



**BEST PRACTICE IN TACKLING HOUSING EXCLUSION  
AND POVERTY** Towards 2010: European year for  
combating poverty and social exclusion

# Exchange



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# Introduction

## **New Parliament, new Commission but same serious challenge: poverty and social exclusion in the European Union.**

Will the newly elected European Parliament and newly designated European Commission give a real impulse to the reduction of poverty and social exclusion in Europe? And will the EU find ways to support the work of regional and local actors, including social and cooperative housing, in creating more social inclusion?

### ***Worrying context***

At least, it should, as the commitment made in 2000 by the Heads of State and Government in Lisbon to make a decisive impact on poverty by 2010 has failed to produce the expected results: today, 16% of EU population are still at risk of poverty (78 million people), which means that there was no significant decrease since 2000, and there were even increases in some countries like Belgium, United Kingdom and Poland; the at-risk-of-poverty rate is even higher for women (17%), children (19%) and older people (19%). This situation might be worsened by the increasing unemployment rate in the EU Member States. The number of unemployed in OECD countries was expected to rise by about 8 million people between 2008 and 2010 in the aftermath of the financial and economic crisis.

While we still lack European data about the impact of this crisis on the impoverishment of social and cooperative housing residents, we can reasonably expect that the demand for affordable housing will increase with the socio-economic effects of

the crisis. And we can expect that this demand will come from people whose income will have dropped after losing their jobs or after being forced into part-time work. Therefore, social and cooperative housing organisations will have to cope not only with an increasing demand but also in many cases with decreasing monetary resources of their residents.

### ***Little room for manoeuvre but crucial battles for social housing***

### **What can the EU do against this worrying context?**

Generally speaking, it is crucial that the EU through its various institutions (especially the European Parliament and the European Commission) recognise the variety of conceptions and missions of social and cooperative housing (in other words the not-for-profit housing sector) in the EU but as well take into account the specificity and added value of that sector for the public good. Why is it so important? Because if we want to achieve this basic requirement of our society (that each individual has their rights to adequate accommodation met), social and cooperative housing have to be a powerful driver for it; by providing decent and affordable housing for all in economically, socially and environmentally sustainable neighbourhoods where all can reach their full potential. And for this to happen, we need to adapt our work to both the local context and to the evolving social demand. We need to be supported by the EU not hampered or constrained by a uni-dimensional approach. We also need to be recognized as a critical tool for dealing with the multiple dimensions of market failure. That makes us different



David Orr  
President

from commercial services providers.  
That makes our societal added-value.

Be it in the broad EU political guidelines like the post-2010 Lisbon Strategy, in non-binding initiatives around the Social Agenda, or in legislative proposals related to the internal market rules, the EU could indeed contribute a lot in promoting the plurality of social services conception (including social housing) and reinforcing their role for social cohesion. The now well known conditions are:

- An appropriate legislative framework that allow operators on the ground (including social housing providers) to pursue their wide range of activities in benefits for the community without being over-constrained by competition or public procurement rules that, for instance, question their privileged link with the community or do not take into account the overall and long term effects of those services and further investments
- Access to EU funding for innovative projects, transfer of innovation, training of people that will allow to adapt successful approaches to a new context for example in the field of financial, employment or educational services to residents
- Positive communication around the added value of social services provided by social and cooperative housing organisations but also around the necessity to keep on building social and cooperative housing to cover the need of an increasing number of households despite claims focusing on urban shrinkage.

The objective of CECODHAS is to work with the new MEPs in the

various Committees of the European Parliament but also with officials of the European Commission to ensure that our voice be heard and that those conditions emerge.

### **2010: a turning point**

2010 means the end of the current and from a social point of view unsuccessful Lisbon Strategy as well as the discussions over its future. The first discussions over the financial perspectives of the European Union – including Structural Funds – (for the period beyond 2013) but also the “celebration” of the European Year against Social Exclusion and Poverty. While the first two will require intense negotiations between Member States and the European Parliament (to which we will also express our vision and our concerns), the European Year is a good opportunity to show the wide diversity of types of interventions, target groups, issues addressed by social and cooperative housing providers aiming at tackling housing and social exclusion. Each Member State will implement (mainly through calls for proposals) a national programme whose broad objective is to raise awareness about the fierce reality of social exclusion and poverty as well as the various initiatives already in place to take up those challenges. Communication campaigns and seminars in partnership with associations are examples of what social and cooperative housing providers can organise with the financial support of national authorities.

Telling the true and positive story of our role in creating social inclusion by investing in economically, socially and environmentally sustainable neighbourhoods where each

individual can reach their full potential, but also explaining the necessary conditions for us to do it well and even better are crucial, especially in those times of crisis. The newly elected European Parliament and the new European Commissioners will give us opportunity to make our case. That means further battles to win for CECODHAS in the year to come!

This special edition of CECODHAS Exchange was prepared by the CECODHAS Observatory. Edited by Darinka Czischke, Alice Pittini, Claire Roumet, Joe Frey, Daphne Harshaw. Executive Director Paddy McIntyre. Design Sarena Clarke. CECODHAS, Housing Europe Centre, 18, Square Meeus, 1050 Brussels, Belgium. Tel 00322 5410569. European Commission's Register of Interest Representatives No. 0124622797-55 [www.cecodhas.org](http://www.cecodhas.org)

# Housing Exclusion thematic briefing October 2009



Darinka Czischke  
Research Director

Housing exclusion has been increasingly on the public debate in most European countries over the last decade. Worsening affordability, rising homelessness in many parts of Europe, the surge of shanty towns in some cities and the emergence of new forms of vulnerability are quoted as rising trends across Europe. In addition, the current economic crisis has put financial and housing systems in the spotlight as not responding to housing needs in times of crisis.

This challenging context calls for a better understanding of the complex and changing nature of housing exclusion. What does housing exclusion mean today? What are the main trends? What are the responses housing actors are putting in place to address these challenges? These are some of the issues this briefing aims to address in an effort to contribute to better policy and practice.

## ***I. What do we understand by 'housing exclusion'?***

The term 'housing exclusion' is used to refer to an individual's or a household's lack of housing, or to their inadequate housing conditions. It is worth noting that in the past homelessness and housing exclusion have been described in rather static terms, i.e. they have been linked to a situation of material poverty which might be improved through certain policy interventions. However, as we posit in this briefing, the current reality of poverty and housing exclusion is far more complex than that. Today, people can be poor and not suffer housing exclusion, or they may not be poor and yet not have a home. This paradox is explained in terms of the new types of vulnerabilities people are facing in today's society and economy, as we

will develop later on, and which have important implications for housing.

Therefore, in this briefing we adopt a broad and dynamic definition of housing exclusion, covering different dimensions of the problem as well as the processes and circumstances determining the ability of an individual or household to access and remain in adequate housing. Indeed, these circumstances might and do change over a person's life course, with deep implications for their wider social inclusion.

## **Housing exclusion and new forms of vulnerability**

Over the last decades, a discussion about the need of a more 'dynamic' approach to poverty and related concepts such as social exclusion has given rise to the idea of '**a new vulnerability**'. This idea refers to individuals or households who are at risk of poverty and exclusion as a result of a number of factors such as inadequate and/or variable income, low education levels, geographical isolation (for example, living in a remote area or in an area without transport connections), unemployment or precarious employment, disabilities, belonging to an ethnic minority, advanced age and loneliness, lack of information on rights and benefits, etc.

