



The State of Housing in the EU & the 'Housing for All' Vision



Michalis Goudis
Communications Director

@housingeurope @mgoudis

Disclaimer

I am not an architect and I have a good reason for that.

Me with a ruler



About us in brief

Network of national and regional housing provider federations

- 4,500 public, voluntary housing organisations
- 28,000 cooperative housing organisations

44 members & partners in 24 countries (19 EU Member States)

Manage 26 million dwellings, about 11% of existing dwellings in the EU



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.icsh.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.birisnet.be

SWL
www.swl.be

VMSW
www.vmsw.be

BL
www.bl.dk

AEDES
www.aedesnet.nl

GdW
www.gdw.de

SABO
www.sabo.se

HSB
www.hsb.se

RIKSBYGGEN
www.riksbyggen.se

ZRSM RP
www.zrsmrp.com.pl

TBS
www.izbatbs.pl

SCMBD
www.scmbd.cz

GBV
www.gbv.at

LOSZ
www.losz.hu

TU
TÜRKKENT
www.turkkent.coop

FederCasa
www.federCasa.it

FEDERABITAZIONE
www.federabitazione.confcooperative.it

Legacoop Abitanti
www.legacoopabitanti.coop

AGCI-ABITAZIONE
www.agci.it

EKB
www.ekb.gov.al

AVS
www.promotorespublicos.org

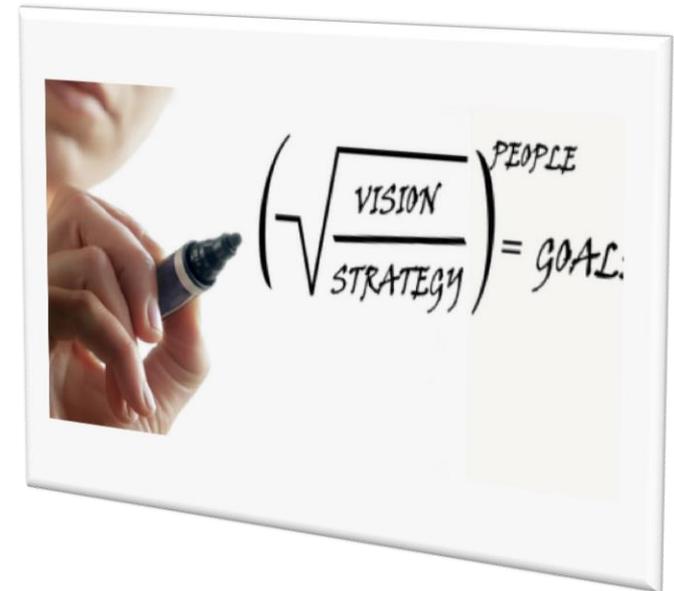
CONCOVI
www.concovi.es



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

Our Vision, our guide

- We, not-for-profit, public and co-operatives housing providers, have a vision of a Europe which provides 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.
- We provide housing for socially sustainable neighborhoods.



Structure

Housing Europe
Observatory (Research)



Social Affairs

Urban Affairs



Energy &
Construction

Financial Affairs



- It is **organized in five (5) thematic Working Committees** open to all members
- These are also the key themes we work on

Our Work

Advocacy

Through the constant **monitoring** of the work of the EU in the field of housing and related **advocacy** work, **being heard** at the top level by developing a positive message to EU leaders.

Knowledge sharing & Networking

Conferences, workshops, study visits, exchange of **good practices, toolkits**, e.g. Housing for All campaign [#housing4all](#), funding opportunities etc.

Research

Research briefings, social housing country profiles, reports, toolkits. The observatory identifies and analyses key trends and research needs in the field of housing and social housing at European level

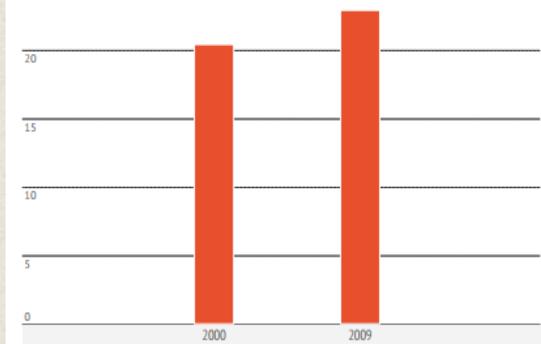
It is important, because...

