than 11 million homes lie empty across Europe: of course, not all are in the right places, but there is enough vacant housing to address homelessness<sup>1</sup>, twice over.

This is a waste. Especially in cities, where low-income households are desperately searching for affordable, decent housing; and homelessness is rising. Empty homes have negative effects on neighbourhoods, leading to decay, vandalism and insecurity. Bringing empty homes into use helps neighbourhoods. Creating homes from empty properties also saves substantial amounts of material compared to building new homes and minimises the amount of land used for development. It makes environmental sense to activate vacant stock.<sup>2</sup> So why isn't this happening (much more)?

We need to distinguish *involuntary* vacancy from *speculative* vacancy. The first can be the result of various phenomena including small property owners lacking knowledge or financial means to renovate and subsequently rent out dwellings. Most of the *housing solutions* presented here aim to tackle this problem. The *typical* scheme being the transfer of empty properties to organisations which refurbish them before offering them at affordable rents, providing social assistance to vulnerable tenants. That's the *carrot* approach, which works fine in many cases.

What—in my personal point of view—is lacking are successful examples of the *stick* approach. Real estate speculation is widespread, not only in a *classical* form—often linked to planned urban regeneration processes—but also in a *modern* version, where housing is treated as a commodity – a vehicle for investment rather than a social good: the *financialisation of housing*.<sup>3</sup> Governments are struggling to tackle *speculative* vacancy. Promoting successful examples of compulsory measures to let out empty dwellings and other initiatives could be of great use to local authorities and housing activists. Maybe an idea for a next issue of another *50 Innovative Housing Solutions*?

1 <https://www.theguardian.com/society/2014/feb/23/europe-11m-empty-properties-enough-house-homeless-continent-twice>

2 <https://www.actiononemptyhomes.org/why-empty-homes-matter>

3 <https://www.ohchr.org/EN/Issues/Housing/Pages/FinancializationHousing.aspx>



# Tranquility, Security and Trust: the Empty Homes Bizigune Programme



**A**lokabide's Bizigune Programme aims to promote the mobilisation of privately-owned homes and public housing to increase the public rental housing stock in order to respond to the social function of housing.

## The challenge addressed

Many private homes around the Basque Country stand empty despite increasing pressures on the housing market in the form of growing demand. The challenge for the Bizigune programme is to ensure that people in difficult situations have access to decent housing at a price that is proportionate to their economic realities.

## The solution

The Empty Homes Bizigune Programme aims to attract empty homes from private owners to be placed on the public rental market. In recent years, through the Bizigune Programme,

Alokabide has captured more than 5000 privately-owned homes for public rental housing for disadvantaged families in the Basque Autonomous Community. Its purpose is to give a social use to empty homes, facilitating access to decent housing at affordable prices. The target group is people whose economic resources are not enough to access the free market. The owner of an empty home transfers it to Alokabide, the public rental housing agency, through a usufruct contract in exchange for a number of guarantees. In turn, Alokabide will award the home to an applicant registered with the Basque Housing Service Etxebide, who will pay Alokabide rent proportional to his or her income.

## The story

Alokabide is a public rental housing agency dependent on the Basque Government, linked to the Environment, Territorial Planning and Housing Department, that works to promote and offer high quality public rental housing. It offers services to guarantee the coverage of specific groups' housing needs by means of rental housing in coordination with the Housing Department of the Basque Government and other public and private agents involved in the Basque Autonomous Community and under sustainability criteria.

## Alokabide

#Inclusion #LegalTool #CrossSectoralCooperation



Basque Country, Spain

### Financial Information

The initiative is financed through the Annual General Budgets of the Basque Autonomous Community. The allocation for the year 2018 was €23.5 million. The Basque Government guarantees that the owner receives the monthly rent punctually for a period of 6 years, the maintenance of the home, as well as its return to the owners in optimal condition. The rent paid to the owners never exceeds €600 per month, which does not influence market inflation. The homes are awarded to people in need of public housing whose income is under €21,100 and the rent is the equivalent of 30% of the annual income of the tenants. The average amount paid to owners amounts to €501.40 per month in the three territories, but the average rent paid by tenants amounts to only €224.95 per month. The amount allocated to refurbishments is €3,985,233 per year. If necessary, an interest-free loan of up to €18,000 is offered for refurbishment work, which will be deducted from the rent to be paid to the owner.

### Impact

Currently, the Bizigune Programme manages more than 5590 homes, of which 5123 have a rental agreement signed with Alokabide, and 467 are in the study and admission phase of the programme. All dwellings included in the programme meet the suitability requirements set out in the regulations: they have a water and heating system, an equipped bathroom and a kitchen with household appliances. In some cases the

homes include furniture. Currently more than 5100 families can access a home with rent that never exceeds 30% of their income. After the approval of the Basque Housing Law and the recognition of the right to housing, the Bizigune Programme has been an important agent in ensuring this right by providing a large number of homes for society.

### Challenges and Obstacles

The biggest challenge has been establishing an adequate organisational structure to respond to the huge demand for the programme from home owners. With a shortage of human resources, the development of integrated management processes has been the key to overcoming the challenge. Another great challenge has been to integrate the programme management into the organisation itself, as a transversal programme affecting all Alokabide management areas. The maximum amount to be paid for the assignment of housing ranged from €450 per month to €625 per month between 2013 and 2016. This assignment amount is below the average market price of rental housing in the Basque Country. Between 2017 and 2018 the maximum rents to be paid went up from €525 per month to €600 per month. During the period, with a €450 per month rent, our great challenge was maintaining the number of homes in the programme. In large cities the programme has had a lower impact due to the existence of a high demand for housing and high rental prices, leading to fewer home owners wishing to access the programme, considering its comparatively low profitability.



#### For more information

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# Mobilising Vacant Housing in Strasbourg



**T**he Eurométropole de Strasbourg has established a strategy to fight vacant housing in the private housing stock and allow modest and very modest households to access the re-mobilised dwellings, *How to Rent out my Vacant Home*.

## The challenge addressed

The Eurométropole has 33 municipalities and 500,000 inhabitants. 60% of its population are tenants (the national average is 40%). 63% of households are eligible for social housing (22,300 applications for social housing are pending). The territory is marked by an increase in elderly households, single-parent families and separated couples. Vacant private housing represents nearly 3300 dwellings (vacant for at least 3 consecutive years).

## The solution

The Eurométropole de Strasbourg and the National Habitat Agency (ANAH) have developed several instruments to encourage and facilitate the renovation of housing. The strategy basis was to:

- improve the knowledge of the volume and reasons for the vacancy
- set up a test partnership with two municipalities to establish a link with local actors and understand the reasons of vacancy
- optimise, adjust and coordinate the existing instruments to fight vacant housing and facilitate their access to homeowners
- create a *toolbox* guide tailored to respond to the difficulties of landlords and the needs of low-income tenant households.

*France's ANAH label is an agreement between the French public body for housing and the owner, who, by signing the agreement, agrees to rent his dwelling to vulnerable households for a minimum period of 6 or 9 years. The vulnerable households are defined according to their level of resource. In exchange, the owner can benefit from tax cuts, grants and subsidies.*

## The story

For several years, a number of rough estimates of vacancy have been made, ranging from 9000 to 18,000 units. In February 2015, the Eurométropole launched an evaluation to estimate the real volume of vacancy. It based its estimation on



the National Public Finance administration's data which listed all vacant premises for at least one year. After further filtering (the elimination of garages, dwellings left vacant for less than 3 years or those belonging to social landlords and partners such as the state or banks) 3314 homes were identified as being vacant for at least 3 years. This amounts to 2 years of social rental housing production.

## Innovation

Two municipalities (Vendenheim and Schiltigheim) participated in a study to better understand the causes of vacancies. Owner interviews helped to identify the causes including negative rental experiences (unpaid rent or damage to the property), difficulties managing the property (perhaps as a consequence of the owner moving into sheltered accommodation, death or fear of administrative procedures), difficulties planning and delivering renovation work (including applying for a loan or overseeing the work) and prejudices against low-income households. The study also clarified the owners' profiles: many were *small* landlords or elderly (and therefore with little scope to access additional finance). In some cases, required renovation work did not require loans or subsidies and could have been achieved by refreshment or minor restoration.

## Replicability

A *toolbox* guide was set up to bring together examples of existing instruments to address the problem of vacancy. The aim was to facilitate owners' access to clear information and to propose solutions to the difficulties experienced (building works, financing and the management of properties). The guide is also designed to encourage owners to look for the support needed to put the housing unit back on the market. The strategy contributed to the initiation of a national action plan for the mobilisation of vacant housing.

## Beneficiaries

Mobilised units are rented at *social* or *very social* rates (at least a 25% reduction of the average rent) to households otherwise excluded from the rental market. The Eurométropole relies each year on its Local Rent Observatory to adjust the maximum market rent levels, according to the dwelling and neighbourhood. It encourages landlords to reduce rent to below the authorised agreed cap in order to guarantee greater tenant solvency, avoid arrears and reduce tenant turnover. About

50% of the vacant homes are mobilised through rental intermediation and therefore towards the most fragile households (nearly 100 dwellings). The beneficiaries are representative of the diversity of modest households (young workers, people leaving institutions, refugees, single-parent families, etc).



## Financial Information

Since May 2016, the Eurométropole has spent €320,000 (€1400 per dwelling). It has mobilised 230 vacant dwellings (all rented at social rental rates), 87 of which were rented through rental intermediation (40%). Ten municipalities are involved and over 500 landlords have been met.

Three municipalities grant bonuses for each vacant dwelling put back on the rental market (€1500 for social rents and an additional €1500 for properties vacant for over 24 months).

### For more information

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**Strasbourg.eu**  
eurométropole



## Project Bethléem: Mobilising Church Communities to Provide Housing for the Poor



**D**uring the closing session of the *Brussels All Saints 2006* conference, the now deceased Cardinal Danneels launched a call to address the city's social housing shortage. He stressed that in Brussels, priority should be given to social housing and that every available square metre should be allocated to the poor. In response to his request, *Project Bethléem* was launched.

### The challenge addressed

Rent prices keep increasing while average income remains stagnated. The result is that access to adequate affordable housing becomes increasingly difficult for more and more families. Recent studies estimate that the number of homeless people in Brussels has doubled in the last ten years. Moreover, more than 40,000 people are on a waiting list for social housing. Unfortunately, there are more people on this waiting list than there are social housing units available.

### The solution

*Project Bethléem* allocates unoccupied or under-occupied church properties to low- and modal-income families. This real estate usually belongs to parishes (old parish schools), religious congregations (former convents), individuals (private apartments or houses) or has been bequeathed to the archdiocese. In 2019, *Bethléem* opened a house to four young women: two who had been incarcerated and two who had left prostitution. In doing so, *Bethléem* not only looks after the poor, but also looks after people living on the margins of society. *Project Bethléem* works in collaboration with Social Rental Agencies (SRAs). These apply moderate rents (about 15% lower than the market rate) enabling people with low-income to pay affordable rent. In return, they offer advantages to the owners such as the assurance that monthly rent will always be paid, grants for renovation or interest-free loans. *Bethléem* itself is not an SRA, nor is it a social real estate developer or architect. It is a *bridge* connecting the owners and the SRA; a thread that links the Christian community to civil society. It urges Christians, along with political and local authorities, to take responsibility in the housing crisis: a major challenge within society.

## Bethléem

#Construction&Renovation #Community  
#CrossSectoralCooperation



Belgium

### The story

Shortly after his election, Pope Francis expressed the desire to have “ a poor church, for the poor”. Earlier in 2006, and in the same spirit, Cardinal Danneels launched an appeal to address the city’s social housing shortage. This was to an audience of 20,000 people near the square of the Cathedral of St. Michael and St. Gudula in Brussels. *Project Bethléem* was the answer to his call. The Catholic Church in Brussels has been particularly engaged in this project since the beginning, and most of the project’s real estate is located in the city. The name *Bethléem* refers to the village where Jesus Christ was born. The Church teaches that he was laid in a manger as there was no other place his parents could take shelter.



### Innovation

- Community empowerment: the project mobilises church institutions and parishioners to find solutions for better and more-affordable housing. It seeks to re-utilise real estate that otherwise is left vacant, or rented or sold at market price on the private market.
- Support: A congregation, a parish or a parishioner can contact *Bethléem* to enquire about renting real estate, for estimates of renovation costs, advice on urban planning and determining rental prices. After agreement with the owner, and according to the type and the scale of the building site, various questions are addressed including the choice of an architect and a contractor, and applications for permit planning or public funding are made where available. The necessary steps are carried out largely by the SRAs, but many volunteers help by putting their knowledge to good use.



### Financial Information

Property entrusted to the SRAs must comply with the rental standards of the Brussels-Capital Region and may involve major renovation expenses. The costs are to be paid by the

owner, but the archdiocese has several tools to financially support *diocesan owners* (parishes and religious communities) throughout its geographical territory: Brussels, Walloon Brabant and Vlaams-Brabant.

The *Bethléem Fund*, created in partnership with the King Baudouin Foundation and funded mainly through private donations, can grant subsidies for renovation or offer interest-free loans, which can enable the development of projects that face a heavy financial burden.

### Impact

Between 2006 and 2016, more than 63 church properties were renovated and converted into social housing in Brussels but also in Walloon Brabant, Flemish Brabant and Bruges. *Bethléem* is responsible for houses located in 15 of the 19 different municipalities of the Brussels agglomeration. It enabled several hundreds of vulnerable people to enjoy adequate and affordable quality housing.

#### For more information

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# Tackling Ireland's Housing Crisis: The Empty Homes Initiative



Ireland faces a housing crisis due to growing demand and lack of construction. And yet, hundreds of thousands of properties in cities and towns around the country are vacant. Peter McVerry Trust, a non-profit housing association, started the Empty Homes Initiative in order to address this seemingly paradoxical situation.

## The challenge addressed

Ireland's housing crisis has been a result of a lack of construction of homes over the last decade, rising rents and growing demand. This crisis has resulted in over 10,000 homeless people. Meanwhile, there are over 182,000 residential properties lying vacant in the country. These properties are in the cities, towns and villages across Ireland where there is high demand for housing.

## The solution

The Empty Homes Initiative aims to bring these vacant properties back into use for social housing, providing housing solutions in existing communities for homeless people and those at risk of homelessness. The methodology used by the Empty Homes Initiative is *Advocacy + Action = Solution*. As an advocate for action on empty homes, derelict sites and underused spaces, Peter McVerry Trust have actively engaged the public with the issue through traditional and social media. The advocacy work also involves campaigning for empty homes advocacy goals. Peter McVerry Trust have been taking action on the issue by using a range of initiatives as part of Rebuilding Ireland that facilitates the securing and reuse of empty buildings.

## The story

Peter McVerry Trust is the leading non-profit housing association in this area, with initiatives across Ireland from Dublin to Cork and Limerick to Louth. Its Empty Homes Initiative was initiated in 2015 in response to the national housing crisis in Ireland where there is an unprecedented shortage of public and private housing. The Empty Homes Initiative is now a national project which is undertaken in 14 counties across Ireland in collaboration with the relevant local authorities. The project addresses vacancy in Ireland's cities and rural towns and villages.



## Peter McVerry Trust

#Construction&Renovation #FinancialTool  
#CrossSectoralCooperation



Dublin, Ireland

### Funding

The Empty Homes Initiative is funded jointly by Peter McVerry Trust with the renovation or repair of the works co-funded by the charity and the Department of Housing, Planning, and Local Government. Peter McVerry Trust covers staff and administration costs and funds the advocacy work and the National Empty Homes conference. The funding to reactivate the properties comes from central government under the Rebuilding Ireland Strategy. Two schemes are available for reactivating empty properties: the Repair and Leasing Scheme (an interest-free loan of up to €40,000 to bring the vacant property back into use for social housing), and the Buy and Renew Scheme (funding to purchase the empty property and bring it back into use).

### Policy and Political Influence

The advocacy work has had a tangible impact on a policy level. It has led to the inclusion of an Empty Homes Pillar in Ireland's Housing and Homeless Strategy 2016-2021, the development

of a national vacant homes reuse strategy, the appointment of an empty homes officer in every local authority and the introduction of the two schemes for reactivating empty properties. It has also led to an analysis of an empty homes tax, a significant increase in the use of Compulsory Purchase Orders on empty homes and revised planning laws to allow the reuse of long-term empty commercial buildings for housing. The advocacy work has also increased public awareness, understanding and action around the issue.

### Challenges and Limitations

The initiative has not been without its challenges. The Repair and Leasing Scheme (interest-free loan of €40,000) is not sufficient in cases of significant repairs and it fails to take construction inflation costs into account. Overcoming this challenge requires a pragmatic approach to repairs. Furthermore, there is an insufficient understanding of the available schemes by local authorities and homeowners, which requires intense relationship management with homeowners and a willingness to work collaboratively with local authority staff to ensure the success of the schemes. Getting the project up and running was a steep learning curve. Initially, the number of properties brought back into use was low. However, these numbers have increased as the project has become more established. In terms of time, it often takes longer than originally anticipated to get properties back into use. Each property is unique and unexpected issues can occur when they undergo renovations.



#### For more information

<https://pmvtrust.ie/housing/empty-homes/>





## Wohnen 60plus: Housing Security of Supply for Elderly Homeless People



**T**he quest for adequate housing is made more difficult when operating under the conditions of a strained housing market. With the support of a housing company as an investor, Förderverein für Wohnhilfen e.V. was able to convert a former church in the city of Münster in order to provide housing for elderly people who were previously living in emergency shelters.

### The challenge addressed

The strained housing market in Münster entails very difficult conditions for tackling or ending homelessness in the city. There simply is not enough cheap and adequate housing available. That is why many elderly people in need of support spend a very long time, in many cases until the end of their lives, in emergency shelters. The lack of housing for this target group can only be ended if adequate and affordable housing is created and demand-orientated help is developed.

### The solution

The former Dreifaltigkeitskirche (Holy Trinity Church) was converted for residential and commercial purposes in 2011 with the Wohn- und Stadtbau GmbH (an urban housing company) as the investor. They built two residential floors with eight apartments and common areas as well as three floors for commercial tenants. In February 2013, eight formerly homeless elderly men were able to move into their apartments on the ground floor. All apartments are barrier-free and two are even wheelchair accessible. The communal area is the former sanctuary in which people now cook and eat. The success of the housing project can also be attributed to the care and provision of hygiene, nursing, socio-educational, domestic and medical support services made available to the residents.

