

The New Development  
Environment – Finance,  
Migration, Energy

Scottish Rural and Islands  
Housing Conference  
Peebles 2016



#housingEU

# “That’s business”



# About Housing Europe

## European Federation of Public, Cooperative and Social Housing

- Network of 43 national and regional federations in 23 countries.
- Managing over 26 million homes, about 11% of existing dwellings in the EU.



## Vision

**Access to decent and affordable housing for all in communities** which are **socially, economically and environmentally sustainable** and where all are enabled to reach their **full potential**.

## OUR MEMBERS

**NHF**  
www.housing.org.uk

**SFHA**  
www.sfha.co.uk

**NIHE**  
www.nihe.gov.uk

**NIFHA**  
www.nifha.org

**BSHF**  
www.bshf.org

**CHCYMRU**  
www.chcymru.org.uk

**ICSH**  
www.icsi.ie

**NABCO Sector(s) represented:**  
**Co-operative**  
www.nabco.ie

**FLCM**  
www.fondsdulogement.lu

**SNHBM**  
www.snhbm.lu

**USH**  
www.union-habitat.org

**ESH**  
www.esh-fr.org

**Les Offices de l'Habitat**  
www.offices-habitat.org

**FNARHLM**  
www.offices-habitat.org/fnar

**PROCIVIS**  
www.procivis.fr

**FNCOOPHLM**  
www.union-habitat.org/coop

**CECODHASPORTUGAL**  
www.cecodhasp.org

## ASSOCIATE MEMBERS

**ARMENIA**  
ASBA  
www.asba.am

**SWITZERLAND**  
SVW  
www.svw.ch

**NORWAY**  
NBBL  
www.nbbl.no

**FESOCOLAB**  
FLW  
www.flw.be

**SLRB**  
www.slr.be

**SWL**  
www.swl.be

**VMSW**  
www.vmsw.be

**AEDES**  
www.aedesnet.nl

**FederCasa**  
www.federCasa.it

**FEDERABITAZIONE**  
www.federabitazione.confcooperative.it

**Legacoop Abitanti**  
www.legacoopabitanti.coop

**AGCI-ABITAZIONE**  
www.agci.it

**AVS**  
www.promotorespublicos.org

**CONCOVI**  
www.concovi.es

Below 5%

Between 5% and 7%

Between 7,5% and 10%

Between 10% and 20%

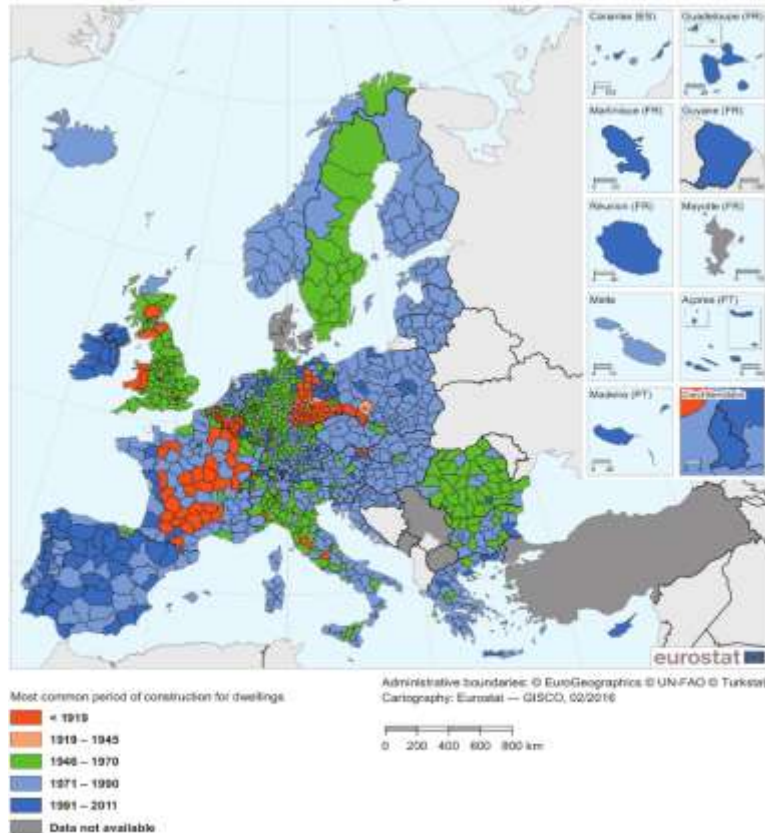
Above 20%

Stock owned as rental or cooperatives by CECODHAS members as % of the total housing stock in each country.



