

WHERE IS HOUSING IN THE FUTURE SOCIAL CONTRACT?

*Housing in time of welfare transformation:
new challenges and how to answer them*

SUMMARIZING REPORT





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INTRODUCTION



The Colloquium took place at the Leuven Irish Institute in Leuven, Belgium

In June 2013, CECODHAS Housing Europe organised a two-day colloquium in Leuven, Belgium to address the issue of the role of housing in the future social contract. It brought together practitioners, political decision makers, academics and professionals involved in the housing and related sectors who wished to explore current trends and challenges, as well as future perspectives. In doing so it sought to encourage wider debate and reflection on the future of housing and the welfare state in general, and social housing in particular. Similar colloquia have been organised by CECODHAS Housing Europe in earlier years, again looking at how social housing providers should be addressing issues of the day.

With the major economic and social upheaval of many European Member States in the last five years and a greater coordination of social policies likely as further fiscal and economic union is contemplated, it seemed an appropriate time to discuss the current welfare changes taking place in Europe and the likely future challenges. The colloquium aimed to gather expertise, examples and ideas from both within and outside the housing sector, enabling participants to think more widely and adventurously about how decent and affordable housing can be delivered in the future.

Over 60 participants from a broad range of housing and other related sectors attended the colloquium. This report summarises the four keynote addresses and the main ideas generated through debate on these topics.

Three key areas of discussion and debate were addressed:

- **The first of these related to the latest trends in redesigning the social protection systems to cope with demographic and unemployment challenges and widening inequalities.**
- **The second key question focussed on the role of social housing providers and residents in contributing to reduced carbon emissions required to meet the European energy saving targets.**
- **The final area of debate related to wider questions of governance, by looking at the need for a major and fundamental transition of European and global economies, if sustainable places to live are to be developed.**
- **A concluding statement by MEP Karima Delli highlighted the progress that has been made recently in the European Parliament when the Plenary Session of the European Parliament voted in favour of an initiative report on social housing in the European Union, with the recognition that access to housing is a fundamental right.**

KEYNOTE ADDRESS 1: HOUSING COMMODIFICATION, FINANCE AND THE RIGHT TO ADEQUATE HOUSING

Raquel Rolnik, UN Special Rapporteur on Adequate Housing

In view of the financial crisis that has engulfed the global economic system, one of the Special Rapporteur's main themes over the last five years has inevitably been a focus on housing finance. What happened in 2008 was the first indicator of the failure of the global approach to housing finance that had been in place since the 1970s. The key driving forces of globalisation and neo-liberalism during the last 20 or 30 years saw a U-turn in housing policy agendas throughout the world.

Policies were designed to create stronger and larger financial housing markets. The commodification of housing, as well as the increased use of housing as an investment asset within a globalised financial market has deeply impacted the enjoyment of the right to adequate housing. This has been expressed through the privatisation of public housing, drastic cuts in state investment in housing, reduced rental subsidies and the deregulation of housing finance markets. Every country has had a different experience, and although it is very difficult to generalise, it is possible to see a clear trend.

The introduction of policies to encourage home-ownership and the dismantling of all other options served to push every working and poor family to buy homes provided by the market. Instead of developing a whole range of housing options, one of which was home-ownership, policies were developed to achieve this particular tenure as a primary goal. The result of these neo-liberal policies was that there was a tremendous government investment in promoting housing finance options, primarily through tax exemptions, which is greatest form of state expenditure on housing, but which doesn't provide housing for those in greatest need. There has been a massive bubble in housing prices everywhere.

The human right to adequate housing as defined by international law has a precise definition. Adequacy is defined to include the following seven elements, viz. legal security of tenure, availability of services, materials, facilities and infrastructure, affordability, habitability, accessibility, location and cultural adequacy and is in line with the core elements of the right to adequate housing as defined by the United Nations Committee on Economic, Social and Cultural Rights.

From the point of view of the right to adequate housing, the most important focus should be the poor and vulnerable and the obligation of the state is to promote and protect their rights. In our current housing finance system, the first people to suffer are the poor and vulnerable. Our current housing finance system is not able to provide adequate housing for the poor and vulnerable. It may promote jobs and economic growth and houses for those on middle and higher incomes, but it is not the best solution for the poor and vulnerable.