In France<sup>1</sup>, for example, there is a recognition that traditional post-war social protection systems are unable to cope with new economic and societal circumstances that are creating new kinds of vulnerability. Abrupt and frequent financial and family breakdowns are affecting more and more people's lives, making these people come out and fall back again

<sup>1</sup> Les Cahiers No. 128.  
*L'adaptation de la gestion des organismes d'Hlm à l'accueil des ménages vulnérables. Besoins, principes d'intervention et modes organisationnels. L'Union Sociale pour l'Habitat.*

into poverty and marginalisation over time. The post-war security granted by stable, long-term jobs guaranteeing ascendant housing careers and rising living standards over an individual's life course do not suit today's reality.

This 'new vulnerability' is characterised by the emergence of mass unemployment and precarious working conditions for those in the labour market. This precariousness translates into difficulties to comply with rent guarantees in the rental market and to ensure regular rent and/or mortgage and charges payment since the available resources vary from month to month. In addition, new working conditions (e.g. irregular working hours, double-employment, etc.) have an impact on people's ways of life, notably on parenting and on living together with other people in buildings and housing areas.

As a result, there is a need to re-evaluate the traditional mission and core task of social housing organisations, which now go beyond the provision and management of a dwelling, and include much broader and complex tasks such as neighbourhood management, provision of domiciliary care and social services to tenants with special needs, and a stronger involvement in local communities.

### **The multiple dimensions of housing exclusion**

We have defined housing exclusion as a dynamic process resulting in a lack of adequate housing. The UN Article 11(1) of the International Covenant on Economic, social and Cultural Rights includes the right to adequate housing. The Committee on Economic, Social

and Cultural Rights uses the concept of housing "adequacy" in relation to the right to housing linked to the Covenant. It defines seven key criteria which comprise the right to adequate housing, namely: legal security of tenure; availability of services, materials, facilities and infrastructure; affordability; habitability; accessibility; location and cultural adequacy.

Furthermore, FEANTSA (the European federation of organisations working with the homeless) has developed the ETHOS typology as a tool to measure homelessness and housing exclusion. This typology aims to go beyond the static notions of poverty and housing exclusion and to provide a more complete reflection of the reality of homelessness as a dynamic process linked to other forms of housing exclusion: "Homelessness is not simply a state of being roofless (...). Therefore it is important to understand the situations of housing exclusion which represent pathways of vulnerability which homeless people endure."<sup>2</sup> This typology includes indicators of housing adequacy. It is built on a conceptual model including four dimensions of housing adequacy: the physical (quality, structural stability, adequate lighting, wastewater removal and sanitation, drinking water supply, etc.); the social dimension (adequate privacy, overcrowding); the location dimension (housing which allows access to employment, healthcare, education, transport, etc.); the legal dimension (security of tenure); and the financial dimension (affordability of housing).

As these internationally recognized definitions of housing exclusion point out, there are a number of dimensions which have to be taken into account when addressing the problem. In the

<sup>2</sup> See the ETHOS typology on homelessness and housing exclusion developed by FEANTSA *How to measure and monitor homelessness*. September 2008. FEANTSA. (<http://www.feantsa.org/files/freshstart/Toolkits/Ethos/Leaflet/EN.pdf>)



next sections we will address at least some of these different dimensions through data, trends and case studies.

## **II. Trends and issues**

The European Commission<sup>3</sup> recognizes that a number of groups within our societies face higher risk of poverty and social exclusion compared to the general population. These vulnerable and marginalised groups include but are not limited to: people with disabilities, migrants and ethnic minorities (including Roma), homeless people, ex-prisoners, drug addicts, people with alcohol problems, isolated older people and children. The problems experienced by these groups translate into homelessness and housing exclusion, unemployment, low education, and subsequently, their further exclusion from society.

To take one example amongst these groups, the increasing numbers of both single and lone parent households are particularly affected by this new vulnerability: data from France, for example, shows that after social transfers 27% of lone parent households live in poverty compared to 12% of couples with children. Under these fragile conditions, any small incident in the life of these households is likely to trigger a fall (back) into housing exclusion. Additionally, in most European countries the proportion of frail elderly people is fast increasing, demanding more personal services and domiciliary care in order to keep living in their homes for as long as possible.

Furthermore, it is worth noting that higher levels of housing exclusion have proved to lead to increasing housing segregation. Vulnerable people often have no other option than to live in areas where people living in poverty

are already over-represented. Such spatial concentrations of poverty often lead to ghettos and unsustainable neighbourhoods.

According to FEANTSA<sup>4</sup> and CECODHAS<sup>5</sup> the number of people suffering from housing exclusion is growing rapidly throughout Europe, especially in (large) urban areas. House prices have been increasing in most parts of Europe, most notably in prosperous areas where jobs are available. This creates a problem of affordability for people unable to find housing within their means near employment sources. Even with the slump in house price inflation in many parts of Europe, brought about by the current economic crisis, the credit crunch and lack of liquidity has resulted in affordability problems in the home-ownership market. In addition, an increasing proportion of vulnerable people in rental accommodation spend an increasing share of their income on housing and housing related costs.

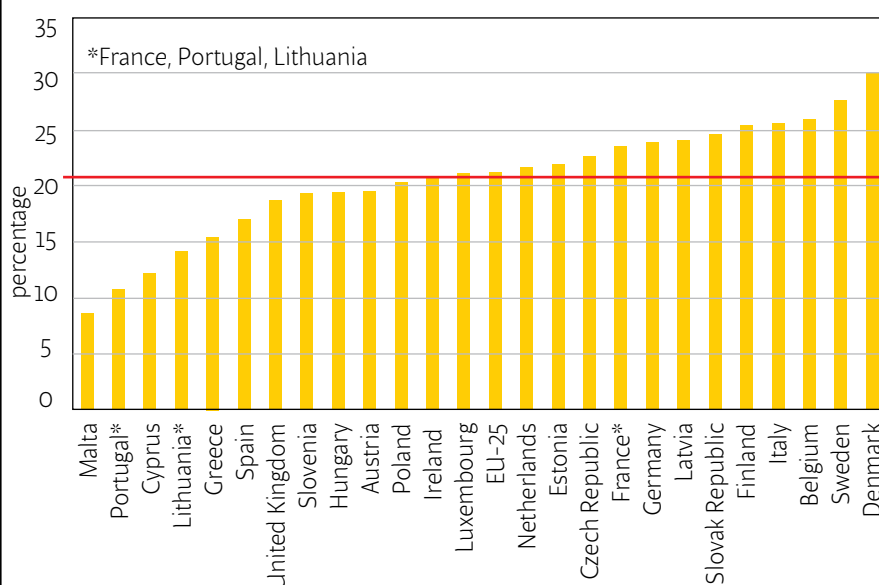
Let's have a look at some European data on different dimensions of housing exclusion. Chart 1 shows three clearly distinguishable groups of countries in terms of housing affordability. Firstly, countries with an above EU average share of housing expenditures on total expenditures, namely Denmark, Sweden, Belgium, Italy, Finland, Slovak Republic, Latvia, Germany, France, Czech Republic, Estonia and the Netherlands. Secondly, there is another group between 15 % and the EU average, ranging from Luxembourg to Greece. Lastly, at the very bottom we see countries where housing doesn't seem to be very expensive, namely Malta, Portugal, Cyprus and Lithuania.

<sup>3</sup> [http://ec.europa.eu/employment\\_social/spsi/vulnerable\\_groups.en.htm](http://ec.europa.eu/employment_social/spsi/vulnerable_groups.en.htm)

<sup>4</sup> *Social housing challenged by increasing housing exclusion: governments need to urgently improve the context in which housing providers operate.* FEANTSA Policy Statement. September 2007.

<sup>5</sup> *Housing Europe 2007: Review of Social, Co-operative and Public Housing in the 27 EU Member States.* CECODHAS European Social Housing Observatory. October 2007.