### The story

After six years of searching for a suitable property, the Förderverein für Wohnhilfen e. V. was made aware of the empty church, a listed building in Münster, by chance. Once the Förderverein was able to get the Wohn- und Stadtbau GmbH on board as an investor, the approval of the church board for the conversion of the church was obtained.



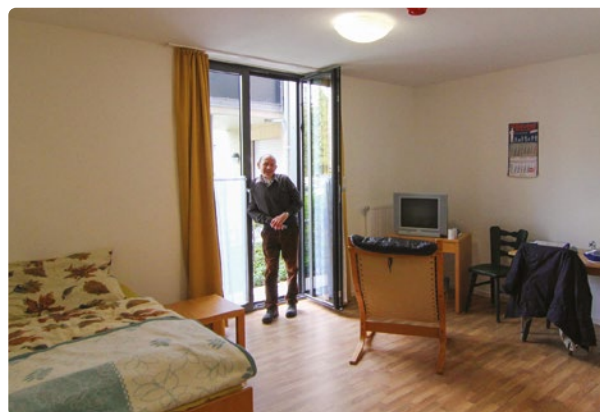
## Financial Information

From April 2012 to December 2014 the project was supported by a state model funding of the Ministry for Labour, Integration and Social Affairs of North Rhine-Westphalia (MAIS NRW). This included funding of 80% of a full-time social work position. As of January 2015, the Förderverein für Wohnhilfen e. V. has concluded a support service and remuneration agreement with the City of Münster. The support association receives a monthly allowance of currently €786 per person from the Social Welfare Office of the City of Münster. In addition, the association receives approximately €25,000 per year for the social work performed. The costs for the conversion of the church were borne by the Wohn- und Stadtbau GmbH as the investor. The rents and living expenses of the individual residents (tenants) are borne individually and as required by the social welfare office of the city of Münster.



## Community Impact and Involvement

Wohnen 60plus is so far unique in Germany, and an impact evaluation carried out by the Münster University of Applied Sciences found that it makes a significant contribution to improving people's living conditions. So far, 14 people have benefited from the project. The people had and still have housing with security of supply until the end of their lives. The quality of life of the tenants has improved significantly in areas such as health, self-perception, autonomy and privacy. The project's reception within the urban community of Münster has been very positive, both in terms of perception and support. There was and still is a high media interest in the project. In addition to the established weekly neighbourhood meetings and vivid exchange between the tenants and the quarter, the housing project is visited by many professionals working in the areas



of elderly care, health care, homeless help and neighbourhood work, local politics and independent organisations.

Due to this positive experience, the Förderverein für Wohnhilfen e. V. was able to open a second Wohnen 60plus in December 2018 near the former church and again in cooperation with the Wohn- und Stadtbau GmbH. This time, eleven apartments could be made available to elderly formerly homeless people. In addition, other areas of Germany are developing projects like Wohnen 60plus in their cities.

## Challenges and Limitations

The financing of the care services was a challenge that could be tackled with the help of the MAIS-NRW funding model. Negotiating the monthly care lump sum with the social welfare office of the city of Münster was less difficult because the Förderverein was able to make a persuasive case for the importance of the project. In order to make it possible for homeless people to have access to these apartments, the Förderverein, as general tenant, had to rent all apartments and communal areas and sublet them to the formerly homeless people. Under such a model, the association bears the risk of loss of rent.

### For more information

[www.wohnhilfen-muenster.de](http://www.wohnhilfen-muenster.de)





# Converting Shelters into Supported Accommodation



## The challenge addressed

In many European countries, shelters still have a strong and even a dominant role in housing homeless people. In many cases, shelters have been established as a temporary solution, but the lack of viable alternatives has led shelters to be used as permanent accommodation. There is a large variety of shelters in relation to their purpose, inhabitants and general condition, but shelters have common inadequacies like the lack of private space, rent contracts and support services, which make them unsuitable for recovery, rehabilitation, independent living and solving homelessness in a sustainable way.

## The solution

Finland converted shelters to modern affordable housing, independent flats with facilities and targeted support. Conversion plans ought to define the target group, the degree of support needed, the level of renovation required, the allocation of apartments, service arrangements and a funding model. Finland has either demolished inadequate shelters or converted them into supported accommodation, especially in Helsinki.

Today, the housing provided in renovated and new units is regulated by the Act on Residential Leases and adopts the Housing First model. The main goal is to promote the safety of housing and improve clients' independent living conditions. Support services are available 24/7. Apartments are furnished with mini kitchens and bathrooms and include a microwave, a bed with linen, a table with two chairs and a wardrobe. Social networking and dialogue in daily life and rehabilitation is exceptionally important and highlights the importance of common facilities.

## The story

The number of places for men and women in night shelters and dormitories for substance abuse care in Helsinki at the beginning of the 1970s was 3665. From the 1980s, the city started to gradually reduce shelter housing by demolishing most unsuitable units, making small scale reparations, constructing modern support homes and buying from the market with state grant-supported rental apartments and small apartments for independent housing. The last 580 shelter places were converted to supported accommodation as part of the programme to reduce long-term homelessness between 2008 and 2015 in Finland.

# The Finnish Government's National Programme

#Construction&Renovation #Inclusion #Empowerment



Finland

## Financial Information

The costs of the conversion programme were about €35.5 million. About 25% was financed via the public funding programme designated to the programme for long-term homelessness; 50% of the costs were covered by an investment grant from the National Development and Finance Centre, ARA (€16.5 million), an investment grant from Slott's Machine Association (€2.15 million) and funding from the City of Helsinki (€6 million). The rest was funded by a long-term, 40-year interest subsidised state loan, which will be repaid in rents.



### For more information

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# Daring Land Policies

Introduction by **Sergio Nasarre Aznar**



**Prof. Dr. Sergio Nasarre Aznar** is Full Professor of Civil Law and Director of the UNESCO Housing Chair at the Universitat Rovira i Virgili (Spain). He is European Doctor in Law and holds an M.Phil. in Land Economy from the University of Cambridge. Since 2008, he has been a Corresponding Member of the Spanish Royal Academy of Jurisprudence and Legislation. He has been granted the ICREA Fellowship to the excellence of research 2016-2020.

**D**aring land policies in the field of housing spring from housing needs when special circumstances arise. They usually emerge when traditional approaches (e.g. build-to-sell schemes) fail to fulfil the universal need for housing in its amount, type, affordability or location. Land is a scarce resource and its uses must be combined to meet agricultural, industrial, residential and other needs. UN Sustainable Development Goal 11 regarding sustainable cities acknowledges that “many challenges exist to maintaining cities in a way that continues to create jobs and prosperity without straining land and resources.” This chapter highlights initiatives that address this difficult balance.

Two projects in this section from the Basque Country seek to repurpose underdeveloped land originally conceived for other uses. This practice responds to an international trend of increasing population concentration in cities and their suburbs: the *emptied Spain* (*España vaciada*) is a concept born out of the massive internal migration to cities such as Madrid, Barcelona and Bilbao. At regional level, the industrial conversion of the Basque region during the 1980s and 1990s resulted in large areas of unused industrial land, a difficult transition to a service economy and externalities such as unemployment and low wages. Therefore, initiatives that convert former industrial land into housing or use land for public services (*dotacional*) for time-limited accommodation purposes for specific groups tackle many issues: accommodating newcomers, repurposing wasted or unused land between cities, helping the creation of new households and supporting the socio-economic transformation of cities.

The shortage of available land in specific urban areas and the lack of affordable housing are two elements shared by the remaining projects included in this chapter. Each one takes a somewhat different legal form that combines affordability and self-organised services for the community: community land trusts (land organisation structures where building and land ownership is separated and the community manages the land), the *common law* leasehold (developing affordable flats on top of community facilities) or participatory housing cooperatives.

## Chapter

# 4



## Bilbao-Bolueta: High-Standard, Low-Energy Housing



**T**he Bilbao-Bolueta urban regeneration project seeks to repurpose unused industrial land on the outskirts of Bilbao for the collective benefit of society. In the process, VISESA has managed to build the highest-certified Passive House building in the world.

### The challenge addressed

Bolueta is well-connected to the city of Bilbao, but in a state of environmental degradation and abandonment. The intervention in Bolueta is a strategic operation of urban regeneration aimed at recovering contaminated industrial land in disuse for the benefit of society. This operation combines the intrinsic value of developing protected housing with the environmental recovery of soil, and it is presented as an opportunity to adapt the residential and productive facilities and the pre-existing economic activities. All this is carried out in a context of promoting citizen participation in decision-making.

### The solution

The solution proposes the integration of this territory into the urban, social and environmental fabric of Bilbao by utilising the river as a central element for the rescue and enhancement of the natural landscape. The renovated space supports a social public housing programme, which triples the minimum reserves provided by the regulations (608 out of the total 1100 homes built are social public housing). Furthermore, it answers citizens' demands for decent and affordable housing and contributes to social cohesion. The public housing building project emphasises four fundamentals: energy-saving, high acoustic and thermal comfort, indoor air quality and the use of natural and healthy building materials.

### The story

VISESA is a public company dependent on the Basque Government for the development of its territorial housing policy. Founded in 1992, it has built a total of 15,283 homes in the Basque Country. VISESA manages land and promotes sustainable social public housing, in line with the right to housing which is recognised by Basque housing law. VISESA promotes, collaborates in and participates actively in urban renewal, as well as in housing rehabilitation, intensifying accessibility, seeking to improve people's quality of life and the promotion of sustainable territorial development.



## VISESA

#Construction&Renovation #Community  
#CrossSectoralCooperation



Basque Country, Spain

### Financial Information

The economic viability of the project is supported by a private sector contribution responsible for building (40% of the building, which would then go on to the private market). The investment made for the purchase of land, decontamination and urbanisation was split between public and private actors. VISESA contributed 30%, Neinor Barria, S.A. 67% and the Bilbao City Council the remaining 3%.

### Impact and International Interest

The main positive impact for the community has been the provision of 1100 new homes for citizens. Of these 1100 homes, 608 homes will be social public housing in order to meet the needs of the groups with greater difficulties accessing decent quality housing. The residential development has also generated public space, which is enriched with totally interconnected stay, walk and game elements; 25,386.38m<sup>2</sup> of stay and coexistence pedestrian areas have been created along the riverside promenade that gives continuity to the

river corridor. The proposed design has significantly improved all accessibility, mobility, comfort and air quality conditions, flooding risk, urban complexity, social cohesion, the efficiency of urban services, green spaces and biodiversity. The social public housing has been developed to meet the Passive House quality standard, and has been certified to be the highest building in the world to do so, which was recognised at the 22nd International Passive House Conference in 2018. The project has thus generated national and international interest, leading to visits from international delegations from countries like India, Canada and Colombia, and national visits from 800 professionals interested in learning from the Bolueta experience.

### Challenges and Obstacles

The main challenges were environmental, financial, and economic. Firstly, in 2003, waste management regulations were in their infancy, and with little prior experience it was difficult for the authorities to foresee the magnitude of its environmental and economic implications. The lack of experience in soil management led to sub-optimal solutions such as depositing the waste in landfill sites instead of facilitating recycling and reuse. Secondly, the Bilbao-Bolueta project began to take shape in 2003 and, due to the long maturation process, the first private partners had to abandon the activity during the financial crisis of 2007-2008, which threw the project into a phase of uncertainty. As a result, the time frame initially foreseen for the development was too ambitious and had to be adjusted accordingly. Lastly, despite the effort to guarantee the survival of pre-existing economic activities, it was not possible to ensure the continuity of all of them.



#### For more information:

<http://www.visesa.euskadi.eus/bolueta>





## Alojamientos Dotacionales: Repurposing Unused Non-Residential Land in the Basque Country



**T**he Department of Housing in the Basque Country is repurposing unbuilt plots originally intended for municipal facilities according to urban planning by-laws by reconvertng them into accommodation with leases of up to five years. Through this innovation they hope to help young or socially disadvantaged people get onto the housing market.

### The challenge addressed

The Basque Country is an autonomous region of Spain with around 2.2 million inhabitants, and with a very limited supply of private or public rental accommodation. The average age for the emancipation of young people is over 30.

### The solution

The Department of Housing of the Basque Government hopes to share a little-known but effective formula that in recent years has allowed it to offer new forms of living through a programme of endowments for temporary accommodation (for a maximum of 5 years) called *Alojamiento Dotacional*, which enables the reconversion of unbuilt plots—originally intended for other types of construction that for various reasons will not be built—into residential buildings.

### The story

In 2006, a model was developed to turn plots resulting from the application of urban planning standards into a new solution for housing, even if only temporary. These are plots originally intended for municipal facilities, most of which already exist in the Basque Country, but which are imposed by the mandatory application of urban planning by-laws, thus creating the *Endowment Accommodation* model.

## Department of Housing

#LegalTool #Construction&Renovation #Youth



Basque Country, Spain

### Financial Information

The cost of this type of operation depends on the number of accommodation units, the location and the concrete aspects of the rehabilitation to be carried out. The average investment required is €75,000 per accommodation unit. These operations are fully financed by the Department of Housing of the Basque Government and provided for in the Department's operating budgets.

### Outcome

The Basque Government currently has 459 accommodation units in seven buildings dedicated to this type of accommodation across seven municipalities: Iruña de Oca, Vitoria, Ermua, Bilbao, Eibar, Hernani and San Sebastian. 212 are currently under construction in Bilbao, Santurce, Renteria and Irun, and 946 are being planned in Vitoria, Bilbao, San Sebastian, Basauri, Cierbana, Lekeitio, Irun, Lezo, Azpeitia, Arrasate, Orio and Zarautz as well as 164 in Eibar, Deba, Basauri, Ermua and Ortuella. This amounts to a total of 1789 units. This model has allowed many young people to gain autonomy by accessing housing where they can live independently. These dwellings have also made it possible to cope with certain types of social emergency housing needs. Today, the beneficiaries are no longer exclusively young people. In fact, one of the recent changes in the by-law governing this type of housing is that



older people may access it for a limited period of time. In the case that they are homeowners, they make their homes available for social rental programs, and in return they access smaller and more suitable housing that meets their needs: accessible, equipped and modern. Meanwhile, other families can access larger housing under the social rental programmes. The recent development to enable older people to access this type of housing model marks its evolution towards publicly-managed intergenerational co-housing and will also allow the release of other housing for social needs.

### Challenges and Obstacles

The main challenge is communication, both with town halls and municipalities and the end users of the accommodation units. To the former, clarification is sometimes needed since it is not conventional to develop residential buildings on land that it is not initially intended for, and to the latter it is important to clarify that the lease is not indefinite but rather a temporary solution for a maximum of five years. The Department of Housing has made great efforts to work with municipal technicians of the various communes and social services. If, after 5 years, tenants have not found a more permanent housing solution, it is very difficult to manage their departure from their temporary accommodation. The first cases are now manifesting themselves. Most tenants are redirected to the standard housing policy solutions of the Department. Communication regarding the end of the contracts must begin very early. Finally, common areas such as cooking or laundry facilities often generate problems of coexistence and sometimes even security, which has led to the definitive closing of some of these common areas.

#### For more information

Pablo Garcia Astrain  
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# L'Autre Soie: Inclusion at the Heart of Urban Planning



L'Autre Soie is an inclusive housing project located in the Carré de Soie district of eastern Lyon, the emblematic district of the artificial silk industry of the 1920s, and on completion will cover 23,500m<sup>2</sup>. It is supported by the CCO (Ecumenical Cultural Centre) and GIE La Ville Autrement, a consortium consisting of Alynéa, Aralys, Est Métropole Habitat (EMH) and Rhône Saône Habitat (RSH) possessing combined expertise in emergency shelter, social inclusion, social housing provision and real estate management.

## The challenge addressed

French urban areas are confronted by increasing impoverishment, mainly in working class neighbourhoods on the outskirts of cities, that generates critical situations for housing access and homelessness.

In 2016, 15% of Lyon inhabitants were under the threshold of poverty, 67% had an income below the threshold for social housing and 8500 requests for housing were unresolved by the Maison de Veille Sociale (integrated service for reception and orientation).

## The solution

L'Autre Soie, which will cover 23,500m<sup>2</sup> including 311 units of secure social home ownership, social and emergency housing solutions, is an inclusive housing project that will be built between 2018 and 2025 in the Carré de Soie district, a new centre in eastern Lyon combining economic and residential development.

The project goal is to change the housing paradigm by placing vulnerable groups at the heart of the city while demonstrating how they can bring societal and economical value to their district.

Placed inside Lyon's agglomeration, the project aims to respond to three main challenges:

- Access to housing for vulnerable groups
- The fight against urban segregation
- Urban renovation with a strong environmental impact

L'Autre Soie aims to bring new life to a former urban wasteland through five housing and construction actions aiming to build an inclusive city where each inhabitant has their place:

- Create housing accessible to all in a central district therefore enabling vulnerable people to find housing by overturning gentrification mechanics, thanks to adapted and diversified housing. It is about fostering initiative, service provision and exchange.

## L'Autre Soie

#Empowerment #Community #CrossSectoralCooperation



Villeurbanne, France

- Make the site immediately liveable by developing a modular housing solution: house as quickly as possible homeless families by having them take part in the realisation of the project
- Work to include vulnerable people: strengthen the social, economic, cultural and civic integration of vulnerable groups. The aim is to address the issue of the interconnection of poverty factors by proposing on the same site very diverse activities managed by social actors in order to create the links and dynamics of inclusion.
- Put people back at the heart of the city: make culture a driver of citizenship and social mix by offering cultural activities. The objective is to mobilise the inhabitants' own resources and their capacity for commitment around cultural and social projects. It is also an opportunity to listen to, test and accompany the transformations of the site by linking the new and existing populations of the neighbourhood and allowing them to take possession of the site.
- Sustainable renewal of the city: rehabilitation and use of the resources of the demolition to build a new project with meaning.



polytechnic school in 1940 and as the École Normale Nationale d'Apprentissage in 1946. From 1990 to 2013, the IUFM trained public education professionals. In November 2016, the site housed 145 migrants through a reception and orientation centre after the dismantling of the *Calais jungle*. In July 2018, it was transformed into a Centre d'Hébergement d'Urgence, managed by Alynéa.