It is commonly assumed that when the economic crisis is over that the housing crisis will also be over. This is a misconception. The response to the housing crisis has been primarily fiscal, with austerity and budget cuts for ordinary people and massive bailouts for the banks. The crisis has led to an enormous increase in waiting lists for social housing, many households have had to foreclose on their homes, there is a reduced supply of new homes on home-ownership markets due to bank lending restrictions and reduced confidence by potential purchasers facing employment uncertainty. These backlogs and lost opportunities will not be easily or quickly regained once the economic position improves.

Follow the UN special rapporteur on Twitter [@raquelrolnik](https://twitter.com/raquelrolnik)
Find out more at <http://www.righttohousing.org>

KEYNOTE ADDRESS 2: WELFARE IN EUROPE AFTER THE CRISIS: RISING INEQUALITIES OR PROSPECTS FOR A BETTER QUALITY OF WORK AND LIFE IN EUROPE?

Jean-Marie Jungblut, Research Officer for the Living Conditions and Quality of Life Unit, European Foundation for the Improvement of Living and Working (Eurofound)

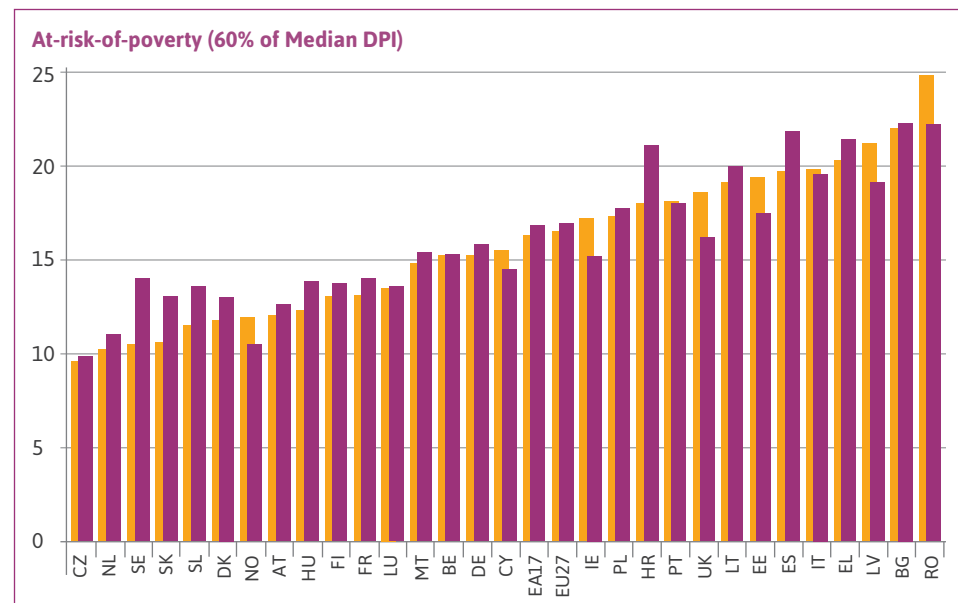
Within a global context, Europe is still one of the best places to live. According to the Human Development index, nine out of ten of the best places to live in the world are European.¹ There has been substantial progress in living standards in Europe over the last 50 years. Europeans rate their satisfaction with life as 7.1 out of 10 on average.

Employment, however, is increasing in only a few Member States and stagnating or decreasing in most of the others, notably in Greece, Spain and

Ireland. One of the biggest concerns is with the 14 million young people who are not in education, employment or training (NEETs).² These young people represent the future of Europe, and they will be the earners of the future supposed to provide income support for the older generations.

As can be seen in Figure 1 below, unsurprisingly, the at-risk-of-poverty rates have increased in many European countries between 2007 and 2011.

Figure 1: At-risk-of-poverty rate in Europe, 2007 and 2011³



¹ Human Development Index, 2013

² Mascherini, M., Jungblut, J-M, Salvatore, L., Meierkord, A. (2012): NEETs - Young people not in employment, education or training: Characteristics, costs and policy responses in Europe, European Foundation for the Improvement of Living and Working Conditions

³ Source of data: At-risk-of poverty rates – Persons living in households where DPI ≤ 60per cent Median national DPI, based on EU-SILC, as published by Eurostat, 2007 and 2011.