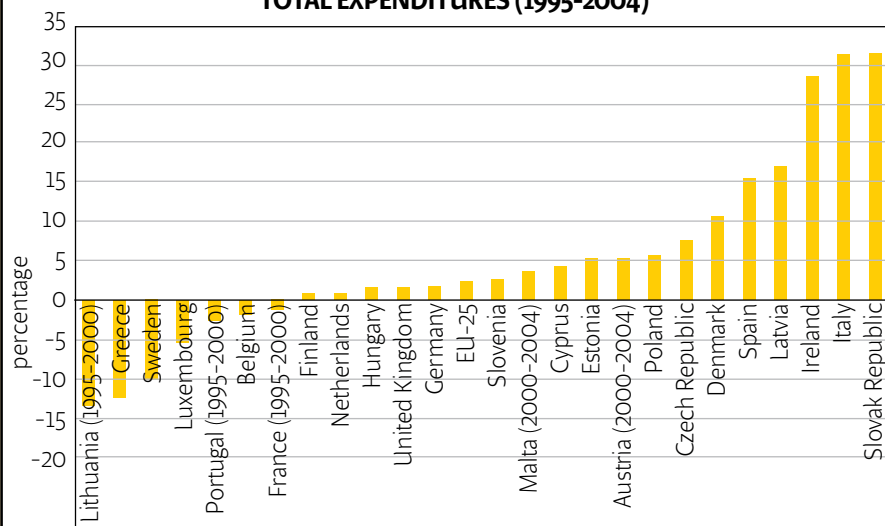
**CHART 1: SHARE OF HOUSING EXPENDITURES ON TOTAL EXPENDITURES 2004**

Source: *Housing Statistics in the EU 2005/2006*

Interestingly, if we look at the evolution of this indicator between 1995 and 2004 (Chart 2), we see a sharp increase in the share of housing expenditures on total expenditures in new EU member states. Most probably, this jump can be explained by accession to the European Union resulting in

increased housing costs. At the same time, in the EU 15, particularly Italy, Ireland and Spain are facing increasing housing costs.

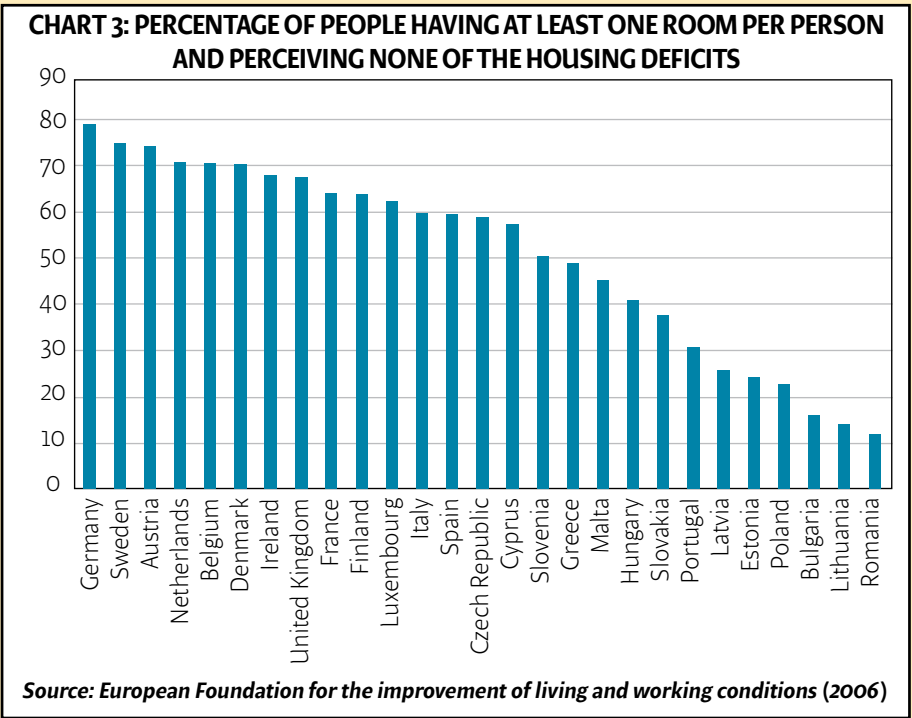
Another dimension of housing exclusion, as we have seen, is the physical quality of housing. Again,

**CHART 2: EVOLUTION OF THE SHARE OF HOUSING EXPENDITURES ON TOTAL EXPENDITURES (1995-2004)**

Source: *Housing Statistics in the EU 2005/2006*

looking at European data<sup>6</sup>, we see a split picture. Chart 3 depicts the percentage of people having at least one room per person and perceiving none of the following housing deficits: shortage of space, rot in windows, doors and floors, damp and leaks, lack of indoor flushing toilet and inadequate funds to keep the house adequately warm, what is also called ‘fuel poverty’, i.e. not having the money to pay for heating. What we see is that the new EU member states tend to fare substantially worse in relation to general housing conditions. Thus, there is again a divide between old and new member states in this regard.

Interestingly, analysis by Eurofound correlated this indicator on housing conditions with national GDP, resulting in a strong correlation between good housing conditions and high GDP. Put simply, richer countries have better housing. A second correlation looking at the distribution of unsatisfactory housing conditions across income quartiles shows that Western European countries are generally more homogeneous in terms of housing conditions compared to the rest of Europe, i.e. there is less variation across income groups in the former countries. Interestingly enough, the lowest income categories in Austria,



<sup>6</sup>European Foundation for the Improvement of Living and Working Conditions (2006) First European Quality of Life Survey: Social dimensions of housing. Dublin.

Countries which are clearly very well off in terms of physical quality of housing are: Germany, Sweden, Austria, the Netherlands and Belgium. On the other side of the spectrum we have Bulgaria, Lithuania, and Romania, which perform quite badly.

Denmark and Sweden are much better off in terms of their housing conditions than the highest income categories in countries like Estonia, Hungary, Latvia, Lithuania, Malta, Poland, Bulgaria and Romania.

### III. Responses from social housing providers

In response to the abovementioned trends, we can distinguish between different types of situations social housing providers are tackling in the field of housing exclusion. Amongst them, for example, is the worsening housing situation of their tenants/residents due to their relative impoverishment<sup>7</sup>, or due to the rising proportion of vulnerable people in social housing Europe-wide. In addition, providers are increasingly giving assistance to households that are not their tenants/residents but that experience housing exclusion in the community.

The reasons for doing the latter have to do with the wider remit of most social housing providers, which can be linked either to a sense of social responsibility stretching beyond their own customers, or to a more pragmatic idea of achieving balanced and sustainable communities which will benefit the smooth functioning of the neighbourhoods where they operate. In both cases, evidence shows that social housing providers are indeed helping to tackle housing exclusion through a number of very diverse initiatives, as we will see in the next section.

One of the fields linked to the combat against housing exclusion is the financial inclusion of their tenants. In England, around 70% of financially excluded people live in social housing. As NHF points out<sup>8</sup>, this situation and the fact that housing associations are often the best resourced agencies in deprived neighbourhoods, means the sector is well-placed to tackle this problem. Helping tenants achieve financial inclusion involves tackling the

various factors that result in exclusion. For example, a tenant may be in debt through not claiming their full benefit entitlement, be paying punitive rates of interest to a doorstep lender, lack insurance cover to meet unexpected costs, and be unable to budget effectively. Amongst the variety of services housing associations provide in this field are: advising tenants on how to maximize their incomes e.g. through pre-tenancy benefit checks; one-to-one budgeting and debt advice to improve residents' capacity to manage their money and avoid rent arrears; etc. In addition, partnerships between housing associations, government and other third sector organisations are increasingly common, where housing associations contribute with money, staff time and office space, for example.