### The story

L'Autre Soie is located on the site of the former IUFM of Villeurbanne. Built in 1926 by the South East Artificial Silk Factory (known later as Usine TASE), the Jeanne d'Arc home is emblematic of this period. Its primary purpose was to house young women from Eastern Europe. It was then used as barracks in 1932, as a hospital in 1939, as an annexe of the



### Financing

Selected by the European Initiative Urban Innovative Actions (UIA), Home Silk Road is the first step of l'Autre Soie. The project was awarded a grant of €5 million by ERDF. Home Silk Road will rehabilitate the old TASE residence for young women and organise the temporary occupation of the site by the populations it targets (single-parent families, students and migrants). Home Silk Road proposes an innovative partnership between public authorities, housing organisations and construction, with circular economy, culture, social economy, social inclusion and employment at the fore. The project is run by Métropole de Lyon with EMH, Alynéa, CCO and the city of Villeurbanne.

#### For more information

<https://autresoe.com/>





## Let's Build in the Air: Affordable Housing and Community Facilities Together



**S**hepherds Bush Housing Association (SBHA) owns and manages 5200 homes in West London and is a Registered Social Landlord. As a landlord operating in one of the most expensive parts of Europe, it must use ingenuity and innovation to keep providing affordable homes. This project is just one example of what such innovation can look like. Beyond housing, SBHA also has a history of providing support through resident involvement and support for community activities and facilities.

### The challenge addressed

This project aims to solve two problems: the shortage of available land for affordable housing in a very expensive area and the poor quality of community facilities that lack long-term resilience due to short leases and a lack of community ownership.

### The solution

The idea is to work with community groups to acquire the land on which their often poor quality buildings sit, redevelop the whole site to put community facilities on the ground level and then build affordable flats on top, effectively using the air above the facilities to provide homes. The community groups then get the land as a freehold and the Association takes a long lease above with a management agreement to maintain the whole building. The result: brand new long term community facilities and brand new affordable homes at a reasonable cost. The Association builds the community facilities in lieu of the land value and uses grant and loan to fund the homes.

### The story

Dawes Road, Fulham is a scheme where an old school building was purchased by a community group that supports all local voluntary organisations. It had no money to refurbish the properties. SBHA proposed to the group that it build on top of the school ground floor and use the land value to refurbish the ground floor for offices for voluntary groups. 20 homes were built on the upper floors, with a new award-winning design on the roof. The scheme now successfully supports a host of small voluntary groups and 20 happy families in one and two bed accommodation.

# Shepherds Bush Housing Association

#Community #Construction&Renovation #Vacancy



United Kingdom

## Beneficiaries

Each scheme has two types of beneficiaries. Firstly, the residents who live in the homes and secondly, the community facility beneficiaries.

All SBHA residents are tenants or shared owners. At Dawes Road, there are 20 intermediate rent flats (offering rent levels slightly above social rents) and all were let to families from the local council waiting list or transferred from overcrowded homes. The same group benefitted from the 25 flats above the Irish Centre where all were let at affordable rents to new tenants from the councils list. The 30 flats above the Action for Disability building will all be let at social rents to local people or sold on low shares as shared ownership to local young people struggling to get on the housing ladder. At Emlyn Gardens (14 flats above a brand new community centre for the local estate to use free of charge with them holding the freehold), 8 flats are for social renting tenants and 6 for people with a learning disability.

The community facility beneficiaries are as follows: for Dawes Road it is a number of local voluntary organisations who were previously without a site, reaching over 4000 people. At the Irish Centre it is the West London Irish community who faced losing its site. They provide arts, music, education and language training for the Irish community, supporting over 8000 visitors a year. At the Action for Disability centre it is

the disabled community of Hammersmith who benefit from offices, training, education and skills in an adapted building. Approximately 6000 disabled people a year will use it. At Emlyn Gardens it is the local council estate of 500 people who need a high-quality community centre for their activities.

## Financial Information

Each home costs around £250,000 to provide including land, building, and fees. The land on which the current community facility or proposed facility sits is valued and this value is applied to the build cost of the community facility, so if its value is £1 million then this money is used to fund the community facility. Often values are lower because the land is not seen as having an open development value, but a community value. Close working with planners is required to maximise the homes on top and the space below.

### For more information

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# Community Land Trusts: A Permanent Solution to Housing Exclusion



**S**ustainable Housing for Inclusive and Cohesive Cities (SHICC) is an Interreg North-West Europe-funded project focusing on making the case for and disseminating the Community Land Trust (CLT) model in European cities.

## The challenge addressed

Affordable housing has become a widespread challenge faced by cities worldwide. Many households in Europe find themselves unable to buy or rent a home because of rising prices, in part due to the speculative buying of land and the financialisation of the housing market.

## The solution

The fundamental elements of the CLT model are the separation of land and building, the permanent affordability of housing through the introduction of anti-speculative resale mechanisms, and stewardship of the land and assets in perpetuity by communities through their control of the governance of CLTs. In this way, CLTs address the issue of rising housing prices throughout Europe. By removing land from the equation, CLTs make housing more affordable and ensure land can no longer be speculated on.

## The story

The CLT model emerged in the United States in the 1960s as part of the civil rights movement. It sought to respond to the issues faced by the most deprived groups of American society in terms of access to land and housing. It has since become widespread in the US, where more than 250 CLTs exist as of today. In Europe, the model first spread in England and Wales from 1983, where there are now 335 CLTs that have built 935 homes. The first CLT in continental Europe was established in Brussels in 2012, and the model was adapted for French legislation in 2014. The SHICC project is contributing to its spread into new locations, with new projects appearing in Germany, the Netherlands and in Italy, and interest coming from Spain, Portugal, and beyond.

## Financial Model

CLTs are financed through a mixture of public and private investment. Public authorities lease or sell the land at discounted prices. The land is then developed by CLTs or ethical developers on behalf of CLTs. The housing produced is sold or rented to low and middle-income households at a price between 30% and 50% of market price. CLTs are usually financed by grants for the startup phase. They then require citizen finance or lending to undertake predevelopment. Development is funded through ethical banks or public bodies whose grants are crucial to decreasing the price of homes. As for operational costs, CLTs receive grants or generate revenue from ground leases.



# Sustainable Housing for Inclusive and Cohesive Cities (SHICC), North-West Europe (various)

#LegalTool #Community #FinancialTool



Belgium

## Impact

CLTs have allowed households with low income to remain in areas where housing prices have increased substantially. Households that have a history of living in inadequate housing have been able to access quality accommodation. In addition, CLTs typically seek to impact their communities by generating a greater feeling of ownership and by developing facilities that benefit the entire neighbourhood. In concrete terms, London CLT has delivered its first homes with prices linked to the median income of the area. In Brussels, homes have been inhabited since 2015 and new projects are about to be completed. In France, the first developments carry a price tag of 25% to 40% of market price.

## Challenges and Limitations

The first challenge has been overcoming legal, financial and political barriers to the adoption of this new model. Political support is often instrumental to overcoming these barriers but is not necessarily at hand and can change overtime. Another challenge for CLTs is access to land. CLT projects typically develop in urban areas with significant pressure on existing land and rapidly increasing prices. The low incomes of the members of CLTs prevents them from purchasing land on the private market without cheap long-term financing. Financing remains an issue for many CLT projects. The lack of long-term, low-interest rate loans or grants and of adequate financing for all project phases make CLT projects difficult. Creating social rent housing involves investing substantial amounts of money in the very long term, conditions that unfortunately do not exist in current financing solutions. Because of these obstacles, CLT projects typically take 4-8 years between starting a group and completing homes, which does not allow them to provide quick short-term solutions to those most in need.

### For more information

<https://www.nweurope.eu/projects/project-search/shicc-sustainable-housing-for-inclusive-and-cohesive-cities/>

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# Social Housing for the Most Vulnerable

Introduction by **Michael Newey**



**Michael Newey** is Broadland Housing Group's Chief Executive since May 2003. He is a Fellow of both the Royal Institution of Chartered Surveyors and the Chartered Institute of Housing and has worked in the affordable housing sector since 1997. He is the former Global President of the Royal Institution of Chartered Surveyors (RICS). He is a Visiting Fellow and Chair of the Real Estate and Land Management Advisory Board at the Royal Agricultural University. He is also the Chair of the Surveying Professional Advisory Board at Portsmouth University, where he studied 30 years ago, and which awarded him with an Honorary Doctor of Science in 2015 for services to both housing and also real estate education.

**W**hilst the absolute right to housing might be debated by national governments, the reality is that in the twenty-first century it is surely unacceptable for people to be excluded from decent, affordable homes purely because of their financial circumstances.

*In 1966, the BBC television play *Cathy Come Home* exposed the dreadful conditions that many families in the UK were living in, despite the construction of millions of social homes by municipalities over previous years. Access to these homes was difficult and there still weren't enough to meet the demand. In the same year, the campaigning charities Shelter and Crisis were launched, never expecting to still be needed 53 years later. Homelessness hasn't gone away and the need for more social housing has grown.*

A *healthy society*—where people are comfortable with their neighbours and where people can realise their potential—is one where everyone has a place they can call home: somewhere decent and well-equipped and with affordable running costs. Sadly, all too often there is insufficient funding for municipalities and housing associations to build enough new social homes where the rent is truly affordable. Different governments prioritise distinct segments of the electorate rather than pushing for bipartisan answers to our housing crisis. Arbitrary and ideologically motivated decisions to balance the books has meant significant pain for the most vulnerable.

We have come a long way from the first council housing in England in 1869. We saw huge progress between 1900 and the 1970s in the provision of good quality rented homes by municipalities and by housing associations. However, since 1979 this focus has no longer been bipartisan, but instead housing tenure has been seen as a vote generator and housing policy, a political football.

We need to refocus. We need to judge a nation not just by GDP, average incomes and other economic indicators, but by how that society looks after their most vulnerable neighbours in terms of housing and health. Social housing can improve people's lives enormously, but will only do so when prioritised by governments, supported financially at a level that offers affordable rents to tenants and financial viability to landlords. In the current housing crisis, new housing solutions for the most vulnerable are emerging in many contexts. These solutions exist within, alongside or sometimes in the absence of an established social housing sector. This chapter provides a snapshot.

# Chapter 5



## A Sustainable Approach to Affordable Housing



**n**eunerimmo was created in 2017 as a subsidiary of the non-profit organisation *neunerhaus* and provides affordable flats for homeless people through mediation between real estate companies and end users. It acts much like an *extended Social Renting Agency* by including architectural co-planning in the context of real estate development with one goal in mind: to ultimately end homelessness. It mainly functions as a bridge for communication, coordination and knowledge transfer between housing industry, investors and social organisations.

Founded in 1819 and based in Vienna, *Erste Bank* is a well-established bank in Europe. Following its founding mission of “providing access to financial services for everybody and by this ensuring prosperity”, *Erste Bank* is also engaged in wide variety of social banking activities in Austria and in Central and Eastern Europe through its local banks. The new initiative, *Erste Bank Social Housing*, coincides with the celebration of *Erste Bank*’s 200th anniversary in 2019 and aims to engage partners in the joint endeavour to remedy the financial hurdles and to enable long-term affordable housing.

### The challenge addressed

Vienna has about 220,000 municipal council flats and cooperative housing units, providing for around 60% of the city’s tenants. Nevertheless, the amount of homeless people all over Austria has increased by 26.6% from 15,826 in 2009 to 21,567 in 2017<sup>1</sup> and 70% of the affected people are in Vienna.

One cause for homelessness is inscribed in the policies of the social housing programme: even though at first glance the vast majority of users can in fact afford and are entitled to apply for the said housing units, a number of set rules renders unprivileged prospective users not eligible for doing so. Therefore, the parties with higher income or ones with longer residence in Vienna are favoured in the process. In addition, municipal housing construction has stopped since the beginning of the millennium, while the demand has continued to increase. This is why the segment of publicly funded cooperative housing has gained relevance and *neunerimmo* has put focus on this housing segment.

Last but not least, this project is built on the *Housing First* approach, meaning that the aim for everyone is to get stable permanent housing. Therefore, the project cannot rely on a limited stock in which beneficiaries come and go. That is why scaling up *Housing First* approaches from the status of

<sup>1</sup> Statistik Austria (2019): Messung von registrierter Wohnungslosigkeit. Ergebnisse, Methode, Ausblick. Vienna.



individual pilots to an established standard and thus foster a paradigm shift in the acquisition of long-term affordable housing is essential.

### The solution

The project goal is to acquire 200 flats before 2021 and make them permanently accessible for people in need. Erste Bank is the initiator of the project and provides the *building cost contribution* as well as the project's operational costs, while additionally acquiring partners from the cooperative housing industry. neunerimmo takes responsibility for the overall project design and process development, and provides the communication interface between the housing industry and property owners, the bank and social work services. In cooperation with social organisations neunerhaus and Volkshilfe Wien, neunerimmo ensures the separation of housing, social support and health care provision.

Besides providing flats, another aim of the project is to ensure housing stability. Therefore, neunerimmo designs and implements a standardised process which allows professional interventions long before evictions seem inevitable.

### The story

Although the project only commenced in July 2019, a number of important milestones have already been reached: from July to August 2019 four building companies from the real estate market were brought onboard and the first six flats were successfully delivered by October.

### Innovation: A Cutting-edge Initiative, Why?

- A bridge between a market-driven stock-listed bank, social economy and the real estate market: the project aim is to create measurable quantitative impact through Housing First by tackling the pressing need of permanently acquiring new flats from the real estate market.
- Separating housing, social support and health care provision: neunerimmo acts as a bridge between Housing First projects and property managers to avoid role conflicts<sup>2</sup>.

<sup>2</sup> These role conflicts are not conceptually but pragmatically justified: in order to get apartments there is pressure for Housing First projects to satisfy the property management companies. This double approach of fulfilling the needs of clients as well as homeowners influences professional care, and interferes with the approach of keeping housing and support separate.

- Sustainability through monitoring: the risk of eviction peaks after 3 years of residence, whereas social work support commonly lasts significantly less time. This is why the monitoring of the project was designed as an alarm system: highly respectful of privacy, but also impactful and effective in foreseeing and diffusing potential risks to secure the living space in the long run. It allows for preventive measures to be put in place before the situation becomes insurmountable.



The daring aspect of Erste Bank Social Housing is not only the acquisition of a relevant quantity of affordable flats, but also the laying of foundations for building trust and a sustainable cooperation network for further progress in the future.

### Financial Information

Erste Bank covers the project costs. This includes the personnel, operational, administrative and above all a financial contribution to the construction costs of 200 flats. In case a tenancy ends, the current value of the former building cost contribution is paid back to the housing fund of the Erste Bank to be reinvested for providing a new home to a person affected by homelessness.

Additional costs for individual social work services are not included in the project budget as they are covered by public funding in cooperation with the Fonds Soziales Wien (Vienna Social Fund).

#### For more information

<http://www.neunerimmo.at>





## 10,000 Supported Social Housing Units: A “Tailor Made” Social Housing Provider’s Initiative



**T**he 10,000 Supported Social Housing Units project is itself a call for proposals that aims to fund and promote innovative partnerships between social landlords and local NGOs to better support tenants facing significant social and economic difficulties. In this sense, the project acts as a bridge between the social housing and NGO sectors to improve support for social inclusion.

### The challenge addressed

The project was set up in the context of growing precarity in France: the casualisation of social housing seekers or tenants and difficulties facing the NGO sector, meaning social housing is all too often the last bastion before exclusion. It also falls within the scope of France’s new Housing First framework, which seeks to shift the response to homelessness away from the so-called *staircase model*—incremental steps leading to housing—towards direct access to housing.

### The solution

The call supports locally based projects from social landlords around France who wish to ensure sustainable inclusion for targeted disadvantaged households in their units. In particular, it supports new, experimental approaches and partnerships between social housing associations and local-level NGOs to ensure holistic housing support. The social landlord manages the project as leader and coordinator and is responsible for its implementation. The tailor-made social support is primarily provided by inclusion NGOs. As a result, this programme has been able to develop support systems tailored to people in a wide range of different situations, for example households at risk of eviction, individuals with mental illness, victims of domestic violence, former prisoners and excluded young people.

### The story

The call for proposals was launched in 2014 by the French Federation of Social Housing Providers, in cooperation with national authorities and NGOs (*Fédération des acteurs de la solidarité*), to provide access to social housing and secure tenancies for households facing various economic and social difficulties. Since its launch in 2014, the call has been carried

## Social Union for Housing (USH) – French Federation of Social Housing Providers

#CrossSectoralCooperation #Inclusion #Prevention



France

out 4 times: twice in 2014, once in 2016 and once in 2018, with consistently high levels of social landlord participation. Almost 200 projects representing roughly 8500 social housing units have been supported by the call so far. These calls have allowed for new solutions to be found regarding access to housing and tenancy sustainment, as well as novel approaches or a renewal of current practices between landlords and NGOs.

### Cooperation Enables Innovation

Though the programme itself may not be an innovation, it represents an important step towards stronger commitments from social landlords and stronger partnerships with local NGOs, and the collaborative framework itself may then be used to develop innovative solutions based on a needs approach. USH and the French Ministry of Housing are working to sustain this programme within the Housing First National Framework.

### Examples

- One NGO was responsible for supporting families at risk of eviction in underserved neighbourhoods: 2 social workers with specific working hours were able to meet the families in their dwellings and support them through the judicial process or after the end of the rental contract.
- In Normandy, one cooperative setup provided direct access to social housing for 20 families in deep difficulties (evictions, addiction, homeless, mental illness) instead of shelters. Providing tailor-made support in emergency situations can help provide faster access to social housing.
- A mobile team was created to respond to mental health needs after around 30 situations had been identified as too complex to be solved by social landlords alone. Therefore, a holistic team of psychologists would meet the tenants and coordinate with care NGOs to provide better security and stability for them.



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# A Housing Guarantee for Homeless People



**T**hrough an agreement signed by both politicians and public housing companies, the municipality of Odense (the third largest city in Denmark) has established a housing guarantee for homeless people following the success of their Housing First approach.

## The challenge addressed

Although there is municipal variation, homelessness has been increasing in Denmark over the past decade. The challenge faced by municipalities across the country is to both build and maintain affordable housing, and to reduce or eradicate homelessness in a sustainable way.