# Look back to reflect on our new context

Dwellings by most common period of construction, by NUTS 3 region, 2011  
Most common period of construction for dwellings



- Most dwellings in Europe built 1946–70
- Post-war economic and demographic (the baby-boom years) growth
- The state or state subsidized institutions addressed the shortage of housing

# Trends in the sector

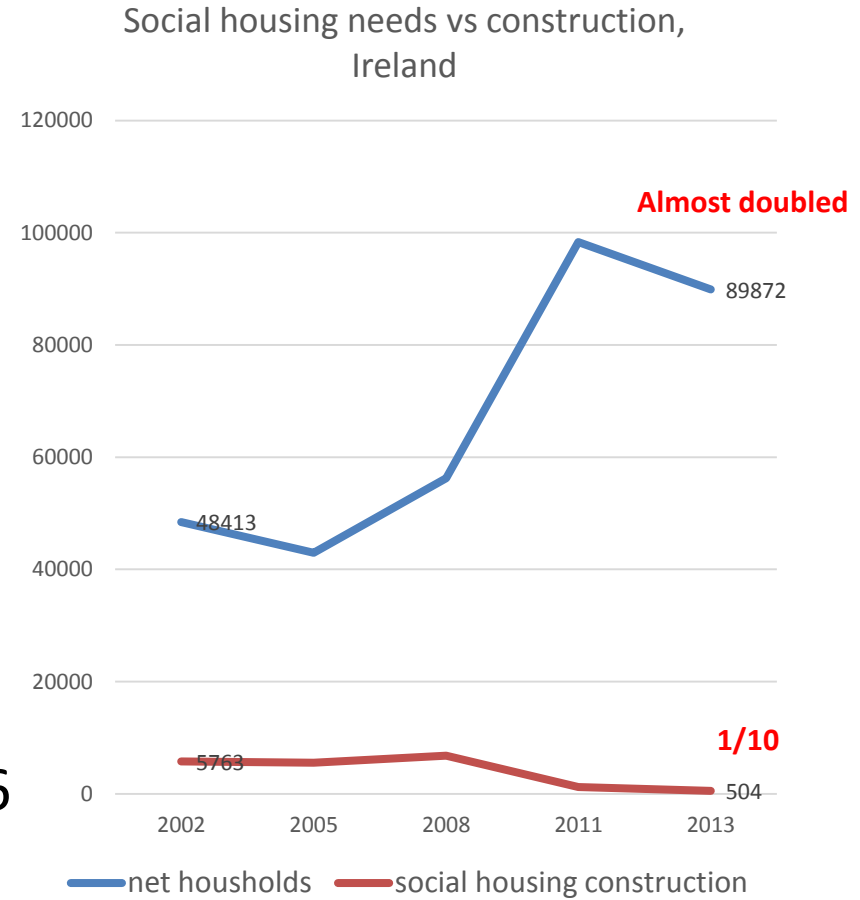
- **Rapid Urbanisation** across Europe with desertification of rural areas and shrinking cities - **urban population is projected to grow from 73% (2014) to over 80% by 2050**
- **Public support for housing** in the EU 27 has decreased from 1.1% of GDP in 2003 to 0.8% in 2012
- Increased role of **private finance**
- Increased **residualisation of social** housing and growing poverty among social housing tenants
- 81 and half million Europeans

# Tools to improve affordability

- Improve framework for the delivery of **More Social & Affordable Housing (stable finance)**
- Tackling speculation by **controlling land prices**: land lease in LU, community land trusts in BE
- Turning **empty properties into social housing**: IE, ES, PT, MT
- **Social rental agencies**: BE, LU, IT, ES, HU
- Tackle speculation by **monitoring and limiting rent levels in the private sector**