### IV. Examples from CECODHAS membership

The following are just four examples, out of many more we have reviewed, depicting some of the responses put in place by social housing providers across Europe to tackle the wide range of situations of housing exclusion in their local communities. It is worth noting that we have selected these examples from a wider group on the basis of their diversity in terms of geographical location, cultural background, target groups and issues addressed.

#### Example 1: RIB La Chanca<sup>9</sup>, Almería, Spain

##### a) Objective and beneficiaries

The project seeks the social, economic and physical rehabilitation of the historic quarter of 'La Chanca', characterized by high poverty levels

<sup>7</sup> Heino, J., Czischke, D. and M. Nikolova (2007) *Managing social rental housing in the European Union: Experiences and Innovative Approaches*. CECODHAS European Social Housing Observatory and VVO-PLC. Helsinki.

<sup>8</sup> *Winning with Money: Housing associations' contribution to financial inclusion*. National Housing Federation. Available on: <http://www.housing.org.uk/Uploads/File/our%20views/Winning%20with%20Money%20FINAL.pdf> or [www.housing.org.uk/financialinclusion](http://www.housing.org.uk/financialinclusion)

<sup>9</sup> *Revitalización urbana. Buenas Prácticas*. Asociación de Promotores Públicos de Vivienda y Suelo. Available on: <http://www.promotorespublicos.org/public/ficheros/publicaciones/ad35d2c4f9f847ab1ca8bccda79aa219.pdf>



and by physical (urban) and socio-economic problems, including the poor housing conditions. The scale and diversity of interventions is of such magnitude that it benefits the whole local population and in particular those residents living in inadequate housing.

#### **b) Brief description**

The neighbourhood of La Chanca dates back to the tenth century and was plunged into the abandonment and neglect at the end of the nineteenth century. It had been enduring a situation of "unbearable misery" and major social needs for a long time. The project seeks to provide access to decent housing, health, education, employment and occupational training and social rights for the local residents. It is structured in four lines of action:

1. Acquisition of land for housing construction.
2. Construction of housing for the resident population.
3. Urban and housing rehabilitation programs.
4. Development of social programs in the housing sector.

The project has been gaining sites to complement developments that provide smaller housing schemes to accommodate residents from the most derelict areas. It covers developments in the six most derelict areas within the municipality with a total of 113 rental dwellings for low income families.

A central social element of the rehabilitation process is the "Programa de Pedagogía del Habitat", a programme aimed at promoting residents' participation in the actions affecting their living environment and generating a sense of collective ownership of the latter. This programme includes three types of social interventions:

- i) Social management, which involves monitoring the relocation of families evicted in the areas of intervention. The main task has been to agree not only on the housing scheme to which the residents return, but to agree on the dwelling itself. To this end, it has been essential that the team had knowledge of each household's needs so that all or virtually all expressed their approval with their new home.

- ii) Creation of 'communities of neighbours', to disseminate rights and duties of the new residents amongst these, and to articulate community organisation.
- iii) Educational project "Cuido mi casa, cuido mi barrio" (Taking care of my home and neighbourhood), a learning tool to engage local residents with the upkeep of their homes and local environments.

The project has been carried out by a multi-actor partnership comprising: the municipality of Almería; monitoring committees made of residents' associations; local government agencies; and management agencies such as the Cadastre office and notaries.

### c) Outcomes

Between 2004 and 2008 the 'Empresa Pública de Suelo de Andalucía –EPSA (public land company of Andalucía) has launched the construction and project management of 212 new housing for local residents, mostly for rent. In addition, the 'Oficina de Rehabilitación de La Chanca' (Bureau of Rehabilitation of La Chanca) has undertaken the following actions: Until 2004 it has managed the construction of 73 homes for rent. Until 2004, 165 families have benefited from the financial assistance granted by the Junta de Andalucía through the various rehabilitation programmes for homes and buildings. Between 2004 and 2008, 550 families have benefited from this aid. It is expected that in coming years 1500 more families will benefit from this aid. As a result of urban renewal and housing programs, some 130 families have benefited of relocation processes; between 2004 and 2008 160 requests for relocation have been managed through EPSA and it is expected that

over the coming years approximately 260 more families will benefit from this programme.

Last but not least, it is worth noting that in 2000, the intervention in La Chanca won international recognition by being awarded the best rating of the UN, becoming part of the database of best practices for improving UN human settlements.

### Example 2:

#### The Older Person's Advice Project (OPAP), Scotland

##### a) Objective and beneficiaries

The Older Person's Advice Project (OPAP) was founded in 2005 with the primary aim of maximising the household incomes of social housing tenants aged 60 and over. Its main aim is to tackle benefit under-claiming within the target group.

##### b) Brief description

Recent statistics from the Department for Work and Pensions show that nearly a third of over 60s in the UK are living in poverty, yet around £150 million of benefit income goes unclaimed by people in this age group every year. By providing additional welfare rights advice and signposting services, OPAP is also helping to combat the isolation and exclusion that many people – particularly those who live alone – experience as they get older. Having run a general needs welfare rights service for a number of years, the Advice Team knew there were many issues that can directly affect an older person's ability or willingness to claim benefits, including lack of knowledge about benefits to which they are entitled and/or a reluctance to share 'private' information. Using this knowledge, Link 'tailor-made' the OPAP service for



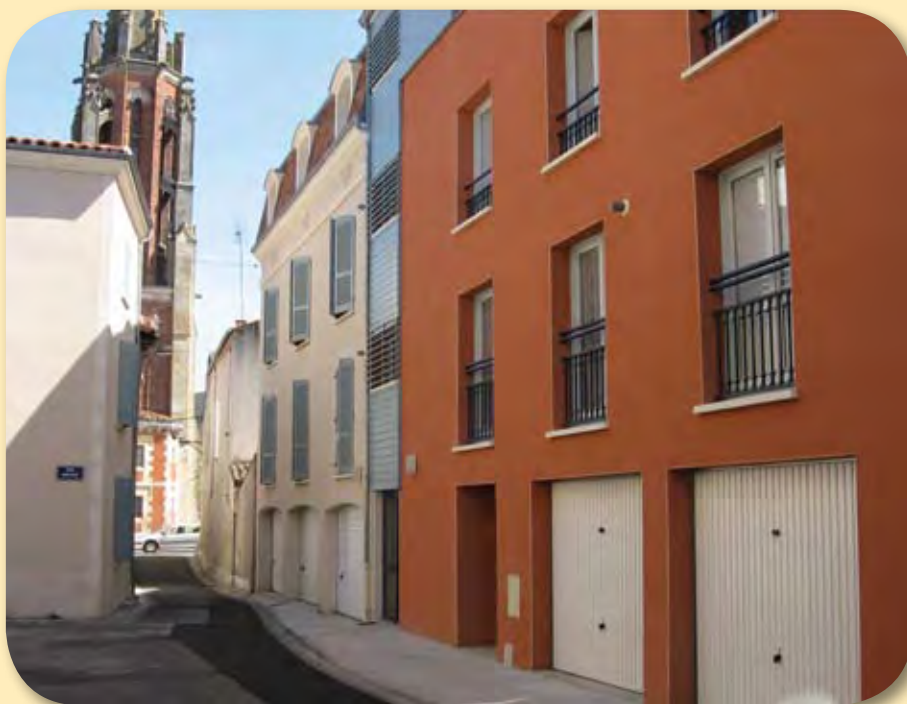
the over 60s which, by helping them access benefits and advice, combats the far-reaching impact of benefit under-claiming on their health and well-being. Link promotes OPAP to older tenants and, respecting their wish for privacy, OPAP advisors visit them in their own homes. This has helped to remove many barriers and maximise uptake of benefits.