## The solution

For many years, Odense has been proactive in finding cheap housing for homeless and socially vulnerable citizens. This has been done by working with the Housing First approach.

Giving homeless people access to their own home can help to create a positive change in their lives. A roof over your head provides respite to focus on issues of abuse, mental illness or social relationships that homeless people often struggle with. In order to be able to build on their success, the housing guarantee is seen as the next step for Odense. With the housing guarantee both politicians and housing companies have committed themselves to solving obstacles in the future regarding finding cheap housing for homeless and socially vulnerable citizens. With this new housing guarantee, put in place in February 2019, homeless people in Odense will be offered a home within 3 months. These homes will be provided by social housing providers. The housing guarantee comes into effect when the citizen is approved for municipal housing.

## The story

Odense has successfully reduced its homeless population by 40% over the last ten years. In the same period, the homeless population at national level has increased by 29% in Denmark. By using the housing guarantee as the latest element of success in its housing strategy, the municipality of Odense wants to inspire others to find the right solutions for their national or local context.



## Municipality of Odense

#CrossSectoralCooperation #Inclusion #LegalTool



Denmark

### Prerequisites for Success

The politicians and the housing companies know that for Odense to provide a housing guarantee for homeless people some prerequisites must be in place – with the housing guarantee they agree upon the following prerequisites:

- That in Odense there exist several affordable housing units that are cheap enough for citizens on public benefits
- That Odense is working with the Housing First approach
- That there is close cooperation between the municipal housing services and the housing organisations' rental departments

Through the housing guarantee, the politicians and housing companies commit themselves to ensuring that the prerequisites are in place for continued success in the future.

### Replicability

Replicability is certainly possible nationally in Denmark. It is possible to a lesser extent internationally as Denmark's particular set-up with regards to housing companies' responsibilities may not apply elsewhere. Other municipalities in Denmark have already expressed their interest and some have started making their own housing guarantee. Furthermore, the guarantee has already been picked up by the national housing association who wants to motivate other municipalities in Denmark to put in place their own housing guarantee and thereby secure the homeless people a right to have their own home. From a financial viewpoint, in the case of Odense the housing guarantee does not lead to any additional expenses for the municipality because it is cheaper for homeless people to have their own homes than it is for the municipality to cover a homeless person's stay at an institution.

### A Shared Responsibility for a Collective Challenge

Considering the more mainstream approaches to dealing with homelessness, it is daring to give a regular housing guarantee for homeless and socially vulnerable citizens. It is remarkable that it is done jointly by politicians and the non-profit housing sector. Thereby a common social responsibility is taken, which is necessary to maintain the good results that the work with the Housing First approach has brought about. In the process of developing the city, renovating housing and building more housing, there must be joint responsibility for ensuring that the housing needs of former homeless and socially vulnerable citizens are part of the city's development. This is the case with the joint responsibility in the housing guarantee.



#### For more information

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ODENSE KOMMUNE



## A Programme for Romanian Roma in Wrocław



**T**he House of Peace Foundation is an NGO based in Wrocław, Poland. It runs programs in the field of peace education, conflict management and peer mediation. Since 2013, in close cooperation with the Municipality of Wrocław and the Municipal Social Assistance Center, it has been conducting pilot projects implementing conflict management methods in the Polish education system and in local communities. Its strategy is led by board chair Karolina Mróz, who has extensive experience in conflict management and dialogue building, and has co-authored several city strategies and interdisciplinary analyses.

### The challenge addressed

In Poland, no public agency or institution has a clear responsibility for helping Roma or vulnerable EU citizens coming from other member states. Since 1994, Wrocław, the fourth largest city in Poland, has been a destination of Romanian Roma citizens undertaking economic migration. They built and settled an illegal settlement which expanded after Poland

and Romania joined the European Union. After 25 years, there were about 150 people (adults and children) living in horrible conditions and in conflict with the neighbourhood.

### The solution

In April 2018, the settlement was dismantled and the 31 families moved into flats rented from private landlords by the House of Peace Foundation. During the year some families left Wrocław or rented homes by themselves and the programme now benefits 23 families. The whole of Wrocław's community is involved in the programme: private landlords, neighbours, school communities, healthcare providers, NGOs, the police, the courts, volunteers and local and governmental officials. To work together with employees of the different public services, cooperation is organised in thematic groups. They meet regularly to diagnose the situation of families and help families solve their problems.

### The story

The existence of this settlement became the object of conflict between the local and national government, as well as between the local government and NGOs or activists. The House of Peace Foundation, as a conflict management-focused NGO, attended the process with mediation and facilitation methods which resulted in the cross-sectoral Romanian Roma Residents of Wrocław Programme. The Foundation became

## House of Peace Foundation

#Inclusion #CrossSectoralCooperation #Empowerment



Poland

a programme leader coordinating work between institutions, NGOs, schools, and delivering training homes and assistance to families who decided to start their own journey to self-independence. It happened because there was no other organisation ready to take responsibility for a project of such size and complexity. The Foundation didn't have any prior experience in this field. After signing a



contract, families move into training flats. They are not able to choose their first accommodation but it is adequate to meet their needs. A room payment rate of €80 was decided, which equates to more or less 40% of the rental market prices and is about the same price as for social housing. Each family benefits from personalised assistance, based on cooperation with the family members. The families are able to pay the rent with the help of the Polish child-basic-income (monthly allowance for each child) and most families have at least one member who earns money. The biggest impact observed is for the

families who were the most socially excluded. They are now more integrated within Polish society and observe Polish rules better than others.

### Financial Information

To solve the problem of lack of funds, the Mayor of Wrocław decided to finance this programme as a regular social programme for Wrocław citizens. It is planned as a finite project which prepares Romanian Roma families to join the regular social system or to become independent. The programme will last from 2016 to 2020 with an annual budget of €420,000 (of which €25,000 is paid by the families themselves). The budget consists of salaries for the management team, assistant team, housing costs and other necessary costs like training for staff and dissemination. It is fully financed by the municipality of Wrocław.

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## Bringing Low-Income Older People to the Heart of a Vibrant Community



**T**he Irish Council for Social Housing (ICSH) acts as a national representative and advisory federation for approximately 270 affiliated housing associations and other voluntary organisations, providing over 35,000 homes to elderly people, homeless and vulnerable people, people with disabilities and individuals and families on low incomes.

### The challenge addressed

In Ireland as in the rest of Europe, population ageing is accompanied by social challenges of isolation and dependency, particularly for low-income older tenants. A significant number of people over the age of 65 are living in deprivation and 10.7% of pensioners live on an income below the poverty line. How can we ensure that the growing dependent ageing population can live in adequate affordable housing and get the community support it needs?

### The solution

Many housing associations affiliated to the ICSH are providing high quality housing for low-income older people. Two of these are highlighted here as particularly strong examples of what the voluntary housing sector in Ireland can offer. Fold Ireland and Nás na Ríogh Housing Association, members of the ICSH, are actively engaged in developing housing solutions for low-income vulnerable older people who would otherwise be locked out of the private rental or ownership housing market.

Ballygall Road, run by Fold Ireland, involved the stock transfer of a Dublin City Council project for older people that needed regeneration to Fold Ireland. This transfer was the first of its kind in Ireland and acts as a model for future partnerships. A full reconfiguration and regeneration of the 5 blocks was undertaken which included measures to improve energy efficiency.

McAuley Place, run by Nás na Ríogh Housing Association, is a housing scheme of 53 apartments, located in the town centre of Naas, Co. Kildare and with a strong focus on inter-generational solidarity. Its apartments are allocated to people experiencing social or other isolation who would otherwise be unable to pay private sector rents.

# The Irish Council for Social Housing members: Fold Ireland and Nás na Ríogh Housing Association

#Inclusion #Construction&Renovation #Community



Ireland

## The story

Fold Ireland's regeneration of the Ballygall Road project began in 2014 following extensive consultation with Dublin City Council (DCC). It consisted of regenerating 39 units for the elderly on the foundations of an old DCC development and bringing them up to state-of-the-art standard. A further 11 new homes were constructed, bringing the total scheme to 50 units. The one- and two- bedroom modern and fully accessible apartments have access to an adjoining community centre.

The idea for McAuley Place was born in January 2000, when a group of professionals living in Naas and aware of their own ageing, planned the type of environment they would choose to live in if they could no longer remain independent at home but did not need full nursing care. They committed to developing an alternative to institutional residential care for older people and a model that would create a society for all ages in a manageable town-centre location.

## Innovation

Fold Ireland's Ballygall Road housing is strategically located between all necessary services. Their aim is to empower tenants to live more fulfilling lives and to fully integrate into the community. Fold Ireland has extensive expertise in delivering and managing supported housing schemes and they find integration with the local community creates a sense of normality, dignity and respect. Fold Ireland seeks, and has succeeded, to create a homely and non-institutional atmosphere.

Nás na Ríogh Housing Association's McAuley Place is about housing, but much more than that. It is also a community centre, with tea rooms, a charity shop, and an arts and culture centre where volunteers provide all sorts of activities to residents and to the people of Naas to foster intergenerational exchange and inclusion as well as lifelong learning opportunities. It is very much an intergenerational community at the heart of a historic town centre.

## Target Group

Tenants are all low-income older people eligible for social housing support.

## Financial Information

Ballygall Road was funded through an innovative financing model which involved the transfer of ownership of the scheme from DCC to Fold Ireland who were then able to leverage the project's existing value to access private funds; a form of funding only available to housing associations, not local authorities.

McAuley Place was financed through statutory funding as well as the support of the local community, in the form of financial contributions and incredible voluntary work from the board of management and the wider community. Along with a dedicated staff team of 8, more than 50 volunteers work in the scheme enabling wage costs to be kept to a minimum.



### For more information

<https://www.icsh.ie/>  
<https://www.foldireland.ie/>  
<https://mcauleyplace.ie/>



Irish Council  
for Social Housing



# Majella Wonen Mixed Housing Initiative



**T**here is a Dutch saying that says it is better to have a good neighbour than a faraway friend. And this is especially true for people who have experienced homelessness. That's why de Tussenvoorziening (an organisation providing homeless services and support) and social housing corporation Portaal have developed and launched several mixed living projects in Utrecht.

## The challenge addressed

Many who have been homeless have experienced other people not wanting to interact with them. Recent research has shown that 50% of people in homeless shelters have a weak social network of 0 to 1 people. This lack of a social network is an important reason for relapsing back into homelessness. Mixed living leads to new social structures and to rehabilitation enabling people to live with neighbours who make you welcome, who greet you, who initiate and invite you to social activities. For someone who has experienced homelessness, living in a nice, welcoming environment makes it easier to regain control of their life.

## The solution

In the Majella Wonen community, regular tenants share their housing environment with formerly homeless tenants. Together, they engage in social activities and regularly keep in touch, as good neighbours do. Membership of a residents' association is obligatory for all tenants. Regular tenants are admitted based on their motivation, and formerly homeless tenants are selected by de Tussenvoorziening. What matters is selecting people who are willing to be a good neighbour. Formerly homeless tenants are housed with support provided for up to 3 years. After this, tenants will be self-reliant and the rent contract is put in their name. After the initial 3 years of support, tenants who still require assistance are entitled to help and guidance from *Buurtteams* (neighbourhood teams). They provide a less intensive form of support. The residents' association will continue to form part of the support system for these former homeless tenants. And in the future, when tenants do leave, the vacant homes are made available for formerly homeless people again.

## The story

Building a sustainable community together is at the core of Majella Wonen. In 2016, Portaal, the social housing corporation, renewed 70 homes because of city renovations. Together with Tussenvoorziening this residential block was

# De Tussenvoorziening and Portaal

#Community #Empowerment  
#Construction&Renovation



Utrecht, the Netherlands

turned into a mixed living project. The number of formerly homeless tenants is equal to the number of regular tenants (via Portaal). The aim is to create a social living environment in which being a good neighbour contributes to reintegrating formerly homeless people into society. In 2017, Majella Wonen won the I-OPENER Innovation prize, issued by Aedes, the umbrella organisation of housing corporations in the Netherlands.

## Financial Information

There are 35 individual assistance programmes in total. The average assistance programme cost is €12,000 annually for a maximum of three years. The individual assistance programmes gradually decrease in intensity. Every year, the intensity of assistance is lessened by one third. During the first year, the average assistance programme costs €18,000. During the last year, these costs go down to €6000. The Tussenvoorziening bears the risk of any extra costs. This is possible because some individual support programmes are less intensive than others.

## Challenges and Obstacles

One challenge to date is that residents differ in their need for contact. For residents who receive assistance, a relatively superficial level of contact (simply greeting their neighbours, small talk, having a coffee) is often enough. Participating in all the activities can be overwhelming. Another challenge is adapting to residents' varying situations and backgrounds.

For example, for an individual who is in the middle of debt settlements, talking about upcoming vacations may not be very suitable. The same goes for former alcoholics, for whom it may not be helpful to participate in social events where alcohol is available. These bottlenecks show how difficult working towards an inclusive society really is. Good intentions and idealism are necessary but not always sufficient. The results to date suggest that independent and long-term living will most likely remain a struggle for a number of participants, particularly those who have previously been in homeless shelters or experienced sheltered living. Still, when people feel welcome and are given time, they can flourish and discover and use their talents. Residents differ in interpreting how to put in their weekly commitment of activity-organising. Differing expectations around this sometimes leads to friction. But there is also a paradox: if all residents were to put in their half-day per week, there would be too much activity. The system thus takes into account that varying reliability in residents' commitment. For new residents and new projects, it is essential to be very clear about what is expected (and what is not) of everyone involved.

### For more information

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# Integrated Approaches and Collaboration between Agencies

Introduction by **Juha Kaakinen**



**Juha Kaakinen** has been Chief Executive Officer of Y-Foundation since 2013 (and expert member of the Board of Y-Foundation from 1986 to 2003), the biggest Finnish NGO acquiring flats from the private market for homeless people and providing social housing. From 2008 to 2012, he worked for the Finnish Ministry of the Environment as Programme Leader of the National Programme to reduce long-term homelessness. He was also the Secretary of the working group of “Wise People” appointed by the Ministry of Housing to formulate the basic principles for the Homelessness Reduction Programme. From 1990 to 2011, he was CEO of Sosiaalikehitys Oy (Social Development Ltd), a research and development company owned by 11 municipalities).



They say that the best things in life are free. This also applies to working life. Collaboration, working together is something that doesn't actually cost anything, but the possible benefits are immeasurable. An integrated approach to social problem-solving and innovation is closely tied to collaboration. It seems that social innovations have more effectiveness and are more easily scaled-up when they are based on an integrated approach right from the beginning.

An integrated approach based on collaboration is crucial in ending homelessness. Especially Housing First, with the principle of separating housing and services, offers a valuable platform for collaboration. It also seems that for many service providers who work with homeless people, the supply of housing is the most important but also the most difficult part of getting people out of homelessness. Acquiring new housing, either by buying or building, requires substantial capital investments and is often far from the financial possibilities of most NGOs working in the sector. But collaboration with some social housing providers can be mutually beneficial.

Projects and activities presented in this section offer a highly interesting array of variation on collaboration and integrated approaches between agencies. Is there some common denominator between these projects? There is at least one very obvious thing: all these agencies engaged in collaboration think first of all what is most beneficial for their target group, the people they aim to help. Collaboration seems to have very different forms and in some cases it is difficult to see whether the idea of a specific form of collaboration or the idea to collaborate with a specific agency came first. A fruitful collaboration depends on the idea of commons: it is something you create and own together. When working with complex issues it is obvious that you can't own your clients or target group. No one can own homelessness; no one can solve it alone.

At Y-Foundation we have worked in collaboration with over 100 agencies, some even right from the beginning for over 30 years. If we have learned something it is certainly this: no matter if our partner is big or small they are equally important for us. Collaboration between agencies doesn't differ from collaboration between individual people. It is about trust and respect. The more you give the more you get.



## Regional Cooperation is Key to End Homelessness: A Case from West Flanders



**W**13 is a regional association of Public Social Welfare Centres and the regional Centre for Social Work in southern West Flanders. It aims to implement a common social and welfare policy paying special attention to people in deprived situations, focusing on connecting partners and facilitating coordination and cooperation. In order to find solutions for homeless people, W13 adopts a cross-sectoral approach to eviction prevention and the temporary housing provision for homeless people with high support needs.

### The challenge addressed

Belgium currently has no integrated national strategy to reduce homelessness. Sometimes, organisations working to support homeless people cannot find solutions on their own, and sometimes different organisations have differing views on how to best support people in vulnerable situations. This is where an overarching partnership can play an important role, which is why W13 seeks to facilitate cooperation between organisations and channel a regional vision of shared support for homeless people.

### The solution

W13 acts for a cohesive policy between all partners along the homelessness services chain. A Regional Action Plan, based on European recommendations, is the foundation of the cooperation. W13 works on the following tracks: eviction prevention (through regional contact points), a Regional Housing Club (RHC) and a regional cross-sectoral partnership with social housing, Kracht.wonen, to accelerate access and tackle long-term homelessness. Support is provided by a dedicated and multidisciplinary team with persons from different sectors. The integrated approach with all the involved organisations is foreseen to prevent eviction and to find structural solutions to the problem. This preventative approach and early intervention in combination with maintaining support is essential and works in the same way for the RHC. The RHC helps people find affordable housing on the private or social housing market thanks to eleven low-threshold points of contact in the region who are informed, advised and coached in finding a home, but also knowledgeable on the rights-based approach to housing.

### The story

W13 mobilised the region to work together to find accessible housing for people in deprived situations. Research in the region shows that for a lot of crisis situations, no solution was found through existing networks or organisations. The 14 Public Centres of Social Welfare and the Regional Centre

## W13

#Prevention #Community #Inclusion



Flanders, Belgium

for Social Work joined forces in the creation of a regional integrated approach to provide housing access for long-term homeless people. The key elements for this regional partnership are the engagement, commitment and solidarity of local politicians and local public centres. It's about bundling strengths from different sectors, building trust and authorising a *neutral* partner in the region to facilitate the partnership. It's also about being transparent to all partners and sharing successes, but being ready to fail together at times.