 **120 million**
Europeans at risk of poverty

 **33.8%**
Europeans feel that they are facing disproportionate housing costs

 **52 million**
People in the EU unable to keep their homes adequately warm

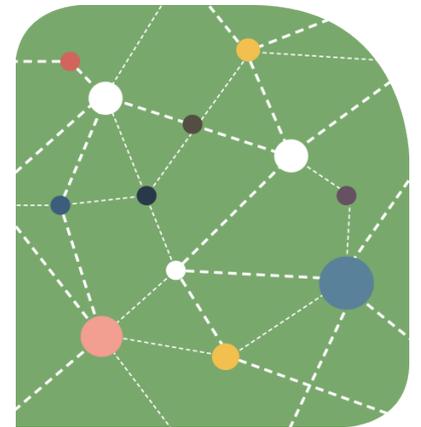
Growing housing costs



Housing expenditure as % of income

What is social housing?

- There is not an officially adopted common definition of ‘social housing’.
- Big diversity of systems and policies
 - 4 main defining factors:
 1. Tenures
 2. Providers
 3. Beneficiaries
 4. Funding arrangements



Tenures

- Mostly provided for rent
 - Rent is lower than the market rate
- In some countries sale of dwellings is also possible (e.g. Cyprus, Spain)
- Intermediate forms
 - Shared Ownership becomes increasingly important in the United Kingdom.

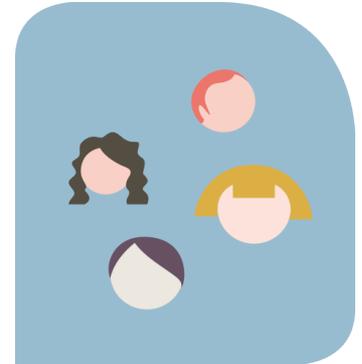


Providers

5 main types:

1. The Central Government (public housing)
2. A Local Authority (municipal housing)
3. Independent public body or a Publicly Owned Company
4. A Co-operative
5. Private non-profit

Beneficiaries



Criteria

- Income
- Need (homeless, living under poor conditions, overcrowded households)
- Population groups such as Youth, Elderly, People with Disabilities etc.

Open to everyone

Anyone may register to the waiting lists for social housing provision in Denmark and in Sweden.

Funding Arrangements

- **2 key questions**

- Construction
- Purchase of land

- **Sources**

- Loans & Mortgages
- Various Public Aid schemes
 - Grants / Public Loans / Interest rate subsidies & government backed guarantees (in case of private loans)
- Own funds of providers (members of Housing Europe)
- Tenants' contributions



The size of the social housing sector

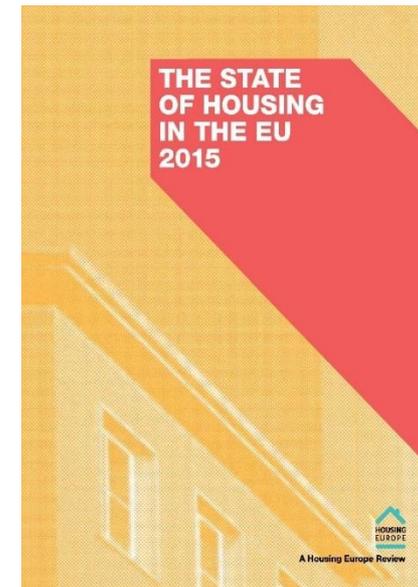
- The **Netherlands** is the country with the highest share (32%)
 - Austria 23%, Denmark 19%
 - The UK, Sweden & France also relatively large social and public housing sector.
- In general, the sector has been shrinking since the 1980s in most countries.