### **c) Outcomes**

To date, OPAP's team has made nearly 1250 home visits and identified over £2 million of additional benefit income for its clients. OPAP has operated in three phases. Phase 1 received £180,000 funding from the Department for Work and Pensions' Partnership Fund from March 2005 to December 2006 and was delivered as a partnership between Link and Castle Rock Housing Association. During this period OPAP raised more than £800,000 of benefit income for its clients. Following the success of Phase 1, OPAP was extended into Edinburgh,

Fife and the Lothians, with £95,000 from Communities Scotland, Dunedin Canmore and Link Housing Associations (HAs) and Link Group. It was delivered to tenants of both HAs from January 2007 to March 2008, helping to ensure more than 500 older people in the three areas received all of their benefit entitlement and generating an additional £400,000 of benefit income. Phase 3 was launched in August 2008 with £315,000 from the Scottish Government - Wider Role Grant, Falkirk - Fairer Scotland Funding, Link, Paragon HA, Abrohill HA, Wishaw and District HA, Almond HA and WESLO Housing Management. OPAP is now delivering services to all of the housing partners and clients living in Falkirk Council priority areas. During 2008/09 the team dealt with more than 1500 clients, sourcing benefit income of £565,000 and dealing with £440,000 of debt.





### Example 3: Creating a residence and community centre for elderly immigrants in Agen, France

#### a) Objective and target group

This project is led by CILIOPIÉE Habitat and aims to provide a housing solution to vulnerable elderly people of immigrant background experiencing social isolation, suiting their resources and lifestyles.

#### b) Brief description

In 2004, as part of a slum clearance initiative (RHI), the city of Agen (Aquitaine region) asked CILIOPIÉE Habitat, SA HLM Group CILIOPIÉE to develop two areas located in the heart of town. Some buildings included in the scope of the process housed people of immigrant background experiencing social isolation. They had never had access to social housing. Today in retirement, the majority are nationals from the Maghreb countries, established in France for many years. However, they perform regular trips

to their countries of origin where they have relatives. They have deprived themselves of all comfort (heating, food ...) to send money to their families abroad. The project's aim is to provide a suitable housing solution for these residents.

The City gave its agreement for the project in 2005 and the drafting of a social project was entrusted to the future manager of the residence social CILIOPIÉE Hermitage Association.

The project received the support of the Departmental Business Health and Social and the Departmental Directorate of Equipment and Agriculture (services of the State) of Lot-et-Garonne, which traditionally co-finance these operations. Several lines of action structure the project:

- Buildings will be designed according to energy efficiency criteria in order to provide a cost neutral housing to future occupants. The fee should be covered by housing assistance paid



- by the State subject to the residents' resources,
- Implementation of a social project around the themes of health and administrative support.

Following Group CILIOPEE's CSR (corporate social responsibility) approach, many other partners have joined the project, including the ACSE (National Agency for Social Cohesion and Equal Opportunities, which depends on the Department of Immigration, Integration of national identity), the Community of Agen agglomeration (gathering 7 local authorities), the MSA (Mutualité Sociale Agricole, pension fund for agricultural professionals).

The 'Saint Fiary' residence, today housing 6 such beneficiaries, was commissioned in December 2007. The rooms are furnished and the total cost including rent and charges amounts to € 292 per month. Excluding housing allowances, the net amount oscillates between 20 and 50 € per month. The residence is equipped with a device for emergency calls 24/24 hours.

In addition, in April 2008, a small community centre was created close to the 'Saint Fiary' residence, which includes the presence of a professional facilitator of Arabic mother tongue. In connection with the financing of this post, it was agreed that the facilitator welcome both residents of the project and all other elderly and immigrant (e.g. from the suburbs) in order to provide them with administrative support. Often isolated, with little contact with public administration or its representatives, some migrants need a process of "trust building" before confiding in a stranger. The centre is arranged in two parts:

- A convivial space where the public may, over a tea or a coffee, exchange or re-build links with its community of origin. .
- A closed office to meet the facilitator in order to ensure confidentiality.

### c) Outcomes

The simultaneous opening of the Saint Fiary residence and the community centre dedicated to older migrants has meant:

- Bringing together a broad partnership around a little-known public to elected officials, institutions and associations. This target group usually prefers to resort to their community networks instead of seeking the support of institutions or associations. However, their living conditions are often precarious and they receive very small pensions (or the "minimum pension", about 500 € per month), which require them to live in buildings with very limited comfort, even in unhealthy conditions, and sometimes giving up seeking medical treatment,
- Providing a home and administrative support to a public often illiterate and who speak little French. Until the opening of this place, the only resource for this public was the help of "scribes" of the Arabic language which charge for their services,
- Allowing other elderly, isolated, to denounce their poor housing conditions. The Group CILIOPEE has therefore mobilized to build another residence to accommodate 10 people, located in downtown Agen. It is expected to open its doors in the fall of 2010.

#### **Example 4: Rent deposit guarantee funds to help vulnerable households facing housing exclusion, England**

##### **a) Objective and target group**

This example features two cases of social landlords setting up schemes to provide rent deposit guarantee funds to households in a situation of vulnerability that cannot access social housing but need to find accommodation urgently. While both cases deal with the same issue, it is worth noting that they target different groups facing different types of vulnerability.

The first case corresponds to an initiative by Centrepoin, a charity and RSL (registered social landlord) working with some of society's most marginalised and excluded homeless young people. In 2005, Centrepoin launched the North East Rent Deposit Guarantee Scheme (RDGS), which helps young people pay a deposit and other upfront costs to enable them to move into private rented accommodation.

The second case is a Bond Guarantee Scheme launched in May 2008 by Bradford-based housing association Incommunities to help local families in immediate need of a rented home by guaranteeing the cost of a property bond or rent deposit with the private landlord.

##### **b) Brief description**

North East Rent Deposit Guarantee Scheme (RDGS), Centrepoin  
Although official figures show homelessness among young people appears to be falling, it is estimated that around 75,000 remain at risk and in contact with homelessness services across the UK.

The scheme helps young people to find suitable accommodation, having first approached a number of landlords. As the scheme works with landlords, this helps to overcome any resistance to "benefits" tenants; ensures that properties are checked over; and can even lead to a reduced deposit or rent. Alternatively some projects will ask the young person to find a property, and then they will talk to the landlord on his/her behalf. The deposit and any rent in advance can be paid or guaranteed by the RDGS from its own funds up to a maximum level. The young person will be helped to apply for housing benefit and any other suitable benefits. When a young person applies to the scheme, needs and risk assessments are carried out, housing needs are discussed, and Centrepoin works with the young person to carry out a financial assessment. This process helps to educate the young person about the private rented sector including the need for deposits and up front costs. Central to the scheme is an agreement that the young person saves towards their own deposit for the longer term, fostering responsibility and independence. The original deposit made is then returned to the scheme. To join the scheme, the young person must be aged 16 to 25. They must also be homeless or threatened with homelessness, on low income or receiving benefits, have little or no savings, capable of living independently and in control of their finances with little or no rent arrears. The Northern Rock Foundation and HBOS have been among the scheme's funders.

##### **Bond Guarantee Scheme, Incommunities**

Often vulnerable people need to access rented accommodation



urgently, due to changes in their circumstances such as home repossession or a relationship breakdown. In this situation the private rented sector may be the only realistic housing option if suitable social housing is not available. However, the cost of a property bond or rent deposit may be a constraint. The scheme provides a confidential housing advice service to address the needs of each applicant. Incommunities staff also negotiate directly with local landlords and, in many cases, work closely with the relevant benefits service to ensure the tenancy is financially sustainable.