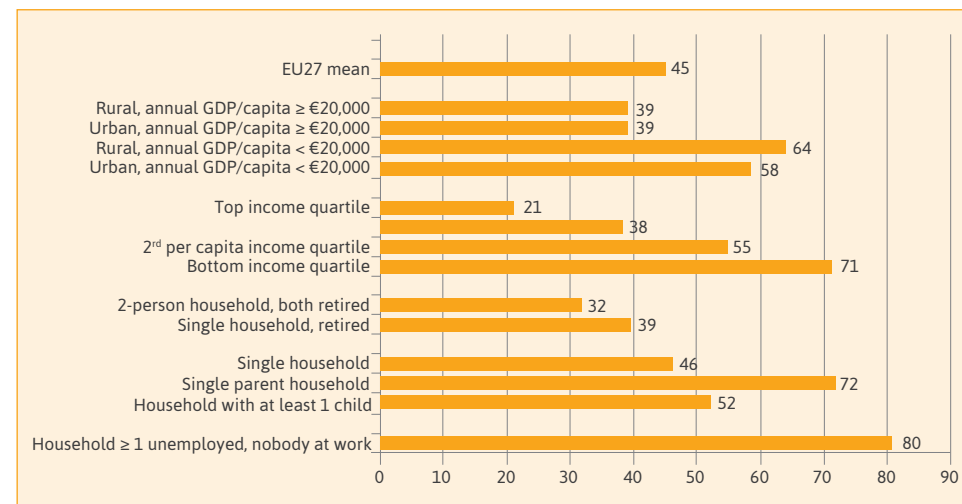
Relative poverty is usually collateral of income inequality, the distribution of income across the population of households. The surge of income inequality observable in virtually all developed countries over the last 30 years is a collateral of the neo-conservative policies that have been prevalent since the advent of Thatcherism and Reaganomics.

The latest European Quality of Life Survey from the European Foundation shows that overall levels of happiness, optimism about the future and satisfaction with services have decreased since 2007.⁴ Twenty-five per cent of respondents

stated that their quality of life was worse than it was a year ago, indicating that the economic crisis has had its impact.

The survey also produced information on households' ability to make ends meet. Broadly, those in the northern and western parts of Europe report a stronger financial situation than those in southern and eastern regions of Europe. Differences between Member States range from 50% of households in Greece to 3% of the households in Denmark having great difficulties to make ends meet. As can be seen in Figure 2 below, 45% of households on average have trouble making ends meet.

Figure 2: Difficulty making ends meet⁵



Notes: Q58: A household may have different sources of income and more than one household member may contribute to it. Thinking of your household's total monthly income: is your household able to make ends meet... ? 1) Very easily; 2) Easily; 3) Fairly easily; 4) With some difficulty; 5) With difficulty; 6) With great difficulty. The figures are based on the responses 'some' and 'great' difficulty making ends meet.

⁴ Anderson, R., Dubois, H., Leoncikis, T. Sandor, E. (2012) Quality of Life in Europe: Impacts of the crisis, Eurofound

⁵ Source of Data: Eurofound Quality of Life Survey, waves I to III, question Q58, Households that have at least some difficulties to make ends meet.

Evidence found in Eurofound's Quality of Life Survey should send a red alert to policymakers, highlighting the need to return to a path of growth and jobs to address the challenges that have clearly emerged as a result of the financial crisis. The actions put in place to address the financial crisis seem to be having some effect with a calming of market pressures, but the divide in the social fabric continues to deepen. The question has to be raised – is too high a price being paid for fiscal stability? The search is on for employment policies that can deliver both a competitive and a fair Europe at the same time and as we have seen at the beginning this is possible. Successful examples can be found in Austria and Germany, where they have both sound public finances and competitiveness.

In summary, four key points for policymakers to note are:

- Europe needs to return to growth and stable markets are essential to achieving this.
- The social crisis persists even though fiscal stability is being achieved. Can all Member States support this?
- Huge progress has been made with economic integration within the European Union. Consideration now needs to be given to further social and employment integration in order to deliver a competitive and fair Europe.
- Attention should be focussed on developing intelligent reforms to enable improvements to be brought about without spending significantly more money.



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KEYNOTE ADDRESS 3: QUESTIONING THE GREEN ECONOMY RATIONALE

Andreas Rüdinger, Research Fellow, Institute for Sustainable Development and International Relations (IDDRI)

In looking at the rationale for the green economy, there are three key questions to be addressed:

- **Is the green economy really the “magic bullet” that we like to think it is?**
- **How to address the responsibility of meeting multiple challenges and trying to bring together conflicting objectives?**
- **What innovative policy instruments can be used to help address social and environmental objectives in the framework of the larger energy transition?**

Is the green economy a magic bullet?