### Financing

The coordination initiative is financially supported by the province of West Flanders. The strength of the regional cooperation is the bundling of all financial forces based on the principle of regional solidarity. The 14 Public Centres of Social Welfare provide homes available for long-term homeless people. The Regional Centre of Welfare funds the project through professional support (the equivalent of 2.5 full-time posts). The centre received financial support from the Flemish government to form a multidisciplinary team. W13 is currently searching for extra funding as an impulse for new opportunities but also to expand its innovative approach towards essential services.

### Impact

The Regional Housing Club has so far supported 708 households in their search for housing. Over one year, Kracht.wonen supported 44 homeless people with complex needs. 32 people got a home in Kracht.wonen and one in four have moved to a permanent home with support from the dedi-



cated team. The bundling of homes and support of different organisations and the explicit will to focus on these people makes a huge difference in access to housing. Before support from Kracht.wonen, these people would spend their nights at shelters, at a hospital or with friends.

### Challenges

The capacity of support remains limited and it is necessary to build on this, as well as to find structural financial support to expand the successful dedicated teams. These are some of the next challenges of the project. W13 faces numerous challenges in order to provide reliable housing for people in deprived situations. Many crisis situations can't be solved: for example there are not enough night shelter beds for homeless people and refugees; there is a lack of high quality and affordable homes on the private market, especially for large families in vulnerable situations; and private owners and real estate are hard to reach. A new incentive for affordable housing and the renovation of homes is required.



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## Whole Housing – An Innovative Housing Approach to Domestic Abuse



**S**tanding Together Against Domestic Violence (STADV) is a domestic abuse service based in London that pioneered the Coordinated Community Response approach in the UK and changes the way that local services respond to domestic abuse. They co-founded the Domestic Abuse Housing Alliance (DAHA) alongside two housing associations Gentoo and Peabody in 2014, which is a UK-wide project to improve the housing sectors response to domestic abuse. Standing Together is also a lead partner in delivering the 'Whole Housing Approach' project, which is multi-agency project launched in 2018 and is co-delivered by domestic abuse services, housing providers and local authorities in three pilot sites in England.

### The challenge addressed

The Femicide Census, developed by Karen Ingala Smith and Women's Aid, has shown that 75% of women killed by current or ex-partners in 2016 were killed in their own homes. Victims of domestic abuse live in a variety of different types of housing and tenure, and a large number of victims and their children become homeless each year in an attempt remain safe.

### The solution

The aim of this programme is to improve housing options for families affected by domestic abuse through a *Whole Housing* approach. The project provides a plethora of housing options to people suffering domestic abuse, to regard families as being on a spectrum of need, and to remove the necessity for them to become homeless to escape abuse. The programme spans 10 local authority areas across England and works to tackle this issue by working with the specialist domestic abuse sector, housing providers, private landlords and financial institutions. Victims receive support from specialists to increase safety in their homes and, when necessary, enable them to move to a different area without sacrificing their social tenancy. The programme includes the provision of funds to increase safety, stability and prevent homelessness. Specific training has been designed to increase the skills and knowledge of both housing providers and landlords to help them identify where there is domestic abuse and how to best provide information and support.

# Standing Together Against Domestic Violence

#Prevention #Empowerment #Community



United Kingdom

## The story

The most significant challenge has been to bring together the variety of stakeholders required to make maximum impact across the various organisations and systems already in place. Homelessness, housing and domestic abuse services can often work in silos and this project aims to bring sectors together in order to support families affected by domestic abuse. This was overcome through developing a partnership of more than 25 organisations across 3 regions. This meant establishing a dedicated team able to articulate how organisations can work in partnership, to identify and prevent domestic abuse sooner.

## Impact

The project is being evaluated to assess its effectiveness. The project increases the skills and knowledge of a range of housing professionals to enable them, in turn, to support victims of domestic abuse and their children. It is estimated that over 6000 victims and their children will benefit from this work, with many more benefitting in the future from improved policies and procedures.



## Replicability

It is the aim of the programme for the *Whole Housing* approach to be replicated across areas, and in order to do this effectively, a toolkit for each strand of the project will be produced to enable other areas to develop their responses to domestic abuse, homelessness and housing. The project is funded to deliver a national event to present the benefits and the outcomes of this project. The evaluation findings will be presented along with a toolkit at this event.

## Financial Information

The programme is funded by the Ministry of Housing and the Local Government Domestic Abuse Fund 2018-2020 and was awarded £1.45m over 18 months. Peabody is currently trying to access further funding in order to extend the project to enable longitudinal research.

### For more information

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## Startblok Riekerhaven



**O**f the 565 tenants at Startblok Riekerhaven, half are young Dutch people and the other half are young refugee status holders. The aim of Startblok is to contribute to quicker integration, to encourage self-development and to ensure that all tenants get onto the housing market after living at Startblok.

### The challenge addressed

The civil war in Syria and the political situation in Eritrea have led to a large rise in asylum requests in the Netherlands. Municipalities have taken in a percentage of refugee status holders based on the size of their city. Because of this, Amsterdam has had to house a relatively large number of newcomers despite already dealing with a housing shortage.

### The solution

Startblok Riekerhaven was set up with the aim of improving integration and social cohesion for newcomers. Tenants can access relatively cheap housing in the capital and thanks to youth contracts they can still build up their waiting time for social housing, whereas normally the waiting time freezes once you've found a house. Tenants are collectively responsible for their own living environment, which creates a stronger sense of community. In addition to that, there are self-managers, hallway managers (that voluntarily make sure that their hallway is social, safe and clean), a translation team, a terrain team, a handyman team and the foundation Startblok Actief! (a group of residents that organises events), meaning there are plenty of opportunities for extra involvement in the community.

### The story

Startblok Riekerhaven came into existence in July 2016 through a collaboration between the municipality of Amsterdam, housing corporation De Key, and the organisation Socius Wonen. De Key collaborated with the municipality to develop the project and asked housing provider Socius Wonen to help during the first two years to establish a community and the self-management team, as they had prior experience in this field. De Key learnt how to continue and how to implement similar projects in new settings.

# Startblok Riekerhaven

#Youth #Inclusion #Community



Amsterdam,  
the Netherlands

## Financial Model

The homes already existed but were situated in another part of Amsterdam. Moving the units and renovations cost De Key roughly €14,000 per home. They also invested in the Clubhouse, the team office and the outdoor area, which cost around €310,000 in total. In the community, every hallway has two hallway managers (one Dutch, one refugee status holder) who ensure the hygiene, safety and social cohesion in the hallway in exchange for a monthly discount on their rent of €50. The tenants also pay €1 per month to the foundation Startblok Actief!, which is used to organise activities and events for the residents. Startblok Riekerhaven is not hugely profitable for De Key, but as a housing association it cannot legally profit from its enterprises.



## Impact and Diffusion

Research carried out by TU Delft on whether newcomers integrate more easily after living at Startblok suggested that it is generally easier for them to get to know the city, the culture and the language because by knowing their neighbours and participating in events, they ask for help earlier and build their network faster. Startblok was the first of its kind and since then similar projects have been founded, both by De Key and other housing associations nationally and internationally. The same project has been replicated by De Key in another part of the city. It is called Startblok Elzenhagen and includes improvements based on the Riekerhaven experience.



## Challenges and Limitations

Some of the challenges faced are language and cultural barriers, ensuring that everyone is included and a number of cases of mental health issues due to traumatic experiences. These challenges are mostly dealt with through a trial and error approach, by continuously evaluating current practices and making necessary adjustments accordingly. Maintaining close contact with partners such as the municipality, the refugee council, local doctors, local police and local psychologists is also crucial in order to ensure adequate support. The concept behind Startblok has certain limitations. Some hallways don't work as well as others and once a hallway is not functioning as intended it can be difficult to get it back on track. Another limit is that status holders don't always choose to live in this community; they sometimes have no other option. Sometimes newcomers would ideally like to live in a smaller, quieter village, or have diverging expectations, which can be detrimental to overall social cohesion.

### For more information

[www.startblokriekerhaven.nl](http://www.startblokriekerhaven.nl)





## Supportive Housing and FUSE: Redesigning Community Health, Safety, and Housing



**CSH** is a non-profit organization based in New York City. They work to create supportive housing - affordable housing with supportive services - across the United States. CSH advances supportive housing as an approach for change that breaks down silos, creates smarter and better-integrated systems and builds more resilient communities.

### The challenge addressed

Billions of dollars go to waste because of a lack of coordination in service responses and service work being carried out in silos. Due to poorly integrated systems, communities often fail to respond effectively to people without housing who frequently cycle between shelters, hospitals, jails, and the streets.

### The solution

CSH's Frequent Users of Systems Engagement (FUSE) helps communities develop supportive housing for the highest utilizers of crisis systems, and to use data to target the right resources to people who frequently use crisis services like hospital emergency rooms and justice at great public cost but with poor outcomes. Communities use multi-system data matching and analytics to redesign service delivery and pair it with supportive housing. Through FUSE, supportive housing is enhanced with targeted recruitment through outreach at jails, shelters, hospitals and other settings, to connect those most in need and missed through traditional approaches with long-term solutions.

### The story

Creating affordable housing with services is not easy, but supportive housing has gone from a novelty to a mainstream approach in just two decades. CSH has found it essential for providers to be transparent about their efforts and to work closely and regularly with all local stakeholders including elected officials as well as the neighbours and persons with lived experience in order to gain acceptance.



# Corporation for Supportive Housing (CSH)

#Community #Prevention #Inclusion



New York City,  
United States

## Financial Model

Funding for supportive housing includes costs related to outreach to individuals, helping them navigate to a housing unit, and the rental subsidies for housing and intensive services to stabilise and support tenants as they live in a home of their own. Supportive housing may be leased apartments in the community with private-market landlords or may be units constructed, often with public capital financing, by private for-profit or non-profit developers. For FUSE projects, which focus on individuals unstably housed and frequently using crisis and costly public services, funding is also needed for data and evaluation work. Although not enough to reach the scale necessary, the federal government, and many states, communities and philanthropic organizations, provide various funding opportunities for supportive housing creation and operation.

## Impact

Through its work, CSH has helped create access to 335,000 homes for those who need housing and support services to achieve stability. Research shows supportive housing has positive effects on housing stability, employment, and mental and physical health. Cost studies find supportive housing results in tenants' decreased use of shelters, hospitals, emergency rooms, and prisons. CSH has helped launch FUSE in over 30 communities nationally and is continuing to see positive change unfold. Localities are expanding FUSE through innovative financing mechanisms such as Pay for Success, attracting investments into initiatives from hospitals and other health-system stakeholders.



## Challenges and Limitations

Communities grapple with data matching, financing housing and services, and how best to measure whole-person quality improvements with implications and impact far beyond the single-sector metrics that simply reflect the numbers of individuals housed. We work closely with each community to create long-term, sustainable approaches, supporting communities through CSH financing, advocacy, technical assistance and training. In promoting and creating supportive housing, we work with communities to overcome opposition to siting and funding new units, and the uncertainties when political leadership and public budget priorities change. We also help fragmented human services, health and housing systems break out of silos to leverage limited resources. With FUSE projects, we often find challenges in working across systems as well as moving from a pilot to system-wide implementation. CSH faces each of these issues with the community until a solution is found to ensure permanent housing is created for vulnerable individuals to address the root causes of their instability.

### For more information

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## Affordable Homes and Help if Needed: Not Rocket Science After All!



**Y**-Foundation is a non-profit housing provider established in 1985. It is a national organisation operating in 54 cities and municipalities in Finland. It complements local housing markets and works as a partner with local authorities. Its main objectives are ending homelessness in Finland and raising awareness of housing matters. The aim is to provide homeless people with permanent homes: a secure tenure and support when needed.

### The challenge addressed

In the mid-1980s there were almost 20,000 homeless people in Finland. Most new housing was built for families but for single homeless people there was practically nothing available but shelters. The basic idea and model brought forward by the Y-Foundation was both innovative and daring: to buy scattered housing from the private market and arrange support services for the tenants in cooperation with local authorities and NGOs. To succeed in the effort, a wide partnership of cities, several national federations and the Church were invited to be the founding members of Y-Foundation.

### The solution

A permanent home is the basis of life. Providing good-quality rental housing was an exceptional method to help homeless people in Finland in the 1980s. Before this, a home of one's own was often just a dream, some kind of final price after completing several steps in the service system and proving one's housing readiness. For the Y-Foundation, the main principles in providing housing and reversing the trend have been: needs-based solutions, good quality flats, normal rental contracts, affordability and a location *where other people also live*. An independent flat is the basis, both in scattered housing and in so called housing units, where there is room for group activities and services as well. Some people may need more than housing: support, if needed, is arranged in partnership with other organisations. This has helped to reach sustainable housing solutions and to prevent recurring homelessness. For local authorities, partnership with Y-Foundation has brought extra resources, affordable and good-quality housing. It has also helped cities to avoid segregation. Cities have been able to use scattered housing instead of using only the social housing stock of their own.

### The story

Until the 1980s authorities responsible for housing had relatively little communication with social and health services, and many homeless people fell between the sectors with their multiple needs. The Y-Foundation has been a pioneer in cre-

## Y-Foundation

#Construction&Renovation #Empowerment #Inclusion



Finland

ating cooperation both on national and local level. For several years scattered housing bought from private housing companies was the main activity of Y-Foundation and it is one of the key functions today. Over the years, needs have changed and new groups needing housing have emerged, such as refugees. Supported housing facilities have also been built for people suffering from severe mental health problems. During the past 10 years housing has been provided for the National Programmes on Homelessness based on the Housing First approach. Recently, the social housing stock has increased significantly and new concepts for both rental housing and support have been developed to match the needs of the homeless population and to prevent homelessness.



### Financial Information

The model is mainly based on national financial options and the principle of universal welfare services. An important prerequisite for operations has been the financial support from public sources such as ARA, the Housing Finance and Development Centre of Finland. Cities have also made contributions, for example by offering affordable building sites. Loans from banks and other financial institutions are used as well. Rental income is used to cover operational costs and to increase the housing stock. From the tenant's point of view the general welfare system is essential as it enables them to cover the rent.

### Impact

To date, the Y-Foundation now owns a housing stock of 17,200 flats. With over one hundred partner organisations, it is the fourth largest landlord in Finland and it is internationally active in networking and advocacy work to tackle homelessness. At



the end of 2018 there were 5482 homeless people in Finland. The majority were people living temporarily with relatives or friends.

### Transferability

The increasing adoption of the Housing First approach in homeless services proves that the Y-Foundation's model is transferable. Providing affordable rental housing is a prerequisite in Housing First and it could be achieved by an adequate provision of social housing. Other important requirements are flexible support services and social protection. The welfare benefit system should cover necessary rental and living costs to secure the home in case of unemployment or sickness.



#### For more information

Juha Kaakinen  
CEO, Y-Foundation





# Prevention

Introduction by **Björn Mallants**



**Björn Mallants** is director of the Association of Flemish Housing Companies (VVH), executive director of the ELENA H2020 project ASTER (Access to Sustainability for Tenants through Energy Efficient Retrofit"), initiated by VVH. He is also a member of the Housing Europe board of directors, where he is vice-chairman of the Economic and Financial Affairs Committee. He is a former vice-president of the social housing company De Ark and author of various books on social housing policy.

Prevention is the best solution to tackling all kinds of problems, including homelessness. By focusing on prevention, not only will homelessness be reduced, but also the circumstances that lead to homelessness will be addressed. Mental health issues, financial problems, conflicts with landlords... prevention is a triple win model for tenants, housing providers and society.

Working on prevention, especially with specialised social organisations, can really make a difference. Over the last decade, social housing companies in Flanders have focused very hard on prevention. That focus has resulted in a very low eviction rate, at this moment more than four times as low as on the private market. The approach is very broad. Reducing rent arrears is the most important objective. In the last couple of years, the percentage has been more than halved. Next, it is important to work together with different organisations that can assist tenants that have financial or other problems. Special target groups are also very important to address. In Antwerp, the SSeGa project provides support with mobile teams to tenants with mental health problems who are not registered to receive health care. This is now being implemented everywhere in Flanders.

The examples presented in this publication give a very good idea of the different models of prevention that are possible: focusing on a specific target group like students in Canada, developing a nationwide model like in Germany, focusing on the ownership market like in Spain or an approach based at a municipality level, with a special focus on migration groups, like in Helsinki.

This approach and focus on prevention provides social housing companies and other housing providers with a very important instrument to make sure that homelessness is tackled at the best opportunity: before it happens!

Providing equal access to affordable and quality homes is one of the main challenges in every country. Social housing companies and municipalities play a very important role in meeting that challenge. For vulnerable groups they provide a model in which solutions can (and must) be found. The very important message that this publication is sending is that when focusing on solutions, we are all partners. And when we work together, houses can become homes. And everyone should have a home...



## Helping Vulnerable Families against Abusive Lending



**O**ur Association, AHINOR, Afectados por la hipoteca Norte Gran Canaria (Mortgage Affectees North of Gran Canaria) is dedicated to advising people affected by abusive loans and bad banking practices on their homes. It works across the Canary Islands, with headquarters on the island of Gran Canaria, in the municipality of Teror. AHINOR has lawyers, psychologists and social workers available who collaborate in an altruistic way to help families at risk of becoming homeless find the best possible solution.

### The challenge addressed

Spanish banks have applied abusive clauses in mortgage loans offered to families for the purchase of homes. As a result of the 2008 crisis, some families were late in paying their loan instalments, and financial institutions applied abusive clauses, prohibited by the Court of Justice of the European Union. The fundamental problem that AHINOR is trying to solve is the potential injustice that occurs when a financial institution abusively tries to repossess a home. These abuses have led to families losing their homes, to family tragedies, family dissolution, or in the worst cases, to suicides.

### The solution

The main objective is to offer training to families with financial problems. The AHINOR team consists of a psychologist, a lawyer who represents them in the courts and lawyers who come from all over Spain to share their experiences in court, having helped families that have been victims of abusive lending. AHINOR is a volunteer-based organisation that helps families understand their rights and offers them the possibility of defending them in court to avoid situations that can lead to destitution or even suicide. In order to reach families, AHINOR offers weekly talks in which members of the Association share their experience about the problems they have had, how they have felt and the way in which they are being solved. For AHINOR, the solution to many housing problems in the Canary Islands is for families to be well-informed, so they know how to act against possible abusive behaviour by financial institutions. The psychological aspect is very important, and discussing similar situations among affected families helps them understand that these are not isolated cases, but that financial entities have acted in a generalised manner to try to reap the maximum possible benefit. The important thing is to inform families that they should not be afraid because the courts will rule in their favour.