### c) Outcomes

Both examples have helped transform vulnerable people's life chances. In the case of Centrepoin's scheme, since the start of the scheme in 2005, 111 tenancies have been facilitated. At present, there are 47 "active" bonds where the client is currently repaying. 36 additional bonds have been repaid in full by the client (some of whom have since moved on again, others are

still in the tenancy). 28 bonds "failed" and required Centrepoin to pay out all or part of the bond guarantee to the landlord. Centrepoin receives a large number of referrals, largely from the local authorities they work with who send them through their homelessness track. Typically Centrepoin ends up housing about 10% of the total referrals for a given year.

In the case of Incommunities, since the Bond Scheme was established, it has supported 65 private sector tenancies and enabled local families to make an important step onto the housing ladder. Incommunities aims to continue this successful scheme. Over the next three years the goal is to support up to 150 additional families



who face financial barriers to accessing suitable good quality local rented accommodation. Incommunities is now also exploring the potential to set-up other financial inclusion services. The initial cost of setting up the Bond Guarantee scheme was funded by Incommunities and Bradford City Council. Over the next three years further funding will come from Incommunities.

**CASE STUDIES ON SOCIAL HOUSING PROVIDERS ADDRESSING HOUSING EXCLUSION: Summary table**

<b>Name, location</b>	<b>Objective</b>	<b>Target group</b>	<b>Main action points/tools</b>	<b>Partnership</b>	<b>Outcomes/evaluation</b>
RIB La Chanca, EMVS Almería, Spain	Providing access to decent housing, health, education, employment and occupational training and social rights for residents of historic quarter characterized by high poverty and poor housing conditions.	All local residents, in particular those in poor housing conditions.	<ul style="list-style-type: none"> <li>- Acquisition of land for housing construction.</li> <li>- Construction of housing for the resident population.</li> <li>- Urban and housing rehabilitation programs.</li> <li>- Development of social programs in the housing sector.</li> </ul>	Multi-actor partnership comprising: Municipality of Almería; monitoring committees of residents' associations; local government agencies; management agencies (Cadastre office, notaries).	Since 2004, 138 new rental dwellings built, 189 underway and 260 more planned; 165 families benefited from financial assistance; 130 families benefited from re-housing programme. 2000 UN best practice award.
The Older Person's Advice Project (OPAP), The Link Group Scotland	To tackle benefit under-claiming within the target group.	Maximising household incomes of social housing tenants aged 60 and over.	<ul style="list-style-type: none"> <li>- Provision of additional welfare rights advice and signposting services;</li> <li>- Addressing issues directly affecting older person's ability or willingness to claim benefits.</li> </ul>	Link Advice Team.	To date, nearly 1250 home visits and identified over £2 million of additional benefit income for its clients.
Creating a residence and community centre for elderly immigrants CILIOPEE Habitat Agen, France	Provide a housing solution suiting the resources and lifestyles of the target group.	Vulnerable elderly people of immigrant background experiencing social isolation.	<ul style="list-style-type: none"> <li>- Construction of affordable, energy efficient and furnished residencies.</li> <li>- Implementation of a community centre with professional facilitator to support tenants on health and administrative issues.</li> </ul>	Group CILIOPEE, ACSE (National Agency for Social Cohesion and Equal Opportunities, Community of Agen agglomeration, MSA (Mutualité Sociale Agricole, pension fund for agricultural professionals).	Simultaneous opening of residence and community centre provides a home and administrative support to a public often illiterate and who speaks little French. Denunciation of poor housing conditions of other isolated elderly.

CASE STUDIES ON SOCIAL HOUSING PROVIDERS ADDRESSING HOUSING EXCLUSION: Summary table					
Name, location	Objective	Target group	Main action points/tools	Partnership	Outcomes/evaluation
Rent deposit guarantee funds:					
Centrepoint, England	Helping young people pay a deposit and other upfront costs to enable them to move into private rented accommodation.	Extremely vulnerable homeless young people.	<ul style="list-style-type: none"> <li>- RDGS pays deposit and any rent in advance up to a maximum level.</li> <li>- Help to apply for housing benefit and other benefits.</li> </ul> Joint financial assessment and education about the private rented sector. <ul style="list-style-type: none"> <li>- Young person agrees to save towards their own deposit for the longer term</li> </ul>	Centrepoint and local authorities.	Since 2005, 111 tenancies have been facilitated. At present, 47 "active" bonds where client is repaying. 36 additional bonds repaid in full by the client.
Incommunities England	Helping target group access rented accommodation by guaranteeing cost of a property bond or rent deposit with a private landlord	Local families in immediate need of a rented home.	<ul style="list-style-type: none"> <li>- Confidential housing advice to address the needs of each applicant.</li> <li>- Staff negotiates directly with local landlords and often works closely with relevant benefits service to ensure tenancy is financially sustainable.</li> </ul>		Since 2008, 65 private sector tenancies supported. Over the next three years goal to support up to 150 additional families.

#### **IV. Conclusions**

Housing exclusion is a dynamic process related to an increasing number of vulnerable people in the context of changing labour markets, social protection systems and societal developments. It is also a multidimensional concept, composed of social, physical, financial, and legal aspects. This changing and complex nature requires new, more innovative responses at policy and practice level.

Amongst the main trends at European and national level, we have highlighted worsening affordability in many parts of Europe (especially in cities with dynamic economies) cutting across tenure and income levels, as well as a divide between richer Western member states, who overall enjoy better relative standards, and most new member states, where these are poorer.

The case studies presented in this briefing show a wide diversity of types of interventions, target groups, issues addressed by social housing providers aiming at tackling housing exclusion. However, all people targeted by these interventions have one thing in common: their changing life situations, the fact that they can become vulnerable in different ways and for different reasons at any point in time. That is when and where social housing providers are stepping in, often in partnership with local authorities, government agencies and other social actors. Furthermore, given the continuous nature of their mission, social housing organisations provide a longer-term service that ensures stability at times of high uncertainty.

#### **ACKNOWLEDGEMENTS:**

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#### **FOR MORE INFORMATION ON THE CASE STUDIES VISIT:**

AVS  
<http://www.promotorespublicos.org>

Link Group, Scotland  
<http://www.linkhousing.co.uk>

CILIOPEE Habitat, SA HLM Group  
CILIOPEE  
<http://www.ciliopee.com>

Centrepont  
[www.centrepont.org.uk](http://www.centrepont.org.uk)

Incommunities  
[www.incommunities.co.uk](http://www.incommunities.co.uk)



## Other Mainstream approaches to Social Exclusion by our members

### Northern Ireland Housing Executive

**Preparing a housing solution for households who are NOT your tenants/ residents but who experience housing exclusion in the community**



#### **a) Working to end housing exclusion for the Traveller Community in Northern Ireland at Group Housing Schemes in Castledawson and Omagh**

##### **b) Objective and beneficiaries**

The Group Housing project led by the Northern Ireland Housing Executive in partnership with Fold Housing Association aims to provide newly built modern homes for a group of Traveller community families in Castledawson, Co Londonderry, who had lived in the area for 17 years. The work was done to deal with multiple disadvantages among Travellers where substandard temporary living conditions lead to poor health, educational attainment and negative relationships with the settled community.

##### **c) Brief description**

The Maguire group of families had lived in caravans on this site for 17 years and had connections with the area going back 50 years. The Housing Executive's experience was that the Traveller community prefer living together in a group rather than being placed individually among the settled community. The project was planned

in detailed consultation with the Traveller families, particularly in terms of content and design. A group housing scheme has additional facilities and amenities and is specifically designed to accommodate extended families of the Traveller community on a permanent basis. Five large detached homes with central heating and an open fireplace were built for the families and their children, together with another scheme of 8 large houses for the Traveller community 30 miles away in Omagh, Co Tyrone. It was funded through the Housing Executive's budget by the Government Department for Social Development.