What exactly do we mean by the green economy? In the first preparatory document for the Rio+20 Conference, the UN Secretary General refers to it as “The green economy approach in general seeks to unite under a single banner the entire suite of economic policies and modes of economic analyses of relevance to sustainable development. In practice, this covers a rather broad range of literature and analysis, often with somewhat different starting points”.⁶

Not surprisingly, given the broadness of the definition, there is a somewhat confused interpretation of the term. There is increasing discussion in mainstream economic circles of how economic growth can be maintained within the limitations of diminishing resource availability. The interpretation of the term green economy is fundamental and depending on the understanding established, the set of policy objectives will be very different. Should we try to build more green resources and mechanisms or take a path of reduced consumption – are we looking for efficiency and/or sufficiency? Given that this wide spectrum of interpretation exists, it is important to be clear as to what policy objectives we wish to achieve through legislation and other instruments in relation to the

green economy. It is also important to be clear as to how to deal with short-term and long-term objectives and policy consequences, recognising that timing and sequencing of policies is critical to a successful energy transition.

There are two major risks associated with the green economy. The first is believing in the “magic bullet” – that the green revolution will happen, and because it is a win-win situation all will move in this direction because there is no other choice. The other major risk is in building the green economy at all costs. Can a “green” economy within the current economic model ever be sustainable and address equity and social issues? There is a danger in focussing too much on economic and ecological aspects of the economy and not the social policies that exist alongside.

Balancing multiple objectives

Within the energy transition there are multiple and conflicting objectives, arising from differing short- and long-term time horizons and social versus environmental or economic needs. Although the long-term goal of delivering good quality living conditions is agreed, the short-term measures used to achieve this can be very different.

⁶ UN Secretary General (2010) Progress to Date and the Remaining Gaps in the Implementations of the Outcomes of the Major Summits in the area of Sustainable Development, as well as an Analysis of the Themes of the Conference. Report from the Preparatory Committee for the United Nations Conference on Sustainable Development, United Nations, New York.

Housing itself is situated at the crossroads of multiple challenges in relation to the transition to a green economy. **These challenges relate to:**

Social: are decent living conditions possible for all in times of rising poverty and prices?

Energy poverty: can housing policies alleviate the risks linked to rising energy prices and scarcity?

Environmental: energy consumption in European buildings represents over 40 per cent of total energy consumption and 25 per cent of CO₂ emissions.

Innovation: with the move towards nearly-zero energy buildings by 2020, the main focus now is on retrofit rather than design of new houses.

Urban planning: sustainable development is not about simply producing energy-efficient buildings, but rather the organisation of urban spaces to preserve diversity and integrity, limit urban sprawl, and ensure new forms of mobility within the urban areas. A wider perspective is needed here.

Economic: if energy efficiency is taken seriously, there will also be an opportunity as thermal retrofits will become the market of the future, generating hundreds of thousands of jobs and putting €100bn per year into economic systems.

Innovative policy instruments

New financing models are needed to support the transition to a green economy. In all cases, the interest rates used in the financing models are crucial to their effectiveness. Low-cost, long-term funding mechanisms are vital in that they can:

- Provide a refinancing circuit for all stakeholders / projects.
- Lower public costs for subsidised loans and third-party financing.
- Tap the full potential for energy savings.
- Reduce mutualised costs of renewable energy generation - a drop of the discount rate from 10 per cent to five per cent reduces generation costs by 25 to 30 per cent.

Higher public involvement is needed to ensure that effective financing models are developed. Giving all citizens the capacity to become actors in the transition process is another key area for policy innovation. Participative and citizen

funding schemes are promising solutions that are now beginning to be implemented. Such schemes are now mandatory in Denmark for example, and for each new wind park developed it is necessary to have local stakeholders owning at least 25 per cent of the capital.

For such systems to work, it is necessary to have

- An adequate regulatory framework, including access to financing mechanisms.
- Low entry barriers – it is €50 in the Danish example above, which encourages wider engagement since those who invest are likely to be engaged in thinking about their energy consumption.
- An opportunity for innovation and experimentation at the local level.
- An integrated approach whereby financially attractive renewable energy projects can be used to support new energy efficiency measures.

In conclusion

The green economy...

- Is not a “no-brainer” or a definitive “win-win” situation, but rather it requires strong political efforts and an integrated policy framework.
- Requires that conflicting objectives should be made explicit and addressed, with trade-offs defined and sequencing issues addressed, if it is to be effectively implemented.
- Bears a high risk of being socially exclusive rather than inclusive if the policy framework and supporting incentives are not well designed.
- Can be a great economic opportunity if the fundamentals are right, but it cannot be made to work if the appropriate price signals, financing instruments and regulatory framework for local initiatives are not in place.
- Should not automatically be associated with green growth per se, but rather should be part of a broader reflection on economic models and the definition of prosperity.