The State of Housing today

2015: crash test from our Observatory

- Unique study that monitors & evaluates the housing needs in Europe
- More than 13.000 reads online
- Presented in more than 20 conferences & workshops
- Quoted in 10 publications
 - OECD, Eurostat, UNECE



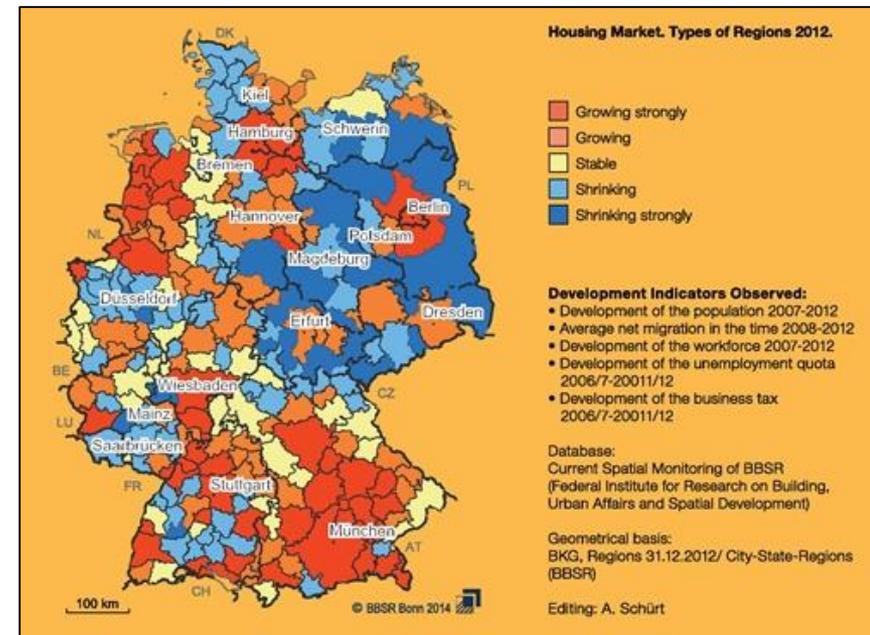
Long Story Short

The **overall state of housing in the EU remains unstable**: 6 years after the low point of 2009 many steps remain to be taken to respond to two very alarming issues that emerge according to the facts and figures of our report:

1. There are **more people without a home today** in Europe than six years ago
2. There are **not enough affordable homes available** in most European countries to meet the increasing demand

Housing markets locally diverse

- In some countries **housing production not keeping up with demographic trends** (UK, SW, NL, LU)
- **Localized shortage** in urban areas VS **shrinking regions** with costly housing vacancy
- **Spatial segregation** of deprived neighbourhoods