# Lack of social housing

- New **social housing production has decreased**
- **A 27% decrease** in housing construction among 14 federations between 2009 and 2014 (from 270 049 to 197 243). (Draft GS)
- ...but **waiting lists keep increasing**: (BE 140 000 to 186 000, FR 1.2 to 1.7 million, IT 600 000 to 650 000)

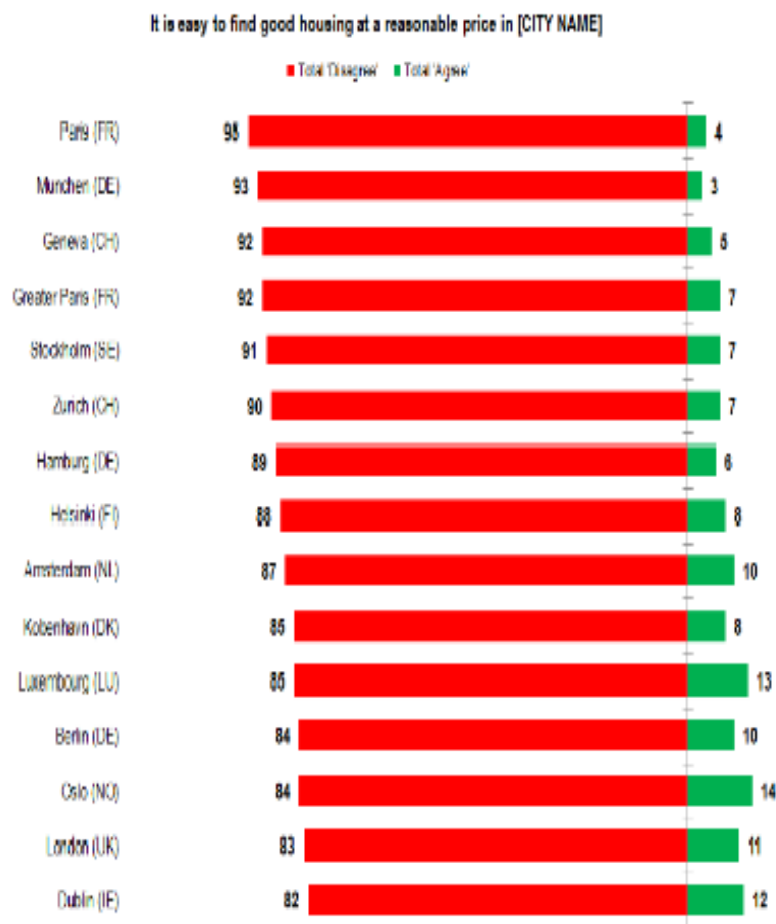


# A perfect storm.....

- Blocked private ownership market – Prime investors only please
- Affordability in private rental sector affecting purchasing power and competitiveness of cities .. Local economy & Key workers
- Immigration & Climate Change and the need for responsible housing actors on the ground to work on integration

Vital ingredient ?? Political Will and Public Support – Is Scotland bucking the trend?

# Housing (un)affordability



Political & Economic Pressure:

Is it easy to find good housing at a reasonable price?  
...In the Capitals the picture is clear

# Post Sub-prime Crisis 'housing trap'?

- Increasingly **difficult for those who enter** the housing market
- High prices and stricter mortgage lending, not enough affordable rental housing
- **Prime ( investment funds) investors** are favoured – “That’s business”

A **generational** issue:

- 48% of young **adults live with their parents**
  - 74% in SK, 71% in CY, 65% in IT, 64% in HU)
- increasing **youth homelessness**

# Large scale migration towards Europe

- ... Is becoming a norm
- Why?
  1. Warzones
  2. Poverty
  3. climate change / drought
  4. demographic change
- More and more difficult to agree on common measures