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KEYNOTE ADDRESS 4: WHAT IS THE FUTURE OECONOMY?

Pierre Calame, Chairman, Charles Léopold Mayer Foundation for Human Progress, France

A roadmap is needed to find our way through the many social, economic and environmental changes that European housing providers are facing. It is a radical crisis being faced and thus radical reform is needed, developed from a genuine understanding of the causes, and not just the symptoms, of the current problems.

Long experience around the world has shown that we have to prioritise the local reflection processes. Two key points to remember in terms of governance – firstly that it is looking towards the future, prioritising processes not procedures and secondly, that the common good is a co-construction. At the core of governance is the management of relationships between the various actors involved and between the different levels of governance.

To succeed with this local reflection process it is necessary to:

- Acknowledge the diversity of momentums in a local area.
- Understand the relevance of informal activities.
- Realise there is a diversity of situations.
- Guarantee some minimal level of security or local residents will not participate in the process.
- Administrative and political speeds must link into the social rhythm. Inevitably residents have short-term needs and deadlines, whereas political deadlines are mid term.
- Ensure that there is a mixing of public and private funds.

The underlying cause of the crisis currently faced is inertia. Technologies and sciences have developed quickly, but society has developed at a slower pace, gaps have begun to appear and there is increasingly a disconnection between them. Inertia takes a variety of forms. For providers of social housing, the housing stock represents a major form of inertia. Most houses built can expect to stand for 50 to 100 years at least, and inevitably the buildings will

be used by other generations and societies than those for whom they were originally built. The buildings and dwelling units need to be able to be adapted to different needs and different kinds of societies.

Visible inertia however, is not the most important factor. We also need to take into account the invisible inertia derived from our ways of thinking and doing things, often built up over generations. The way people think develops slowly, as do living conditions and ways of life and these serve to influence people's thinking, without them even necessarily being aware of it. Recently the Nobel Prize winning economist, Paul Krugman, said that preconceived ideas are used to resist change.

An example is representative democracy, where systems invented in the 18th century still exist today, and although needs and societies have changed, this way of governance has not. Nor is it challenged. To challenge this thinking, it is necessary to go back to the historical background in order to understand where the rules came from and thus be able to change them.

In terms of achieving a successful transition to a new governance model, it is necessary to:

- Know what direction you are following and what roadmap is to be used. Any large transition is difficult but this clear view is necessary if it is to be achieved.
- Enable grassroots and institutional thinking to move at the same time.
- Understand that it is difficult to think outside of the box, when you are the box. When social housing is your core business it cannot be neglected and day-to-day decisions still need to be made on a routine basis.
- Build up an international community between residents and neighbours. It is not only nation states that have a role to play in interaction with each other.

- Consider humankind as a social subject and as a movement. Social housing organisations have a role to play in talking to others and dialogues can eventually include a learning process.
- Cities will have an important part to play in the transition process. In governance, the problem is to create communities and encourage people to think of themselves as a community.
- At the global level, we will need to share scarce resources. This is not easy, but if it cannot be done peacefully, wars may be waged as a result.
- Move towards sharing of responsibilities since any new establishment of the social contract will only come about if there is joint responsibility.
- Develop common values, moving away from an understanding of rights for some and responsibilities for others. There needs to be a shared responsibility, otherwise it is difficult to externalise costs and share accountability.

We need to reinvent how we manage societies. We need an oeconomy for the 21st century, where the production and consumption of goods and services of a community is regarded as a whole, taking into consideration the scarce resources that we need to cope with. This is a different type of governance, based on a system that will promote the well being of all. This is not optional, it is essential.

Find out more at <http://www.fph.ch/?lang=en>



The participants listening to the UN Special Rapporteur, Raquel Rolnik

CONCLUDING STATEMENT

Karima Delli, MEP

This time we have been winners. The Right to Housing has been recognised by the European Parliament. The battle has just started, as social housing is just the first step in the longer process towards a social Europe. The next battle is to ensure that the Right to Housing for all is included in the Treaty. This is a key battle that will have to be waged.

Many Europeans can no longer afford decent housing, both in terms of rent/mortgage but also in terms of their energy usage. Many citizens are deprived of housing, living in overcrowded conditions, even if not on the streets. Over ten per cent of households have to dedicate more than 40 per cent of their income on housing. 120 million Europeans are threatened by poverty. We have fast rising unemployment, more than 10 per cent in Europe, so we are looking at a fast rise in inequalities.