## Impact

The Association has been active since 2010, and has since helped approximately 250 families, preventing them from isolating themselves from society due to the financial problems they are suffering as a result of the application of abusive clauses and interests. Little by little, the Association has been growing and has been able to reach more families. Thanks to the support of public institutions that are aware of this work, AHINOR has been able to organise several national congresses and invited prestigious judges, magistrates and professors. Regarding the return on investment, by ensuring that many families do not see the need to request social assistance from public institutions, in addition to increasing self-esteem and the feeling that those affected can act against the abuses of the banks, this avoids the allocation of resources from public administrations to host families that otherwise would be evicted.

## Replicability

The Association's model is undoubtedly transferable to other territories. In fact, in other parts of Spain there are Associations with protocols of action very similar to AHINOR's that have already helped many families.

## Resources

The professionals who collaborate with the association (psychologists, lawyers and social workers) do so on a voluntary basis. The authorities provide the location for the weekly meetings and financial support to organise congresses. In addition, when necessary, those concerned contribute money and food from their own pockets to organise events.



### For more information

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## The City of Helsinki's Housing Advice Service Tackles Evictions Effectively



**T**he City of Helsinki's housing advice service is structured housing social work that aims to prevent homelessness. The operations are based on client work and local cooperation structures between the authorities, the City of Helsinki and other local actors.

### The challenge addressed

In 2008, the number of evictions in Helsinki had increased to a total of 340. At this point, social services and property companies insisted on a joint effort against homelessness, for the prevention of evictions and for practical social work. According to property companies, the most urgent issues in the various districts in Helsinki were rent arrears, substance abuse, mental health issues and poor maintenance of flats, as well as various cultural conflicts between residents.

### The solution

Holding on to a home is a basic need. That is why it is very important to arrange public services so that people receive adequate support when they are at risk of becoming homeless. Preventing evictions reduces homelessness and the worsening of various health and social concerns. Housing advice in Helsinki has focused on developing cooperation with the largest property company in Helsinki (Heka) regarding the issue of rent arrears and other housing problems. It has developed a multi-channel service, which starts with an assessment of housing problems via an office meeting, a home visit or a telephone or e-mail consultation. Meetings and contacts are then arranged based on a need to respond to a certain housing problem. In addition to housing advisers (currently 16), the service has been improved with the addition of a psychiatric nurse. It also includes a tenant mentor programme for residents with a migrant background. In the programme, well-integrated migrant mothers and women support residents with a migrant background in need of help. Digital services have been developed to meet needs related to advice and guidance. Furthermore, the housing service also offers financial and debt counselling for residents in debt.





### The story

The housing advice service started in Helsinki in 2006 in response to growing demands from both social services and property companies. In 2009, national objectives for the housing advice service were introduced, and the service was developed in the direction of preventing homelessness, becoming part of the government housing policy to reduce long-term homelessness. Helsinki is currently in the process of preparing a homelessness action plan, which will emphasise the prevention of homelessness. As a special centre with expertise in housing and social work, the housing advice cluster is an integral part of the action plan concerning the prevention of the increase of homelessness, segregation and evictions in the future.

### Financial Information

The housing advice service is part of the City of Helsinki Social Service and Health Care Division. Some of the personnel expenses are paid by Heka and the Housing Finance and Development Centre of Finland (ARA). The estimated savings generated by the housing advice service range from €5000 to €20,000 for each eviction prevented. Based on the minimum saving (€5000), the service covers its own costs as long as it succeeds in preventing at least 23 evictions over the course of a year. This assessment is based solely on the immediate financial savings resulting from the eviction prevention, without considering the human impact of preventing evictions, the cumulative effects of which may be considerable.



### Impact

Housing advice operations have been found to be effective in reducing rent arrears, decreasing the number of evictions and strengthening the city's housing-related social work competences. Standardised cooperation processes and quick interventions have reduced the risk of homelessness for those who need support and have generated significant savings in public finances. Between 2009 and 2018, the total number of client contacts under the service was 62,153. Interventions made by housing advisors in the same period included:

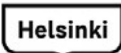
- 464 evictions overturned in court
- 6689 payment agreements on rent arrears
- 6356 cases of rental debt monitoring
- 2145 successful cases of people finding new dwellings
- A 45% decrease in evictions within Heka companies (193 in 2009; 106 in 2018)

### Transferability

The housing advice service in Helsinki can be transferred to other countries by adapting it to local operating environments, public administration structures and forms of financing. In Helsinki, housing advice has been the answer to local systemic changes related to social structures, segregation and public administration. For the initiative to be successful, it is crucial to collaborate with third sector operators dealing with issues of homelessness.

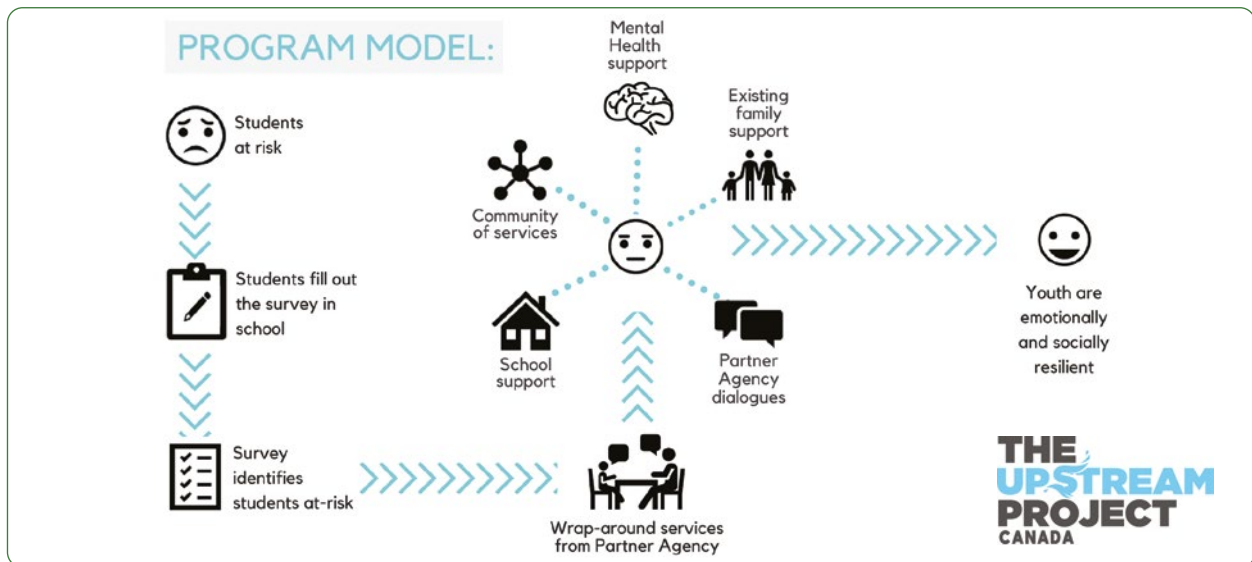
#### For further information

Anne Kinni  
Senior Social Instructor  
Department of Social Services and Health Care of the  
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# The Upstream Project Canada: Preventing Youth Homelessness



**T**he Upstream Project Canada (TUPC) is an innovative initiative aimed to prevent, rather than respond to, youth homelessness in Canada. It is an adaptation of The Geelong Project from Australia, and is part of the International Living Lab alongside Australia, Wales and the United States. Using a population screening tool, the project identifies at-risk young people and connects them to support that helps them remain in school and maintain stable housing.

## The challenge addressed

Every day, students all over Canada face challenges at home and in school such as stress, finding the right balance between school, friends, and family, and establishing their self-identity. These challenges combined with other risk factors can increase the likelihood of students dropping out of school, or even experiencing homelessness.

## The solution

TUPC's mission is to promote student well-being by working proactively to identify vulnerable students and support them in order to prevent them from dropping out of school and leaving home. The goal is to improve student support across the country by helping students gain access to coordinated services in their communities and to shift the response from being reactive to being proactive. Concretely, the project uses the Canadian Index of Adolescent Development, a population screening tool that is completed by all students from grades 7 to 12 to identify vulnerable students and their needs. The tool asks questions about their living situation, mental well-being, connection to peers and resiliency, amongst other things. The responses are then analysed by TUPC team to identify students in need of support, who will then be connected by a local case worker and offered the adequate services they may need to remain in school and in safe housing.

## The story

The project is adapted from the original Geelong Project in Australia. The work of The Upstream Project Canada is part of the Upstream International Living Lab (UILL), which is an

# Raising the Roof; the Canadian Observatory on Homelessness (COH); A Way Home Canada

#Youth #CrossSectoralCooperation #Community



Canada

international social research and development consortium focusing on the design, implementation and study of programme and policy interventions that foster systems change resulting in the prevention of youth homelessness. It is a partnership led by universities in collaboration with high impact community partners in Australia, the United States, Canada and Wales.



**GOALS:**

- 1) Improve student's overall and mental well-being
- 2) Increase school engagement
- 3) Decrease youth homelessness

## The Impact

The UILL consortium is part of a growing international movement for change. While at its most basic level, the Upstream Project involves collaboration between schools and service providers, the role of embedded research is central to the success of the model. The ongoing collection and analysis of data is important for continuous improvement, quality assurance, supporting systems change and informing sound public policy and investment. For this reason, leading research institutions play a central role as part of the consortium. The Upstream Project Canada has been piloted across five communities in Ontario since 2017, with a total of nearly 3000 students participating. Results from the project show that 3.3% of the participants are identified as at risk of homelessness and another 3.2% are at risk of psychological distress and school disengagement. During the project's pilot, a total of 128 students were connected one-on-one. Of those 128 students, 38 proceeded to receive various levels of case management support from a youth worker and the remaining 90 were provided with support, a referral to another programme, or stated that they would reach out to the youth worker in the future as needed.

## Success Factors

The key to the project's success is the coordinated community response and making sure that schools and service providers are working together. TUPC is confident in the success of the approach as it is based on Australia's COSS (Community of Schools and Services) Model, which found that youth homelessness, school disengagement and school dropout can all be significantly reduced with early intervention.

### For more information

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# Prevention of Homelessness Through Cooperation with Private Owners



**H**aus & Grund Deutschland is the largest association for private landlords and property owners in Germany. We represent about 900,000 members in 22 regional associations and over 900 local associations. In addition to our core activities of providing legal advice on tenancy, condominium, tax and urban law, our regional and local associations offer many other services and cooperation, including collaboration with social rental agencies or providers of assistance to prevent homelessness or to help people out of homelessness.

## The challenge addressed

66% of all dwellings in Germany are owned by private individuals and so represent a key player in potentially providing housing to those who are excluded. Meanwhile, private owners and landlords are a very diverse and fragmented group and difficult to reach out to. In parallel, private landlords are interested in renting out their property long-term, living in mutual agreement with their (hopefully long-term) tenants

and generating stable (but not necessarily high) income. The individual economic situation is an important factor when deciding on a tenant. The homeless assistance or social rental agencies have a key role in helping vulnerable people access housing. As mediators between the tenant and the landlord, they bring a level of trust to the traditional tenancy relationship, a trust that might not be there because of the individual economic situation of a possible tenant. This trust can be reinforced when our local association actively promotes collaboration.

## The solution

Haus & Grund Deutschland, the largest association for private landlords and property owners, encourages its members to cooperate with NGOs (social services providers of homeless assistance). Our local associations have different levels of cooperation with NGOs depending on the size of their membership and their capacity to provide additional services. We recommend different types of cooperation:

- *Low-threshold* cooperation: simple mediation between landlords and social services working with homeless people. Our local clubs inform their members about the possibility of working with social services. They provide contacts and information and do not play a role in the rental relationship.



- Some of our local associations have a cooperation through their own property management service. The property managers make a framework lease agreement with NGOs working with a person at risk of homelessness or who is already homeless. The agency supports the tenant. If the tenancy proves stable over time, the framework contract passes into a common lease between the individual and the landlord.
- A very *far-reaching* collaboration: the selling of long-term occupation rights to an NGO. This has mutual advantages: the agencies secure a number of apartments and the landlord secures income.

### The story

We believe Haus & Grund Deutschland members have a key role to play to support private landlords and property owners but also to encourage them to cooperate with NGOs in order to contribute to protecting vulnerable individuals from homelessness or getting them out of homelessness. These initiatives have helped to increase access to housing for vulnerable groups by facilitating cooperation between landlords and social agencies, fostering trust between them.



### Current Challenge

Action linked to homelessness prevention faces data protection and privacy law issues, which makes it difficult to involve NGOs at an early stage in case of unstable tenancies. The laws prevent the transfer of personal data to the homeless assistance agencies. As a result, legal action is taken instead of preventive action. In addition, current changes in tenancy law complicate the cooperation between NGOs and landlords. Legal changes aimed at tenant protection have weakened the legal position of landlords to such an extent that they can be reluctant to rent to vulnerable groups.

### Innovation

Our projects open the door of the largest housing provider group on the German housing market to those vulnerable and too often excluded from it. It is daring because it involves associations that represent and work for private landlords in Germany. By informing the landlords and getting them onboard, we bring about major change. These projects are innovative in two ways: they provide solutions to homelessness by using NGOs as intermediaries and they prevent homelessness: an achievement in the interests of both vulnerable individuals and private landlords.

#### For more information

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# Innovative Financial and Legal Mechanisms

Introduction by **Emmanuelle Causse**



**Emmanuelle Causse** has been the Director of UIPI (the International Union of Property Owners) since 2009, when she established the UIPI representation in Brussels. Emmanuelle started her career in EU Affairs in 2001, working for different organisations including the European Parliament, a well-known European think tank, the Ile-de-France region representation in Brussels and a European-wide umbrella association. She was also a researcher on EU policy at the Austrian Institute for Advanced Studies (IHS).

Innovation springs from cooperation. Homelessness, housing exclusion and energy poverty are multifaceted phenomena which have a horizontal impact on society. In such a context, one-size-fits-all solutions can never be the answer. An approach towards housing issues that aims to be effective for the locked-out should leverage active cooperation from all actors of civil society. Yet, the question is: how to establish durable cooperative models that encompass all these segments?

Thanks to increasing support stemming from the private sector, working jointly with the social housing sector and third party intermediaries, these challenges are continuously being addressed and treated through new approaches making use of innovative legal and financial schemes. From cohousing initiatives, renovation leases and self-renovation strategies to the creation of social purpose companies, which finance and manage investment programmes tackling both energy poverty and real estate vacancy; homeless people, young people, students and owner-occupiers are provided with the right means to access and stay in the housing market.

This chapter will present experiences of developed integrated cooperative models between the private and public sectors, whose goals range from providing shelter for homeless people to financially supporting low-income owner-occupiers to live in adequate housing. Despite the diversified nature of the approaches presented in this chapter, the idea of community building rests at its core.

## Chapter

# 8



# ASTER: Access to Sustainability Through Energy-Effective Retrofit



**T**hrough an innovative financial mechanism (the Association of Flemish Social Housing Companies) aims to develop a sector-based approach to tackling poverty by retrofitting social homes with solar panels and socialising the returns on investment to ensure that tenants benefit through lower energy bills.

## The challenge addressed

Low-income groups in Flanders are more likely to experience energy poverty than other income groups and face the highest risk of eviction and homelessness. The ASTER project offers a way to lower this risk by reducing their living costs. Through this project, VVH hopes to encourage social housing policy makers and practitioners to consider using policy areas such as energy, where there is relatively high social consensus, to leverage cross-sector stakeholder support and tackle all forms of poverty.

## The solution

VVH is setting up a social purpose company, an initiative between the social housing sector and the private sector, to finance and manage investment programmes which tackle

energy poverty. The company will act as a buffer between private investment and providing access to the benefits of renewable energy and energy efficiency for social tenants and therefore tackle energy poverty in a financially and socially sustainable way. The first investment programme aims to tackle energy poverty by enabling all social housing tenants to share in the benefits of the energy transition through access to renewable energy.

## The story

Part of the larger vision behind the ASTER project is to initiate a shift in the way stakeholders think about energy and the benefits of the energy transition, from what is typically thought of as a one-to-one relationship between the tenant and the energy supplier, towards a model of solidarity with fellow tenants and the local community.

## Financial Model

The ASTER project is supported by the ELENA programme, a Horizon 2020 programme for energy efficiency investments managed by the European Investment Bank (EIB). The project has a minimum investment value of €42 million, to retrofit 20,000 social homes with approximately 40 MW of solar panels. The programme is financed by public and private sources, working with the financing agency of social housing, social housing companies' own resources, and domestic Belgian banks. The activities required to prepare the implemen-



# Association of Flemish Social Housing (VVH)

#Inclusion #CrossSectoralCooperation #FinancialTool



Flanders, Belgium

tation of investment is supported by the EIB's ELENA, part of the European Commission's Horizon 2020 programme. One of the chief objectives of the project is to ensure that the social tenants share in any return on investment from the project (e.g. through further savings on their energy bills).

## Impact and Beneficiaries

The main actors impacted are the social housing companies and the tenants, specifically those experiencing energy poverty and those at risk of homelessness. The installation offers a minimum of 20% of savings on annual energy bills. Consequently, social housing companies can directly impact the risk of poverty by putting more money in the tenant's pocket and reducing the likelihood of arrears.

## Challenges and Limitations

The main challenge has been bringing together the appropriate set of actors to develop and implement the programme. The guiding ethos from the outset was to minimise costs, and that any profits would be kept and reinvested by the sector to maximise value for tenants and the local community. Therefore, it was important to set up long-lasting relationships with actors that shared this ethos. The challenge was tackled by developing market knowledge of the experts who could support the programme and painstaking procurement procedures, to ensure that experts with the right set of values were brought onto the project team. There are still a few legal issues to overcome in order to reduce energy poverty, for example regulation which facilitates energy production and sharing by consumers and organisations. Energy prices in Belgium are some of the highest in Europe. The implementation of the Clean Energy Package, and specifically the Renewable Energy Directive II, will have a large impact on energy costs.



The social housing sector will continue to emphasise the importance of implementing the Clean Energy Package for lowering the energy costs for those experiencing poverty.