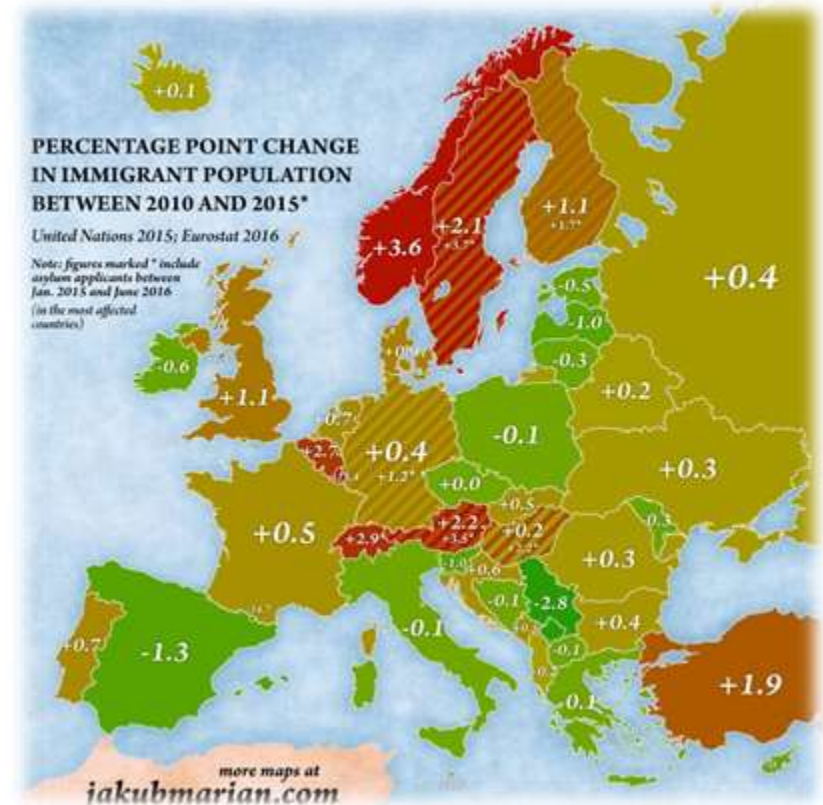
 **The refugee crisis is changing the European social dynamics**



Where do the majority of immigrants come from?



How that number has changed in the past five years?



# Some estimates

- SE: (end of 2015) SE had received 163000 asylum seekers. in Sweden 436,000 homes are needed until 2020 while the government's national objective is 250,000.
- DE: The migration challenge with more than 800.000 people entering the country in 2015 must be added to the existing housing shortage in metropolitan areas and in university cities.
- NL: 48.000 people are entering the country as a refugee of which still 28.000 people are in need of housing before the end of 2016

# Initiatives from Social Housing Providers

- **Approach of Leipzig, Germany** (since 2015)

Complex programmes linking housing, health and educational support

Integration by working against the concentration of migrant communities in particular areas of the city.

- **Accelair, Lyon** (since 2002)

Aims at fostering social and professional integration through a coordination response providing access to employment, training and housing

- **Denmark, Germany, France**

Policy actions taken to avoid segregation & ghettoization

- **Need for a rural dimension**

Where do we start to gain public support???

# Empowerment

CRÉDOC

## Multiplication des pratiques collaboratives

**Faiblement collaboratif** peu impliquant, peu de contacts avec les autres, fait appel à un niveau faible de confiance entre pairs

**Fortement collaboratif** très impliquant, fait appel à un fort niveau de confiance entre pairs



Achat/ Vente de biens neufs entre particuliers

Achat/ Vente de biens d'occasion entre particuliers

Achats/ vente de services de services entre particuliers

Partage/prêt de biens et services

Partage d'informations avec d'autres utilisateurs

Construction d'un projet commun avec un **grand nombre de personnes**

Construction d'un objet, d'un projet commun avec un **nombre restreint d'utilisateurs**

La ruche qui dit oui  
Alittlemarket,  
alittlepicerie, Uber

Anazon, Le bon coin, Ebay, vide greniers, troc

Zilok, Eloue  
Airbnb, Blablacar,  
Youpijob,  
Crowdfunding sous forme de prêt avec intérêt

Couchsurfing,  
SEL, cookening,  
autopartage,  
Freecycle, crowdfunding (don)

Réseaux sociaux (youtube, twitter, flickr), blogs, forums, pétitions en ligne

Wikipedia, logiciels libres, open source, Linux, loi numérique, budget participatif