##### **d ) Beneficiaries**

The 13 Traveller community families who had previously lived on caravan sites in Castledawson and Omagh are now living in modern homes. Their children now have better education and health opportunities and employment opportunities. As Mrs Maguire, the head of the family said, "It is a dream come true. Everyone is over the moon. This is great development. It's great for us and the children. Their future looks good here. The neighbours have been bringing



flowers and cards and phoning with congratulations.”

#### e) Outcomes

- New legislation was sought by government to allow the Northern Ireland Housing Executive to undertake a strategic role in the housing of the Irish Traveller community and the Housing Executive is continuing to work closely with the Traveller community to address their housing needs across Northern Ireland. The issues of compatible families and the relevance of the extended family characteristic are of particular importance with respect to the schemes.
- The needs of Travellers were identified by government as one of the main priority areas to be considered under its Targeting Social Need policy and the subsequent Promoting Social Inclusion Initiative to make recommendations as to how poor living conditions, poor health and social attainment, long term unemployment and relationships with the settled community can be addressed. Their report endorsed the approach of the Northern Ireland Housing Executive in developing group housing schemes.



#### Addressing the worsening housing situation of tenants/residents

##### ‘De Sluis’, facility in Tilburg, Netherlands, for young ex-prisoners

#### Objective

De Sluis (The Sluice) is a facility in Tilburg where young people aged 15 to 23 receive intensive individual guidance towards rehabilitation following a period of detention. Counselling and supervision are provided 24 hours a day. The time needed in the facility is estimated at a year to a year-and-a-half, during which the young residents are expected to actively search for their next stage housing.

For this facility, a building had to be found where 12 to 15 bed/sitting rooms (of about 20 m<sup>2</sup> each) could be available. No communal sitting rooms were required but space for communal kitchen(s) and bathroom(s) was. A separate space was needed for staff, including a place for night staff to sleep and wash and a meeting room. Arrangements for 24-hour supervision in the complex should be simple to achieve.

This 24-hour supervision and counselling consists of two counsellors during the day and evening and an overnight supervisor. A method of achieving this was developed specifically for De Sluis:

There are four phases in this guidance/supervision. During the first two phases, the young people have very little freedom but are allowed to work for an income. They must be inside De Sluis at night. The supervisors are also mentors for individual youngsters and each youngster has his or her

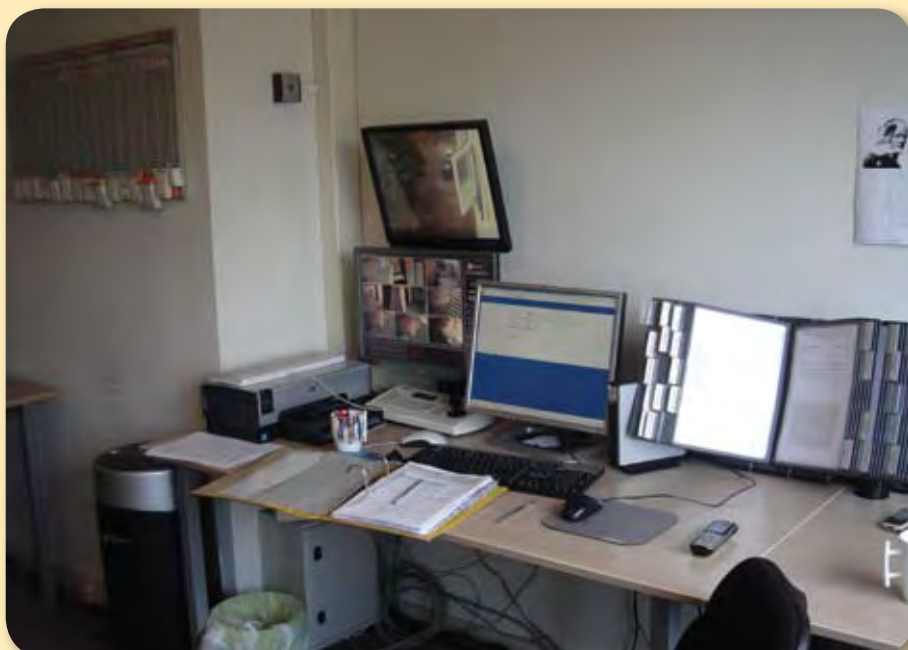


own counselling plan. There is a team leader who is responsible for the day-to-day running of De Sluis. This team, in turn, is guided by an expert in behavioural studies who can also be consulted about individual cases. There is also close cooperation with the social workers who have legal supervision over the young people

– for instance, the (youth) probation officers and BJZ (Youth Bureau) of Tilburg.

#### **Budget estimate for De Sluis**

For the years of 2006, 2007 and 2008, the city of Tilburg had set aside €400,000 for De Sluis. For the project's duration, incidental





costs were included, such as communications (providing information to the residents and folders), project leader, etc. These were to be paid for by the City of Tilburg. In addition, the city paid moving expenses for the residents.

The rebuilding expenses, carried out under the authority of WonenBreburch housing association, are covered in the monthly rental price. The RIBW (Regional Institute for Protected Living) is prepared to enter a rental agreement for a period of 10 years. Following that period, the housing can be simply returned to standard rentable units without extra costs.

The project began in early 2008 in a single block of flats with one entrance hall. One 'regular' tenant refused to leave, so he remained living in-between the youngsters and supervisors in the remodeled building. Shortly thereafter, this last tenant did move out so that the entire block could be used for the new, young residents. The project is going well

and seems to cause no problems for the neighbourhood. A number of the young residents have since moved on to 'regular' housing.

### ***Is WonenBreburch still enthusiastic?***

This project is a very good example of cooperation between local government, social services, police/judiciary and the housing association. The result is that young people can have a new chance in society and social exclusion is prevented.

Contact: Carin Turi, WonenBreburch, Tilburg, [c.turi@wonenbreburch.nl](mailto:c.turi@wonenbreburch.nl)

WonenBreburch is a social housing organisation with around 30,000 dwellings in Dutch cities Tilburg and Breda.

## Mulranny Housing Association, Ireland

**Preparing a housing solution for households who are NOT your tenants/residents but who experience housing exclusion in the community**



### **CECODHAS 'Tackling housing exclusion and resident's impoverishment.**

This example will address an innovative situation which tackles housing exclusion of older Irish people who live abroad in poor housing conditions (UK, EU, USA etc) and who have now want to move back to Ireland to good quality social rented housing, in the local communities from which they would have emigrated in a previous recession in the 1950's and early 1960's. Many of these elderly people emigrated throughout the world sent financial support home to their families which helped sustain the Irish economy at that time.

#### **Name, location, year**

The name of the lead organisation is called 'Safe Home' a non-profit organisation based in Co. Mayo, in the west of Ireland, which was established in 2000.

#### **Objective**

To assist vulnerable elderly Irish emigrants living in poor housing conditions abroad who wish to return and live in Ireland and will be provided with the necessary support for integration.

#### **Brief description**

The key participant is Mulranny Housing Association, Co. Mayo. Whose chairman, Dr. Jerry Cowley (a general practitioner) in the late 1990's decided there was a need to establish a separate entity called 'Safe Home' to assist elderly Irish wishing to return home to live.

After the success and publicity of the Mulranny housing association projects for older people in Mulranny. Dr. Cowley was approached by relatives of elderly Irish living abroad. It was then decided to establish a separate non-profit company called Safe Home based in Mulranny. After initial fundraising and lobbying to the Irish Government and within the



social housing sector, the Safe Home programme received statutory funding from the Department for Foreign affairs and the Department of the Environment (Irish Housing Ministry) and continues to do so. Also the terms of the social housing schemes for housing associations were amended to allow up to 25% (1/4) of new voluntary housing projects for the elderly and subsequent allocations to be set aside for approved elderly Irish returning emigrants.