## Socialising Rewards: An Innovative Collective Approach

This project is innovative for two reasons. Firstly, it effectively revolutionises the way that investments tackling energy poverty in Flanders are managed and financed by depoliticising these investments (outside of the regional and therefore national budget) and enabling practitioners closer to the tenant to define appropriate interventions. Secondly, it assumes a collective approach to ensure that all tenants benefit from the energy transition and save on their energy bill. Using novel approaches and technologies to share energy and the financial benefits of renewable energy integration is something that is really cutting edge in the social housing sector.



### For more information

<https://www.aster.vlaanderen/nl>



Co-funded by the Horizon 2020 programme of the European Union



## Helping the Most Vulnerable Owner-Occupants of Unhealthy Dwellings Renovate their Home



**A** PRÉMIS fights against social exclusion, providing help to homeless people or those in poor housing. Aprémis has developed several projects and innovative mechanisms to empower households at risk of housing exclusion and enable them to access adequate affordable housing or improve their living conditions. The NGO was established in 2011 from the merging of two associations strongly involved in integration work: APRES, which worked on the prevention of delinquency and ADMI, which helped reduce the length of stays for households housed in shelters.

### The challenge addressed

Some owner-occupants are unable to take care of their homes due to a lack of financial resources. Their difficulties might also be linked to a need for social support. Some dwellings become unsuitable to live in and the municipalities have to declare it unfit and forbid occupancy due to safety concerns. In such extreme cases, solutions need to be found to help the owner-occupants stay in their homes.

### The solution

Aprémis manages about 20 homes under a *bail à rehabilitation* (or renovation lease) in Amiens and the department of the Somme in France. The association is in charge of the rental management of these dwellings. The *bail à rehabilitation* is a complex legal instrument allowing homeowners to have their house renovated. The works can be undertaken by an external party, who will then rent the dwelling to the initial owner, so that the owner can stay.

Aprémis uses this, together with other complex legal and financial modalities of cooperation with the public authorities, to help vulnerable owners to stay in their homes. The owners sign this lease and temporarily delegate the management of their property to Aprémis. Aprémis refurbishes the home and the owners become, legally and temporarily, tenants. This model is a good tool to help very vulnerable owner-occupants of unfit housing but is by nature rather expensive. It is quite rare and is used only in extreme cases. It allows for overcoming otherwise insurmountable financial obstacles. The works conducted by Aprémis include important energy efficiency measures.



## The story

This is one story amongst many, rather than *the* story. In Amiens, Aprémis helped a couple with social difficulties associated with Diogenes syndrome (a disorder characterised by extreme self-neglect, social withdrawal and compulsive hoarding of rubbish) who could not stay in their house because it had been declared unfit and therefore unsuitable to live in by the local authorities, for safety reasons. Aprémis worked for three years with the family to make the house fit to live in, overcoming financial, administrative and social obstacles. The couple signed a contract to become tenants of their own house for 25 years, with a rent of €369.36 per month (equivalent to social housing prices). The house was renovated and its surface area increased, as well as its energy efficiency. In the future, the house will be able to accommodate a family. Until then, the couple will be able to stay in their home for as long as required.

## Social Support and Legal Innovation

The project took three years. Aprémis first obtained a building permit which had to be abandoned because the project was too expensive. Aprémis then proposed to split the dwelling into two homes and offered to rent the second home to generate income, but the occupants did not accept the proposal. Finally, Aprémis built a completely different project designed in partnership with the occupants. The financial partners and board of directors of the association agreed to this project and after three years the house was ready to be used. The occupants' confidence were sometimes lost because of administrative slowness and financial and planning authority constraints. However, throughout the project a social worker accompanied the occupants to explain and reassure them about the works. Aprémis is still working with the occupants to provide rental management and any other support required.

## Financial Information

The example mentioned above cost €140,000. Because of its size and expertise, Aprémis benefits from a special status allowing it to access national social housing subsidies. Of the total cost, €91,000 came from subsidies, contracted with different partners (the state housing agency, different local authorities and the organisation Fondation Abbé Pierre). Part of the total cost was financed by a loan borrowed by the tenants themselves.

## Replicability

Because it relies on several very specific aspects of the French legal and financial framework of refurbishment of unfit housing, the model is complicated to replicate. However, it can be a good source of inspiration for competent authorities or for advocacy organisations in any country with an appreciation of basic property rights: the rights to use, to earn income from and to dispose of, abandon, destroy or transfer ownership.

### For more information

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## Better Housing for Socially- or Space- Oppressed Communities



**P**artnering with Slovenská sporiteľňa's social bank, the project DOM.ov has developed unique experience in providing social, educational and support services to Roma communities in eastern Slovakia. It was created in 2016 and benefits from the knowledge of its founding organisations, which have been in operation for more than 10 years addressing social exclusion, poverty and housing difficulties of Roma communities.

### The challenge addressed

The desperate housing situation of marginalised Roma communities living in segregated areas, in slum-like illegal settlements, negatively impacts all aspects of their lives.

### The solution

A unique cooperation of different stakeholders—field work NGOs, municipalities, architects and a bank—has led to a project that enables Roma families to build small houses. The architects designed a small 50m<sup>2</sup> home meeting the A+ energy standard. We cooperate with local authorities to prepare plots on which these homes can be legally built, as well as preparing the technical infrastructure (roads, water, electricity and sewage). Through a collaboration with social workers and community centres, families are assisted and motivated to sustainably change their way of living. The project provides financial education, budgeting assistance and support with employment searching.

### The story

The housing microloan scheme was launched in 2016 as a unique partnership of DOM.ov and Slovenská sporiteľňa, the largest savings bank in Slovakia, which had the courage and good will to carry out the project. The big challenge at the beginning was to gain the trust and build up the motivation of Roma communities. The proposed project seemed to them like science fiction, they did not believe they would be able to buy a plot and that the bank would be willing to lend them money. Most families have no property or savings and irregular jobs at best. What helped the project to succeed was the credibility of the NGO field workers, support from the mayors and the assurance provided by the bank representatives.



## How Does It Work?

The bank set up a special guarantee fund for each site. The families start with financial education and one year's worth of regular savings to prove their repayment capacity and the accumulated funds needed for plot purchase. After purchasing the plot from the municipality and obtaining the building permit, they apply for a housing microloan which covers the cost of construction material. With the support of our experts, the families build the houses themselves, thus creating a strong emotional link to their house and ensuring proper care in the future. Upon moving into the legally built housing and registering their permanent residency there, the families become eligible for a housing subsidy that provides additional funds for the loan repayment. With this pilot project, we have witnessed how moving from sheds to a regular house completely changed family life overall.



## Results

10 municipalities took part in the project and 100 Roma families received financial education and started saving. 60 families managed 12 months of regular saving, 23 were granted housing microloans, the rest decided to invest the savings in improving their current housing. 19 houses were constructed in 3 villages. Once fully completed, families had a new legal house, they became eligible for housing subsidies and could start to repay their microloan. Regarding the job-searching

assistant provided, individualised career advice for the clients was developed. 25 social workers in different areas were trained to assist families. One area-upgrading project developed together with the project partners in the municipality of Lenartov, where a more complex housing strategy was also being piloted. For the next phase, 8 municipalities have actively started cooperation, 70 municipalities have attended an information meeting and, depending on how much funding can be obtained, there is a potential to initiate the work with hundreds of families.



## Financial Information

For one house, building material costs are estimated at €12,000, to which €600 to €900 must be added for the cost of the plot. These costs are financed through a mix of savings, loans from the social bank and subsidies. Housing benefit amounts to between €550 and €1200 per month, or between €6600 and €14,400 a year per family. The cost of social work support with the families is estimated at €8000 per family.

### For more information

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Projekt  
 DOM.ov



## An Innovative Financial and Legal Mechanism to Create More Affordable Dwellings



**S**olidarités Nouvelles pour le Logement provides dwellings for a limited time to very vulnerable households and supports them until they can move into permanent housing. In 2018, SNL housed 2894 people. SNL uses its expertise in both social work and real estate to design innovative financial and legal mechanisms to acquire and renovate homes and thereby increase the stock of affordable housing. Bertrand Lapostolet is the head of SNL-Prologues, the enterprise SNL created to manage its real-estate operations, and is convinced that efficiency is a priority when it comes to solidarity.

### The challenge addressed

While the French government estimates 500,000 new housing units are needed to ensure housing needs are met, barely 350,000 new units are produced each year. Although municipalities have the obligation to provide social housing, they don't always do and there is a clear lack of affordable homes. At the same time, some homes lie empty because their owners are discouraged from renting and managing their property because of taxation.

### The solution

SNL creates very affordable dwellings to house vulnerable households for a limited period of time and help them access permanent housing. Each family is supported by a social worker and a volunteer until they can access a permanent home. SNL has created SNL-Prologues, a real estate social enterprise to lead acquisition, renovation and management operations related to their housing stock. SNL-Prologues is the owner of the dwellings used by SNL to house vulnerable families. A social economy cooperative, SNL-Prologue has opened its capital to social savings funds and private investors. Because of its social purpose, it is exempt from paying taxes. Thanks to its financial capacity, expertise and advocacy activities, SNL-Prologues is able to work with local governments and design complex models including public subsidies to provide very affordable houses.

### For example:

- In a small town lacking very affordable housing, SNL convinced the local authority to delegate them its *right of first refusal* to buy a house rented unlawfully by slum landlords. SNL convinced the municipality to find adequate solutions for each of the households living in the house. Thanks to this priority access, SNL could acquire the property instead of another investor and transform it into decent and very affordable housing for 5 families.



■ In Paris, SNL uses a French law from 2006 to partner with private investors who give SNL-Prologues their *usufruct right* for a given period of time, which means SNL-Prologues bought this right and can rent the property. For the cost of €150,000, financed through subsidies from local authorities and NGOs, SNL will be able to house vulnerable households in 6 affordable dwellings for 20 years.

■ Also in Paris, SNL used the specific lease tool *bail à réhabilitation* (renovation lease) to become the temporary owner of a 110 m<sup>2</sup> apartment in the centre of Paris. Through refurbishment work, SNL reduced the energy consumption of the property by 35% and divided it into two smaller apartments to rent to two former homeless families. The owner benefits from tax incentives to rent the flat under this status and they will get it back refurbished after 18 years.



## Beneficiaries

SNL housed 2894 people in 2018, of which 1285 were children. 80% of the beneficiaries live below the poverty line, 82% were formerly homeless (of which 44% were hosted by family or friends, 23% lived in hotels, 18% in shelters and 14% slept rough, in caravans or in properties without authorisation). 44% of the beneficiaries were single-parent families, 20% were families with both parents and 33% were single persons. On average, people stay 3 years in an apartment rented by SNL and 97% of the people who left in 2018 left to live in permanent housing.



## Financial Information

The dwellings acquired by SNL-Prologues are rented to SNL, who in turn rents them to poor households with an average rent of €6.55 per m<sup>2</sup>. SNL estimates the cost of a real estate operation to be of €140,000 per housing unit for the dwellings they buy and renovate. When SNL uses leases to acquire dwellings for a long period of time, the cost is estimated at €131,000 on average. In total, the average annual cost of a dwelling, including the works, is €3660 of which 32% is financed by the rent paid by the households, 50% through public subsidies and 16% through private philanthropy. The financial support of public authorities amounts to €1841, while housing a family in a hotel room costs them €6240 per year.

### For more information

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## No Recourse to Public Funds Housing Project



**C**ommonweal Housing investigates, tests and shares housing solutions to social injustice alongside expert project partners. The No Recourse to Public Funds (NRPF) project is run in partnership with Praxis Community Projects, who provides practical, legal and emotional support for migrants in crisis or at risk, ensuring that their essential human needs are met and they are able to overcome the barriers that they face.

### The challenge addressed

In the United Kingdom, *No Recourse to Public Funds (NRPF)* refers to a condition imposed on some people due to their immigration status. Despite being allowed to reside in the UK, these people cannot benefit from any kind of support, which makes them especially vulnerable and likely to struggle to access housing. Whilst there is a legal obligation for local au-

thorities to house migrant families in the UK, there is no such obligation for single people, meaning that individuals who have fled violence, abuse and exploitation are then forced to sleep rough. In addition, the families that are provided with accommodation are often placed in sub-standard housing. This project seeks to meet both of these needs simultaneously by cross-subsidising the funding associated with the obligation to house migrant families to provide free bed spaces for single destitute women.

### The solution

The NRPF pilot project provides accommodation and support for destitute migrants. It is a shared housing project, where families are placed alongside single women in seven properties owned by Commonweal Housing in London. Praxis takes family referrals from a number of local authorities across the city and referrals of single women from third sector organisations working to support migrants. As well as good quality accommodation, the beneficiaries benefit from specialist support and immigration advice to help them resolve their immigration status and move on to more permanent accommodation.



# Commonweal Housing & Praxis Community Projects

#Inclusion #CrossSectoralCooperation #Community



United Kingdom

## Innovation

Many existing housing projects operating for this group of people across the UK are reliant on good will offerings from individuals or organisations. This project is innovative because it set out to offer a self-sustaining financing model to provide accommodation for a group that is traditionally seen as *hard to house*. This project shows that a cross-subsidised model can work to support a target group, with income dedicated to other target groups as one possible revenue stream. Through developing this funding model and recognising the need for not only accommodation but bespoke support as well, Commonweal and Praxis have sought to show that alternative models are feasible.



## Challenges

The first challenge is property prices in big cities like London, which make it difficult to find homes and sustain the model. Another challenge for the project has been to build relationships with local authority referrers. A majority of London's 32 local authorities have not engaged with the project. Numerous relationships with local authorities had to be built, and these authorities often seek the cheapest possible accommodation, which wasn't what this project provided. This makes it difficult to maintain occupancy levels for the project, which is an ongoing challenge. Inappropriate referrals also included individuals with a history of high-risk domestic abuse, which the project could not support. Due to the nature of the shared accommodation it has been important for Praxis to assess

referrals in a way that considers whether they will get on with other people. However, throughout the project's life cycle, there have only been a couple of incidences within a house. Most relationships have been positive and helped to forge mutual support for participants.

## Results

In 3 years, 46 households were accommodated, 14 of which were single occupants who would have otherwise been homeless. During this time period, the number of local authority referrers increased from 2 to 7. This illustrates a shift in attitude from these bodies to recognise the benefits of this model, as the housing provided is more expensive than average temporary accommodation. In addition, a final evaluation of the project suggested that the quality accommodation, advice and wraparound support contributed to families' asylum claims being resolved faster than they otherwise may have been.

## Financial Information

Commonweal Housing raised an investment fund of £2.3 million from social investors (Esmée Fairbairn, City Bridge Trust, Big Society Capital and Trust for London) to purchase seven properties. This fund also covered refurbishing, legal and external evaluation costs. The properties are leased to Praxis at below market rate for a period of seven years. The annual cost of the project is £249,575 and is paid with the funding raised from local authority referrals.

### For more information

<https://www.commonwealhousing.org.uk/projects/no-recourse-to-public-funds>

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## More Affordable Types of Homeownership: Shared Ownership and Temporal Ownership



**A** law passed in 2015 by the Catalan government allows regular people to become homeowners without risking over-indebtedness and without the need for intrusive public policies. Developed by the UNESCO Chair on Housing, it consists of fractioning ownership by shares or by time, thus making homes more accessible and affordable.

### The challenge addressed

A central reason for the the 2007-2008 financial crisis was the rapid increase in homeownership rates. Consequently, many blamed homeownership (as a type of tenure) and mortgages (the way to finance its acquisition) for the increase in evictions and housing exclusion in many countries. However, we now know that the problem was neither homeownership nor mortgages (which have existed since the sixth century). The problem was the lack of alternative housing tenures to homeownership. Thus, many families were driven to buy, regardless of whether they could afford it or not. Little has been done to draft and implement functional alternative housing tenures to homeownership, especially where the welfare state is relatively weak.

### The solution

In this context, so-called intermediate tenures play a special role, especially those that mix the pros of homeownership (stability, freedom, autonomy, etc.) and tenancies (flexibility and, theoretically at least, affordability). Catalonia has implemented two new types of alternative housing tenures in its Civil Code: shared ownership and temporal ownership. It is the first time since Napoleon times that a civil law jurisdiction has allowed the fractioning of ownership by percentage (shared) or by time (temporal), making it more affordable as it avoids household over-indebtedness. Shared ownership provides the buyer with a share of the property, while the other share is owned by the seller. The buyer uses the property exclusively and pays rent for the share they do not yet own. They have the right to progressively acquire more shares on the property. Temporal ownership allows a new owner to acquire ownership from an original owner, but only for a certain time period: between 10 and 99 years under Catalan law. During this time, he or she has all the powers on the property, as he or she is considered a temporal owner. Shared ownership and temporal ownership can be combined, thus making housing even more affordable while preserving the essence of homeownership.



## The story

The UNESCO Chair on Housing at University Rovira i Virgili drafted the first version of the law and advocated for it until the Parliament of Catalonia unanimously approved it. The measures originated in research that began in 2009 and finished in 2015 with the enactment of the law, after speaking to many stakeholders to develop reliable and flexible instruments. The UNESCO Chair on Housing is the first of its kind and a partner of the United Nations to implement its New Urban Agenda. It takes stock of the last 20 years of interdisciplinary research and has 11 public and private partners. The Chair has promoted the development of 5 housing laws, advised public and private entities and participated in 28 national and international competitive research projects. It has 18 researchers and has trained more than 10,000 professionals in housing.