Habitat participatif  
Colocation  
Jardins partagés  
Crèches familiales  
Voitures partagées  
AMAP, fab lab

# Best Chance at Life





# LE **logement social** N'EST PAS LE PROBLÈME C'EST LA **solution**

**LES HLM :  
PILERS DU VIVRE ENSEMBLE**

## **NON AUX GHETTOS DE PAUVRES**

La loi dite "Egalité Citoyenneté" opère un véritable glissement dans le rôle du logement social en passant d'un logement social généraliste à un logement d'urgence réservé aux plus précaires des habitants. Pour cela, le gouvernement a choisi

## **AUGMENTATION DES PLAFONDS**

Il faut arrêter de considérer les HLM comme une menace pour la mixité sociale et le vivre ensemble. Ils peuvent au contraire devenir des appuis.

**Chômeurs, ouvriers, employés, classes moyennes : tout le monde doit avoir**

# 2. More sustainable, efficient and decentralised energy

- **50 to 125 million people in Europe** are unable to afford thermal comfort
- **Energy Commissioner:** “smart renovation could cut up to 40% of EU’s energy consumption”

## 1. Empowering of the local communities

- ✓ Local partnerships with energy companies, construction sector, housing providers, tenants proposing adequate strategies (cf. Energie sprong)
- ✓ Empower tenants to use their homes the best way possible

## 2. Adequate finance for energy efficiency

- ✓ strengthen conventional and alternative funding for renovation of social housing

## 3. Energy Market Integration

- ✓ housing becoming part of the energy grid and Housing associations becoming energy providers

## 4. Enabling existing EU legislation

- ✓ make the EPBD and EED instruments to support local partnerships using cost effective measures

# Market uptake zero-energy-bill

## Innovation project social housing NL, FRA and UK



## Day 3, new roof on house



Day 6/7, pre-fabricated, fully integrated  
solar pv / solar thermal roof systems



Day 8, scaffolding is moved



# Day 9: Final result



# New construction

- Baukostensenkungskommission in Germany
- Kombohaus in Sweden
- Not in my back yard
- Future proofing Places

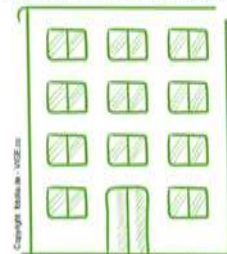


**Kostensteigerung beim Neubau insgesamt:**  
**Für das gleiche Geld gibt es immer weniger Wohnen**  
Neubaukosten Kostengruppen 300 bis 700  
(ohne grundstücksbezogene Kosten)



**2000**

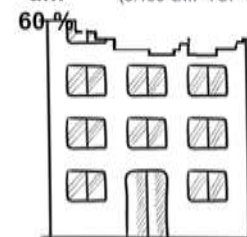
1.739 €/m<sup>2</sup> Städtische Regionen  
Baukosten ohne Grundstückskosten



**Anstieg**

**2016**

2.788 €/m<sup>2</sup> Städtische Regionen  
(3.190 €/m<sup>2</sup> TOP-Standorte)



um  
**60%**

Für den gleichen Geldbetrag gibt es 2016 inflationsbereinigt  
statt 10 Einheiten Wohnen nur noch 7,8 Einheiten Wohnen

# Things are moving

- EU Urban Agenda
- EU & Housing – Better Finance(6 billion € from EIB to date), Better Regulation, Better Knowledge
- Scottish Alliance of Cities are partners and will remain so regardless of Brexit
- Need to strengthen the rural dimension
- Importance of Urban-Rural Partnerships (recognised by the EC)

## Link to Quito **Declaration**

**§ 31**-A call for local governments to put in place housing policies.

**§ 33** –The recognition of the importance of the variety of housing options.

**§ 46**-Commitment to promote the role of affordable and sustainable housing and housing finance

# Collaboration & Innovation: Scotland is providing a strong impetus



Join us at the Awards Ceremony on November 23<sup>rd</sup>

At the Committee of the Regions in Brussels

Register now online!

**#MoreinCommon**



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