Accessing housing today is very difficult for a whole range of households. States and municipalities have to reduce expenditure in order to get out of the economic crisis - selling dwellings, imposing taxes, reducing investment. They overlook the role played by social housing as an automatic stabiliser. Finally, there is a blindness on the part of European officials, putting a constant emphasis on growth when growth does not happen. They have reduced the purchasing power of the citizens. My report⁷ was adopted by the European Parliament and today we ask the European Commission and Member States to invest massively in social housing. People still want to be owners but they cannot afford it. Politicians are selling dreams. This is not their role, they are here to make positive things happen.

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Find out more at <http://www.karimadelli.com>



The European Parliament Plenary in Strasbourg, June 2013

We have to encourage investment – why? In order to avoid bubbles. Social housing is a social stabiliser. It helps create jobs. Housing should be an investment for the future for the EU and part of the move to energy transition. We want structural funds to be used for social housing and this will be case. We have asked for a European Housing Observatory - did not get it this time, but will do so before too long. There are lots of tools we can use which are not tapped enough, for example European Investment Bank funds.

Housing cannot be retrofitted for improved energy overnight - you need to upgrade skills, adapt the training systems, give better value to these occupations to attract young people. The direct links between housing and health must be identified. More and more the housing stock is getting older and poor housing has a disastrous impact on people in terms of health and well-being. This should be prioritised. Large numbers of people in energy poverty – this should be a wake-up call for Member States to help their citizens change their behaviour.

Europe has a role to play and a message to send. This crisis is an opportunity to change everything. There is another possible world today at the local level, there are extraordinary projects taking place. Let us not lose any more time.

⁷ Delli, K. (2013) Social Housing in the European Union, Committee on Employment and Social Affairs, European Parliament, Brussels <http://www.europarl.europa.eu/sides/getDoc.do?pubRef=-//EP//NONSGML+REPORT+A7-2013-0155+0+DOC+PDF+V0//EN>

CONCLUSIONS

Diane Diacon, Housing Researcher and Writer, Colloquium Rapporteur

Housing is at the crossroads of the social, economic and environmental pressures being experienced in Europe today. The colloquium held in June 2013 sought to address some of these issues currently faced in European countries.

Where is housing in the future social contract? Does it have a role, and if so what is it? This is no easy question and there are certainly no easy answers. Not only do we need to contend with the complexity deriving from the dual nature of housing itself – as a fixed, durable capital asset tradable in a well-established market and as a bundle of essential services providing shelter and security. We also need to recognise that welfare systems arose in different ways, and still vary significantly in the 28 Member States, with typically stronger government-based support systems in the northern countries than in the southern ones, where culturally there has been a heavier reliance on family support systems.

One common feature faced by virtually all Member States is that their welfare systems are now going through the most radical overhaul since they were initiated, driven less by political ideology than the lack of money to pay for them.

Everyone has a right to adequate housing

As a basic element of a person's life, access to adequate housing is seen as a human right and has been recognised as such by the United Nations, and most recently by the European Parliament. Adequacy is defined to include seven key elements - legal security of tenure, availability of services, materials, facilities and infrastructure, affordability, habitability, accessibility, location and cultural adequacy. From the point of view of the right to adequate housing, the most important focus has to be the poor and vulnerable, and the obligation of the state is to promote and protect their rights.

Housing should be viewed as much more than a commodity, which can be traded, but rather as a point of access for the household to other human rights. It should retain its role as a social good and its provision should not be left to the market. Its commodification over the last 30 years was responsible, in part, for the near collapse of the global financial system in 2008 and the on-going economic and social ills arising from it.

In Europe, the affordability of housing has become a major issue, with an average of 26 per cent of all households now spending more than 40 per cent of their disposable household income on their housing costs, and some spending over 60 per cent.

Neo-liberalism and the failure of housing markets to deliver adequate housing

The driving forces of globalisation and neo-liberalism over the last 30 years saw a turnaround in housing policies, with the withdrawal of national governments from direct support of the housing sector and a move towards greater reliance on the market to address housing provision. Features of this era were the rapid growth of housing finance markets, deregulation of markets and the associated banking systems, privatisation of the existing social housing stock, reduced investment in new provision and removals of rent control. It is now widely recognised that this market-focussed approach has failed to deliver affordable housing for all.