### **Beneficiaries**

There have been up to 500 elderly vulnerable households housed and supported who were previously living in poor quality rental accommodation abroad and who have now successfully returned to Ireland to live in local communities, with a significant number of those in accommodation offered by housing associations.

### **Outcomes**

Not only has this partnership lead by Safe Home provided good quality

housing accommodation, mostly with housing associations throughout Ireland, returning emigrants receive essential support on issues that relate to healthcare, pensions, tax, driving and other social requirements and entitlements in Ireland. The mental and physical health and well being of these returning emigrants has improved as well as their general quality of life. It has overcome some of the isolation that older Irish emigrants felt living overseas, particularly in the UK.

This scheme is a good example of strong partnership between voluntary and statutory sectors of what in the past may have been an unseen need and was a good example of social solidarity in the previous 'Celtic Tiger period' to support older Irish who had helped to support the Irish economy in the 1950's. Housing associations played a strong part in this programme by offering a significant number of tenancies for the Safe Home programme. It is also a good example of trying to meet housing needs of older vulnerable households over a number of jurisdictions both in the EU (in particular the UK) and throughout the rest of the world.

Any queries please contact  
Donal McManus  
Irish Council for Social Housing

## Italy



### Addressing the worsening housing situation of tenants/residents

#### Implementing social mediation to create inclusion and solidarity

Public housing company members of Federcasa are increasingly experimenting to find ways to enhance social sustainability in their buildings and neighbourhoods through social mediation. This is a service aimed at reducing conflict and fighting social exclusion through better monitoring of the resident population and their needs.

Social mediation activities have a strong impact on the life of neighbourhoods, and they can take different forms according to the different local context. Below we present two examples from the region Emilia Romagna, in the city of Forlì and Bologna.

#### **ACER FORLÌ CESENA**

**Actors involved:** Pilot model based on the involvement and coordination with residents, the housing company, a social cooperative of psychologists and municipal departments in charge of care and assistance.

**Aim:** The project is aimed at enhancing social sustainability through integration of immigrants, measures for the inclusion of disabled and elderly people, and in general, protection of the most vulnerable.

**Description:** Two levels of activity,

interacting with each other:

- 'Portieri sociali' (social porter): residents living in the social housing buildings, chosen among self-organised tenants groups and associations;
- 'Custodi sociali' (social concierge): professionals in the field of psychological and welfare care.

The project aims at promoting mutual knowledge and understanding amongst residents in case of clashes, arguments, or mistrust. Through increased dialogue between people of different cultures, ethnic origins, social background; fostering solidarity and mutual help between neighbours. Furthermore, the project makes the problems of the most vulnerable emerge and wants to respond to concrete needs such as help with papers and bureaucratic procedures, help with everyday tasks such as shopping, housework, care for elderly and disabled, information to tenants on their rights and opportunities provided by the local network of services and volunteering.

**Results:** The project started in 2008, but in just a few months some results already show increased capacity of establishing a dialogue with tenants, particularly those in difficult situations, and more responsiveness to their needs.

Over time, the project will allow the creation of a network of solidarity and mutual knowledge and respect within each building and within neighbourhoods.

#### **ACER BOLOGNA**

**Actors involved:** A 'Urban Regeneration Society' (Società Trasformazione Urbana, STU) was created in 2004 between ACER

Bologna and the municipality of Pianoro. The STU was enlarged in 2005 to include private partners.

**Aim:** The aim of this ambitious project is to rehabilitate an area of the city centre in the municipality of Pianoro (province of Bologna). This residential area was built right after the war to respond to the urgent housing need of displaced persons. It comprised 13 residential buildings and public areas, which since the 1980s show the need of rehabilitation because of the bad quality of the buildings and deterioration of the neighbourhood. The rehabilitation project also aims at increasing social mix and creating a sustainable community in the area.

**Description:** To this goal, measures of social mediation similar to those mentioned above were implemented, with a particular focus on activities to foster the integration of resident with a migration background. Workshops are proposed combining courses on various issues (such as language classes), training and capacity building, and social skills. The goal is to fight negative prejudice against immigrants in the neighbourhood and in the whole local community and to promote opportunities to meet and socialise, such as the Neighbourhood Day.

**Results:** The project started in 2005 and is still ongoing, but already about 80 social dwellings and about 40 private dwellings were created. The project has been characterised by high levels of participation by the residents in the decision making; creation of social and generational mix (provision of adapted dwellings for elderly people); and better response to the needs of a increasingly diversified population in terms of ethnic origins.



## Italy



### Addressing the worsening housing situation of tenants/residents

### Estate agency service (Servizio di agenzia pubblica per la locazione)

**Organisation:** ACER, in partnership with municipalities in the province of Reggio Emilia

**Start date:** beginning of 2008

**Background:** During the nineties the system of regulated rents which was in place in Italy was dismantled. At the end of the decade 'canone concordato' or agreed rent was introduced: on the basis of a law passed in 1998, a landlord can decide to rent a flat at an agreed rent (the minimum and maximum level is established for each flat on the basis of coefficients agreed by the union of tenants and the union of landlords) he gets significant fiscal benefits. Also tenants in flats at agreed rents benefit from a fiscal bonus which varies according to the income level.



When this type of tenure was launched, it was hoped that the impact would be lower rents in the market in general, but in fact this was not the case.

**Aim:** To increase transparency and legality in the rental market; to spread the use and practice of agreed rents in areas of housing shortage; to respond to rising demand from people who cannot fulfil their housing needs either in the public social housing sector nor the private housing market. These include, amongst others, evicted families, the homeless, people in inadequate housing conditions, households with minors in custody, and refugees, who are in need of new forms of protection and social welfare provision.

**Target:** households in urgent need of housing

**Problem:** many households live in situations of poverty and marginalisation due to different factors (criminality, drug addiction, emotional conditions, health, economic

problems, immigration, eviction, abandoned minors, and others).

In these kinds of situations municipalities and social services have the responsibility to intervene, and provide temporary accommodation (in many cases this leads afterwards to the allocation of a social dwelling through placing on regular waiting lists).

When this is the case, ACER – through its estate agency service – acts as a broker for rental dwellings on behalf of the municipality. ACER finds private landlords interested in signing an agreement, and negotiate the price and type of contract (the preferred option being ‘canone concertato’).

ACER pays the rent to the landlord, and sub-lets the dwelling to people indicated on a case by case basis by the municipality. There is an agreement between ACER and the municipality so that the latter covers for any unpaid expenses that may occur.

**Results:** the project started in 2008 and so far 6 contracts have been signed between ACER and private landlords. At present the agency is dealing with 181 requests from potential tenants throughout the province of Reggio Emilia.

### **Future developments**

ACER, through its agency, would like to expand the service to include other target groups:

#### **1) Target: migrant workers**

They are in need of a system of guarantees to benefit from moderated rents.

**Problem:** Often they do not qualify

for social housing (ERP) allocation because their income is too high. Often migrant workers wanting to rent a home on the private market are requested to pay very high deposit; quite frequently migrant workers are housed in overcrowded and very small dwellings, without a legal contract, they are easily evicted.

**Proposal:** ACER is planning to act as an intermediary between this social groups and private landlords and to act as guarantor for them so that they can get an agreed rent contract. For this, guaranteed funding from the local authorities as well as private funds and foundations needs to be created.

#### **2) Target: university students**

**Problem:** young people coming to study in the cities from outside sometimes represent a ‘business’ for private landlords. University campus’ and similar public accommodations are not sufficient to provide for the increasing demand. Students are often asked to pay very high rent for a room.

**Proposal:** ACER wants to act as intermediary and get dwellings at low rent for students lets.



**Housing  
Executive**

[www.nihe.gov.uk](http://www.nihe.gov.uk)

CS/459/09/09