## Financial Information

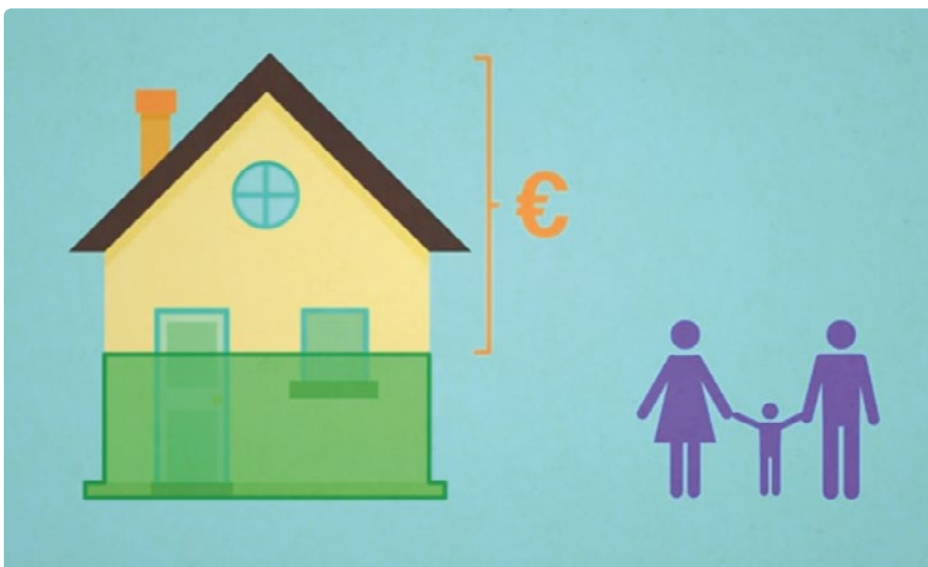
As it consists in an Act, the project does not entail any cost when the two intermediate tenures are used between two private parties (the seller and the buyer). They can also be used by the public administration to undertake public policies. In fact, since 2018 the Catalan government has been using temporal ownership to temporarily sell dwellings to municipalities and third sector institutions so they can increase their supply of social housing.

## Impact and Beneficiaries

Since 2015, shared and temporal ownerships have enabled general agreements between parties that in turn have allowed many to become homeowners while avoiding over-indebtedness. Temporal ownership has allowed less-affluent municipalities and third sector foundations and associations to increase their social housing stock. The primary beneficiaries of the initiative are households earning between €1000 and €2000 per month, who do not wish to become tenants but cannot afford full homeownership. As shared ownership and temporal ownership are civil law tools, anybody can use them on any type of property, and they do not entail any public cost. They can simply use them as attractive alternative housing tenures to traditional homeownership and generally undesired and expensive tenancies.

### For more information

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# Mobilisation of the Private Rental Sector

Introduction by **Daniela Unterholzner**



**Daniela Unterholzner** is managing director of neuneurhaus and neuneurimmo in Austria. She is a marketing expert who previously worked in the fields of innovation management, cultural management and education. Empowering people in their lives and actively shaping society has always been her inner motivation.

Integral to *housing for all* is reaching out to a wide diversity of people while promoting social cohesion amongst an otherwise excluded and disadvantaged segment of the population. Housing can play a key role in enhancing the social fabric of a given area.

Housing for the poor in this sense is not only an issue of social housing but a matter of socio-spatial cohesion and of public duty and responsibility. Understood as a human right, it may compete with the human right to ownership and its protection, but has to be prioritised and protected against any rights of (neoliberal) value creation. Especially when it comes to value creation in real estate industries, it is important to remember that the fundamental premises of supply and demand don't work because the real estate market industry is imperfect due to its structure: supply and demand balances can never be achieved because of the immobility of market goods and the inability of production time to react accordingly to changes in demand. The effects are disruptions in the supply and demand chain which (re)produce and consolidate inequalities that become visible in socio-spatial stratification (territorial segregation).

The recipe to avoid social and territorial stratification is to develop and implement strategies for housing that include all segments of the housing market.

Social cohesion can only be achieved when underprivileged people no longer need to be accumulated in predefined and stigmatising labelled niches of *housing for the poor*, such as *prospects* or *socially troubled areas* in social housing segments. This happens as soon as promising new strategies of inclusion, both in the public and private market, gain space and impact. The articles in this chapter showcase such strategies in various site-specific contexts and on different scales. They also give examples that such strategies need not necessarily (only) follow beaten paths between ideological poles that are claimed as mutually exclusive. Rather, they provide insights into strategies for creating win-win situations, as well as highlighting the often-dissolved and underestimated will and potential of players from the private sector to co-create and support social change.



# Social Rental Intermediation: the Belgian Model



**S**ocial rental intermediation is a relatively new way of mobilising private market rental stock for social purposes in Europe but has a long tradition in Belgium. The idea is to incentivise private owners to make parts of their private rental stock more affordable and accessible to vulnerable people.

## The challenge addressed

Seeking to mobilise private rental housing stock for social purposes might at first seem paradoxical. Private housing is the property of private actors who expect a legitimate return on investment, and who are not intended to substitute social landlords. However, in Belgium, 70% of private landlords are small landlords. In addition, the private rental sector is increasingly the home of modest households, with more than a quarter of European households spending more than 40% of their income on housing, which makes the social question in the private rental market a relevant and necessary public policy concern. Even if political will to invest and build more social housing existed, several years would be needed before this could be realised.

## The solution

Social rental intermediation establishes a link between private landlords and people generally excluded from the housing market. The third party might be a public authority or a non-profit organisation, often financed through public funding. It provides incentives (mostly financed by public funds) to landlords who agree to rent their property at a reasonable price and benefit as a counterpart from guarantees regarding rent payment and maintenance of their property. Conditions include allowing the social rental agency to choose the tenants and apply rent levels inferior to market prices. The Social Rental Agency (SRA) carries the financial risks linked to unpaid rents and maintenance of the property. This might also include support in renovation management and other incentives such as tax advantages. Beneficiary households can access social support when needed, usually organised by the organisation running the SRA.

## The story

In Belgium, SRAs were first created at the end of the 1970s and are now institutionalised. In Brussels, the SRA Logement pour Tous, for example, was first created as an initiative of a non-profit organisation to help migrant families find affordable rooms with the assistance of social workers due to them being discriminated against. SRAs were institutionalised by housing legislation in 1997 and have since been sponsored by the government.



### Challenges to Development

The challenges met by policy makers in designing a social rental intermediation scheme and scaling it up include being able to find the landlords and properties, especially difficult in metropolitan areas; supporting the financial risks linked mainly to rent payment; and defining the criteria for eligible tenants. Another challenge is to make sure SRAs reach the households with most difficulties and enable them to access the same rights as other tenants. In Flanders, the model is undergoing some fundamental changes, with governments aiming to open it up to middle class households.

### Financing

SRAs are financed through public funding. There is the difficulty: SRAs now represent an attractive investment for owners as rental agencies and public authorities who support them bear the financial risks and guarantee durable income and tax exemptions. In Brussels, some large investors, encouraged by fiscal incentives, are starting to invest heavily in the construction of flats intended for rental intermediation. This policy has been a true success in Belgium, where SRAs have gained 6500 extra units in the last 4 years.



### The Impact

In Brussels, there are 23 SRAs managing 5500 houses or flats with an annual growth of 10%. The success can be explained by the incentives of the regional government including tax exemptions and reduced VAT on new dwellings (12% instead of 21%). Larger companies are investing in big operations, usually involving building 100 or 200 flats. This represents a significant opportunity for SRAs to quickly increase their stock of dwellings. However, the incentives that apply in Brussels only require making the flats available for rental agencies for 15 years. What will happen if landlords decide to recover their property after 15 years and rent it at market price?

### Future of SRAs

In a context of a dramatic increase in homelessness and housing need, rental intermediation can help mobilise private stock to face housing needs in the short-term. Rental intermediation is a useful short-term solution to creating more affordable housing quickly. It allows access to a very important part of the housing system not always appropriately tapped-into, and can add extra value through renovation, mobilising private stock and fighting discrimination. However, it is only a short-term lever and should not be considered as a replacement for social housing which constitutes a long-term guarantee for protecting affordable housing stock.

#### For more information:

Fédération des Agences Immobilières Sociales/  
De federatie van de SVK's

<https://www.fedais.be>

<https://www.fedsvk.be/>



## A Window of Opportunity: First Experience of a Social Rental Agency in Warsaw



**H**abitat for Humanity was established in Poland in 1992 as the first Habitat presence in Europe. Habitat has been fighting for affordable housing through the construction of new affordable homes, renovations of condominium blocks and advocacy initiatives. We would like to share the results of our work implementing the social rental agency model at the pioneering stage in Poland, as a pilot project in the frame of the European HomeLab programme.

### The challenge addressed

Poland has a greatly underdeveloped rental housing sector: due to the massive privatisation of the housing stock in the 1990s, 85% of it is currently owned by private individuals. Only 8.7% belongs or is managed by municipalities. Private rental is very small: 6% of people live in properties rented on the private market. The average waiting period for social housing in large cities is between 2 to 7 years, and up to 20 years in smaller cities. There is a lack of alternative instruments that could assist people in need of housing. Despite a very low un-

employment rate, estimated to be 1.5% in 2019, both the lack of stable employment and low salaries have been a barrier to renting accommodation in Warsaw, and landlords have been reluctant to rent to low-income households, single mothers and immigrants.

### The solution

The social rental agency combines rental housing support, employment services and social work within a single institutional framework called a Social Rental Enterprise. It addresses the issue of housing shortage, poverty and unequal work opportunities based on the evidence that these issues should be addressed in an integrated approach. It provides access to affordable housing for people who are excluded from the private market, cannot afford a mortgage, do not qualify for social housing, or are on long waiting lists for municipal housing, meaning their housing needs are not met. 41 households are supported by 3 specialists in social rental management, combining rental administration and social work. The team assists clients in engaging in the job market and maintaining secure tenancies. They also ensure that clients take full advantage of social services available to them from the government like housing allowances and public employment agencies. The flats are either given by the municipality or found on the private market.





## The story

Considering the above-mentioned context, Habitat for Humanity Poland was looking for opportunities of implementing new housing-led solutions to help those in need. Habitat Poland has been actively researching and advocating for the social rental agency model since 2015. It resulted in preparing feasibility studies for several Polish cities as well as several publications and the recognition of the model at ministry level. Although a call for bids to implement the model was made in 2016 by the Polish government, initiating the social rental agency became possible thanks to the HomeLab project. The HomeLab programme is led by the Metropolitan Research Institute, based in Budapest, Hungary. The project ran from October 2017 to September 2019 and included 5 pilot projects implemented by NGOs in four Central European countries: Poland, Slovakia, Czech Republic and Hungary. The HomeLab project is a collaborative enterprise between countries with similar economic and institutional features. Knowledge exchange between co-applicants throughout the project has been crucial in terms of designing pilots, coping with difficulties during implementation and monitoring and elaborating national models.



## Innovation

While social rental agencies are well embedded in homelessness policy in countries such as Belgium or Great Britain, in Poland the introduction of such a housing-led solution is regarded as a true novelty and considered to be at the pioneering stage. Considering the under-developed nature of the private rental sector in Poland, alongside Poland's dire housing shortage and lack of social housing, the potential for social change presented by the model seems vast as it clearly fills a gap.

## Impact

Although the project's impact is limited to 41 households, once proven successful it presents a high potential to upscale. Sustainability and scalability were prerequisites in order to receive the initial EU funding. The programme will be evaluated at the end of 2019.

## Financial Information

Funding was secured until September 2019 thanks to the EU Programme for Employment and Social Innovation grant. The grant for the pilot amounted to €320,000 in addition to which Habitat Poland contributed another 20%. The grant covered most of the project's activities. Habitat Poland's own funding was used to cover the renovations of seven flats and equipment for 14 flats, as well as to create a guarantee fund. Habitat for Humanity Poland has been trying to raise funds to allow the project to be continued. First attempts have resulted in the promise of €27,000 for a year from Benefit Cosmetics.



### For more information

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## La Ch'tite Maison Solidaire : Using Airbnb Income to House Vulnerable People



La Ch'tite Maison Solidaire is a small-scale project created by French citizens in Lille and its outskirts. The idea is to make use of extra living space to support people sleeping rough or in inadequate housing in Lille migrant camps.

### The challenge addressed

In France, 4 million people face housing difficulties. Yet many of us live with *extra living space* (the average available extra living space per person is 45 m<sup>2</sup>). Fondation Abbé Pierre once said, "we are not doomed with misery; it is just the result of our lack of imagination to invent sharing". This was the starting point: how could we share the comfort we have in excess?

### The story

I am a banker who, after work, would exchange my suit and tie for my jeans and running shoes and go to help in migrant camps here in Lille, France. I was born into a privileged family and I am thankful for that. In the organisation I volunteered with, I met Tony, born in a migrant camp.

Alone in a home of 150 m<sup>2</sup>, I faced this question of how to share the comfort I have in excess, and my culpability rose. I was not ready to open my house to refugees, because of the commitment it would require and because of my daughter: I was afraid to create unstable conditions for her upbringing. But one day, my friend Tony and his family faced eviction from their camp. I had to think harder.

### The solution

I knew I could host from time to time, but I did not want to commit. I knew Tony and his family needed stable housing. While thinking about it, I remembered my divorce and using Airbnb every second week. At this moment, I shouted to myself, "Eureka!" I decided not to host Tony, but to host tourists and with this money I would rent a house for Tony. Here was a new way to share my excess of comfort!



## Financial Information

It is a very new project. In 2 years we collected and used €50,000. The money was used to provide housing to a homeless woman for 7 months and to a 5 member family for 2 years. We also covered the construction costs of a solar-powered shower and outhouse in a migrant camp. The rest was given in donation to many charities.



## First Impact and Future Plans

We started with my house and are now a network of 30 houses and volunteers. Those who do not have extra bedrooms to rent have participated by providing services such as concierge or coaching. A hope for the future of the Ch'tite house concept and network is to establish an independent platform to enable us to be less dependent on Airbnb.

### For more information

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[Facebook.com/Chtitemaisonsolidaire](https://www.facebook.com/Chtitemaisonsolidaire)

YouTube presentation (in French):  
<https://www.youtube.com/watch?v=oeN3YjJQgT8>  
<https://www.airbnb.com/rooms/18237737>





# Homelab Romodrom



**H**omelab Romodrom is an EU-funded project piloted in the Czech Republic seeking to bridge the gap between socially excluded people who struggle to find adequate housing and private landlords with vacant housing stock.

## The challenge addressed

In the Czech Republic, the possibilities of accommodating people in appropriate housing are very limited as there is very little social or municipality housing. The majority of the housing stock (approximately 80%) is privately owned. At the same time there are many flats, owned by private landlords, that are empty and do not generate any profit. Romodrom helps vulnerable groups of people, who are socially excluded or threatened by social exclusion, mainly of Roma origin. The prejudice against Roma and socially excluded people is very high. However, when there is ongoing social service provision and communication with both parties—in this case the prospective tenants and the landlords—a consensus can be reached.

## The solution

Homelab Romodrom is a pilot project that aims to connect the two above-mentioned parts: people in search for better housing, and private landlords searching for secure tenants. Romodrom looks for housing possibilities for people who come from socially disadvantaged backgrounds. Most of Romodrom's clients need to overcome their current housing situation: they live in overpriced hostels, they are under threat of eviction, they live in overcrowded households or they live in inadequate living conditions (poor hygiene standards, lack of personal space or in places with high crime rates). Romodrom works very closely and intensively with families or individuals who want to change their housing situation while cooperating with private landlords (explaining the pros and cons of having the tenants from the target group of the project, explaining the social accompaniment, dealing with neighbours in the building). If successful, the outcome is a lease agreement between the client and the landlord. Social services are present in the preparation phase, during the move of the client and for several months following the move according to the client's needs. The project is beneficial for both sides: clients are able to take on a long-term tenancy while the landlord has the flat occupied and can make a profit. To secure the income of the household, Romodrom also provides debt counselling and motivates the clients to find suitable employment.



## The story

The HomeLab Romodrom pilot project is funded under the EU Programme for Employment and Social Innovation. It currently operates in three regions : the Moravian-Silesian Region, Pardubice and Olomouc.

## Results

The preliminary results are based on the pilot participation of 74 people. From this group, Romodrom helped 24 people move and 15 people to find employment. 10 people found both: new housing and a new job. 5 people found a job but have not yet found adequate housing. Significant public savings were made in cases of families who were able to find new housing, especially on the housing allowance. This led to a reduction in public spending for social housing. The families were desegregated, which is not only beneficial for themselves but also has positive spillover effects for the entire community. If participants foresee any trouble, they are able to deal with it

in advance with help from the social workers. In the landlords' cases, the project led to a lessened sense of prejudice and a change in perception of socially excluded people.

## Challenges

The main challenge was personnel. After the first year of the pilot, Romodrom had to completely change one team in the Olomouc region. It takes an average of two years to build the trust of the clients and become a trustworthy partner for other NGOs and institutions. The pilot was delayed in this region due to these reasons. Romodrom adopted a new strategy to gain clients. It started to cooperate with temporary accommodation and aimed to engage with the clients who were ready to move based on the opinions of social workers from the institutions. The strategy did not work and the clients did not pass Romodrom's criteria for being re-housed. The negative approach of some municipalities was also a challenge. Initially Romodrom wanted to target to municipality housing in addition to private housing, but many municipalities denied cooperation.



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## **CREDIT PHOTOS**

The majority of photos have been provided by the projects to illustrate their presentations.

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**The 50 solutions** presented in this publication have been selected from over 100 daring, outside the box initiatives by a steering group of housing experts from around the world. They were identified through an open call answered by academics, architects, urban planners, civil servants, social workers, activists, social housing providers and others in Europe and beyond.

These projects focus on providing decent and affordable housing to those affected by or at risk of homelessness and use many different means including innovative construction, activation of vacant land, new financial and legal mechanisms, innovative social housing and more. They represent local efforts to overcome financial and political barriers in the field of housing and ad hoc solutions to fill the gap left by existing housing systems. We have gathered them in the hope of inspiring more courage and creativity in housing policy.

Our hope is for this initiative to mark the beginning of a long-term housing solutions community of practice determined to connect, identify, share and implement impactful ideas that make a difference to people's lives by providing adequate affordable housing solutions for the locked-out.

**Did these solutions leave you feeling inspired, encouraged or perhaps surprised? What is missing?**

**Keep the conversation going at [www.hsp.collaplan.com](http://www.hsp.collaplan.com)  
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Thanks to the support of:



FEANTSA (the European Federation of National Organisations Working with the Homeless), the Fondation Abbé Pierre and Housing Europe have joined forces to address the deteriorating housing situation for low-income and vulnerable people in Europe, worsened by the financialisation of housing and dramatically

demonstrated by recent increases in homelessness. Together, we established a partnership, the Housing Solutions Platform, a new, expertise- and practice- driven initiative to identify, debate and promote innovative solutions for affordable housing in Europe.

You can find more information and link up with the Housing Solutions Platform at [www.housing-solutions-platform.org](http://www.housing-solutions-platform.org)