Transition to a new economic and governance system

Previous fundamental shifts in economic thinking took place in the 1930s, with the introduction of Keynesian economics to spur the world out of depression, and in the 1970s with the introduction of neo-liberalism after the energy price crises. In order to achieve these systemic changes to the global economic system,



it is necessary to engage with the complexity and diversity of the issues, taking macro-level as well as micro-level action, rather than rely on more simplistic reductionist approaches. Understanding of the visible and invisible inertia that has helped to create the current economic crisis will help to address the situation. In terms of housing, the building stock represents a major form of inertia, having been built to meet the needs of a particular population, which inevitably changes over the century-long lifetime of the building. Should these houses be demolished when no longer needed? A more important question might be how to address that invisible inertia that has helped to create the mind sets of housing professionals which underlies their attitudes and certainties.

Home-ownership is not the only tenure

Despite the significantly different tenure profiles in Member States there has been an increase in home-ownership levels in all countries over the last 30 years or so, reflecting the national macro-economic policies developed to encourage this tenure. The idea that home-ownership

is the absolute goal and everything else is inferior is now widely recognised as misguided. Not only does this lead to labour immobility and social stigmatisation of those who live in the social housing sector, it also leads to housing bubbles and the associated collapses and foreclosures. A more diversified range of tenure options, including co-housing, community land trusts, self-build etc. would help to reduce reliance on the limited range of tenure options.

Housing is a political, not a technical concern

For too long housing provision has been perceived to be a technical issue, in the realm of markets and professionals. It is now recognised that this is a political and democratic issue, with which the wider population needs to engage. A political rather than a technical manifesto for housing is needed and a political debate needs to be raised to challenge the inadequacy of the housing conditions that many millions of households have to live with. Greater political leadership is needed from the United Nations and within Europe.

A call for evidence-based policymaking

There is comparatively little strong evidence for many of the statements frequently made regarding social housing. Whom does it house – who are the most vulnerable, what do we mean by the poor? Over 65 million people currently live in socially rented homes throughout Europe – are they all poor or vulnerable? Does living in social housing keep you poor? What is the evidence that social housing can successfully encourage social mix or social integration? Do more welfare-targeted approaches actually increase social exclusion? What impact does poor quality housing have on people's health? There are many assumptions made, but often little, or conflicting, evidence to support them. If national or European policy makers are to understand and facilitate the role that social housing can play within European welfare systems, there needs to be a body of consistent evidence to enable them to do so in an informed way. The development of a European Housing Observatory to report on the housing situation at EU level and assist in gathering evidence for an informed European strategy in relation to the housing sector would be one way forward.

Housing and the energy transition

The requirements to achieve significant energy savings and create employment in Europe have led to the development of the concept of the Green Economy, frequently seen as a win-win escape route from the twin crises. This however was shown to be a simplistic understanding, with substantial confusion as to what the term actually means, and the policies necessary to deliver it. Efforts to include both social and environmental objectives into policy instruments have proved too complex and separate policies are preferred, albeit containing a cross reference to other objectives.

Working with civil society

Frequent calls were made for the greater engagement of residents and wider civil society and NGOs in developing the new thinking around global economics and the energy transition in people's homes, neighbourhoods and cities. As users of social housing, resident engagement in

the decision-making processes of social housing providers is still often token or perfunctory. If the focus of housing provision is to be on the user, a much deeper level of engagement is needed than at present. How can this be achieved?

Individual behaviour is a key element in saving energy, the engagement of people is absolutely essential, both in and outside of their homes. Inspiration and leadership are needed to ensure that people can share in a different understanding and vision for the future.

Where next for social housing providers?

Social housing providers occupy a key role in that they understand well the economic and social pressures on their residents, as well as the limitations and inefficiencies of their national welfare systems. They are leading much of the work on energy saving through new construction and retrofitting of their existing housing stock and working with their residents to improve understanding and the need for behavioural change to minimise energy costs. They work with a range of financial and government stakeholders and crucially have the opportunity to interact with their tenants and local communities in their decision-making processes.

If wider economic and energy transition is to become a reality, social housing providers throughout Europe need to be actively taking a role in that process.



Contributors to the CECODHAS Housing Europe Colloquium

The following persons all made a formal contribution to the meeting, either by giving a key-note address, providing a response or introducing and chairing one of the sessions, as well as contributing to the group discussions with all colloquium participants.

- **Christophe André**, Economics Department, Organisation for Economic Co-operation and Development- Reflection to Keynote Address 2
- **Pierre Calame**, Founder, Charles Leopold Mayer Foundation- Keynote Address 4
- **Darinka Czischke**, Director, Building and Social Housing Foundation- Chair Keynote Address 2
- **Karima Delli**, MEP, European Parliament- Concluding Statement
- **Wolfgang Förster**, Chair, Housing and Land Management Committee, United Nations Economic Commission for Europe- Chair Keynote Address 3
- **Raymond Hencks**, Member, European Economic and Social Committee
- **Erica Hope**, EU Affairs Manager for Energy Efficiency, European Climate Foundation
- **Tim Jenkins**, Director, External Affairs and the Great Transition, New Economic Foundation- Respondant Keynote Address 4
- **Jean-Marie Jungblut**, Research Officer, Living Conditions and Quality of Life Unit, European Foundation for Living and Working- Keynote Address 2
- **Bertrand Lapostollet**, Director of Energy Poverty, Abbé Pierre Foundation
- **Emmanuel Moulin**, Director, URBACT- Diverging/ converging Perspectives KA 4
- **Özgür Oener**, Vice-President, CECODHAS Housing Europe- Opening speech & Conclusions
- **Jan Olbycht**, MEP, President of the Urban Intergroup of the European Parliament- Welcome speech
- **Sebastien Olivier**, International Affairs Manager, Social Housing Company of Quebec
- **Emmanuel Olliver**, Salvation Army, France
- **Alain Regnier**, Inter-Ministerial Delegate for the fight against homelessness, France- Reflection to Keynote Address 1
- **Raquel Rolnik**, United Nations Special Rapporteur on Adequate Housing- Keynote Address 1
- **Domenico Rossetti di Valdalbero**, Principal Administrator, DG Research and Innovation, European Commission- Respondant Keynote Address 3
- **Andreas Rüdinger**, Research Fellow, Institute for Sustainable Development and International Relations- Keynote Address 3
- **François Schneider**, RESPONDER Project
- **Freek Spinnewijn**, Director, European Federation of National Organisations Working with the Homeless- Diverging/ converging Perspectives KA 2
- **Barbara Steenbergen**, EU Representative, International Union of Tenants- Diverging/ converging Perspectives KA 4
- **Elena Szolgayová**, Director, Housing Ministry of Slovakia- Diverging/ converging Perspectives KA 4
- **Ian Turner**, Project Manager, Energy Cities- Diverging/ converging Perspectives KA 3
- **Agnes Uhreczky**, Director, Confederation of Family Organisations in Europe

Explore on the web

- www.righttohousing.org • UN Special Rapporteur on Adequate Housing
- www.eurofound.europa.eu • The European Foundation for the Improvement of Living and Working Conditions (Eurofound)
- www.iddri.org • The Institute for Sustainable Development and International Relations (IDDRI)
- www.fph.ch • The Charles Léopold Mayer Foundation for the Progress of Humankind (fph)
- www.karimadelli.com • Karima Delli, MEP (France, The Greens)
- www.housingeurope.eu • CECODHAS Housing Europe Website
- www.cecodhashousingeurope.blogspot.com • CECODHAS Housing Europe Blog
- www.oecd.org • Organization for Economic Cooperation and Development
- www.bshf.org • Building and Social Housing Foundation
- www.unece.org • United Nations Economic Commission for Europe
- www.eesc.europa.eu • European Economic and Social Committee
- www.gdw.de • Federal Association for Housing and Real Estate in Germany



- www.europeanclimate.org • European Climate Foundation
- www.neweconomics.org • New Economic Foundation
- www.fondation-abbe-pierre.fr/en • Abbé Pierre Foundation
- www.urbact.eu • URBACT is a European exchange and learning programme promoting sustainable urban development
- www.habitation.gouv.qc.ca/english.html • Social Housing Company of Quebec
- www.armeedusalut.f • Salvation Army France
- www.ec.europa.eu/research • DG Research and Innovation, European Commission
- www.degrowth.org/the-responder-project • The RESPONDER Project
- www.feantsa.org • European Federation of National Organisations Working with the Homeless (FEANTSA)
- www.iut.nu • International Union of Tenants
- www.energy-cities.eu • Energy Cities
- www.coface-eu.org • Confederation of Family Organizations in Europe

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CECODHAS Housing Europe is the European Federation of Public, Cooperative and Social Housing Providers - a network of 45 national and regional housing federations, whose members together account for 41,400 public, voluntary and cooperative housing providers in 19 countries. Altogether these providers manage over 27 million homes, about 12 per cent of existing dwellings in the EU.

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