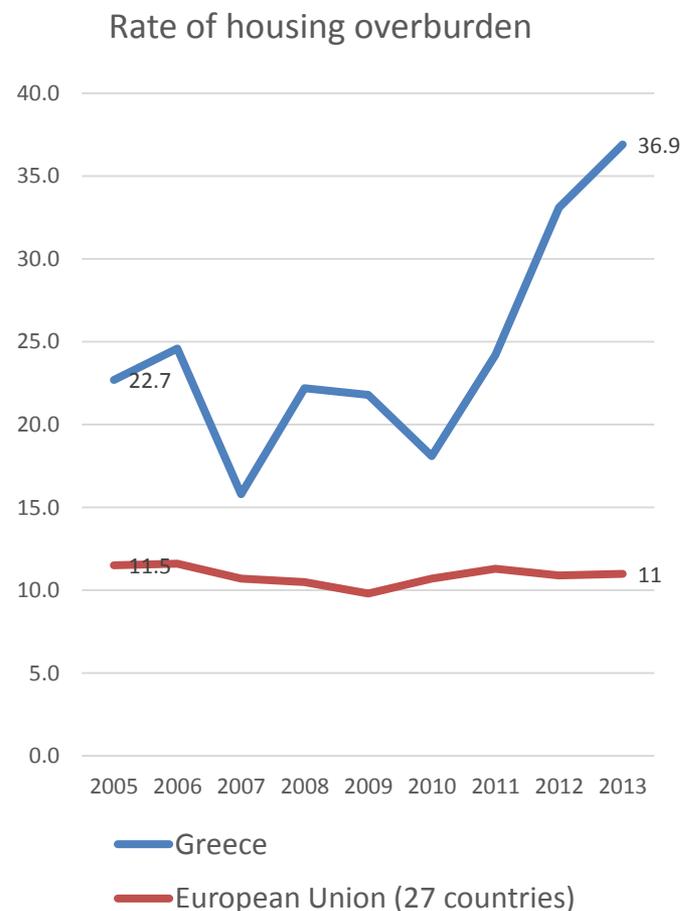
Lack of social housing

- **New social housing production has decreased** between 2009 and 2012
- ...but number of **households on waiting lists keeps increasing:**
 - BE 140 000 to 186 000
 - FR 1.2 to 1.7 million
 - IT 600 000 to 650 000



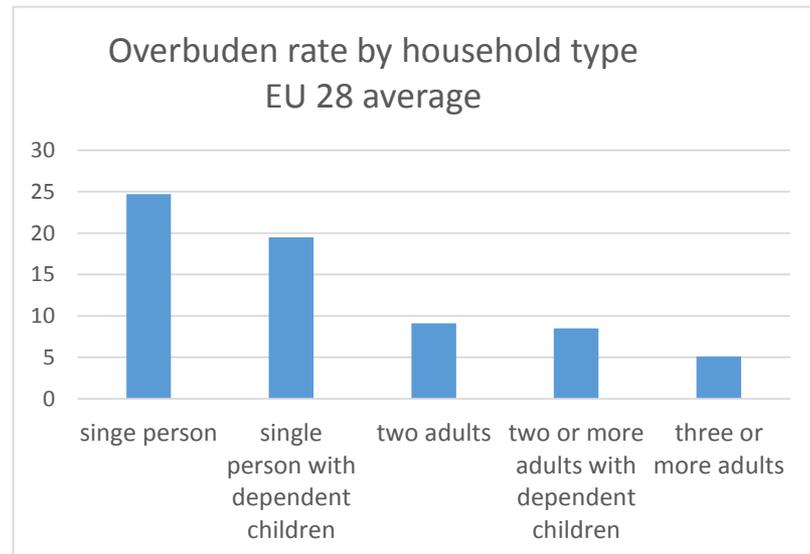
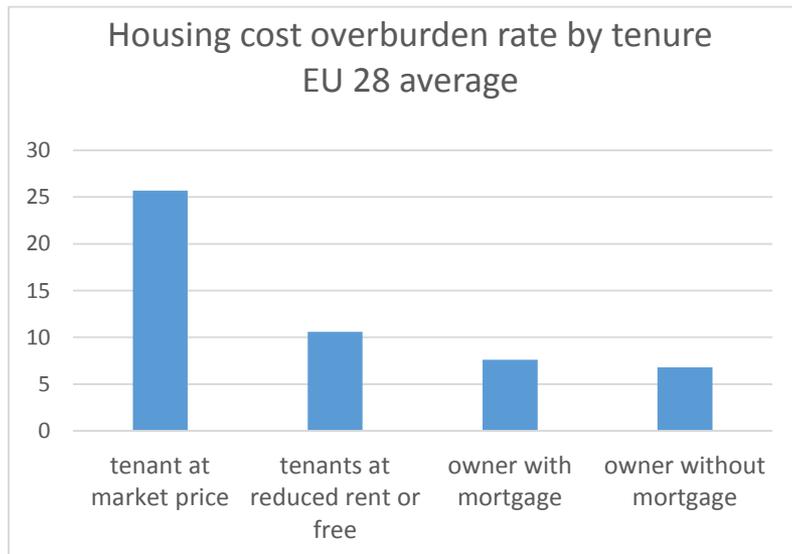
Housing (un)affordability

- 81 and half million Europeans **'overburdened'** by housing costs
 - Highest in EL, NL, DK, DE
- Rising relative housing costs **in crisis-ridden countries**
 - **Greece** most striking increase



Risk of exclusion

- Increasing **homelessness**
- Housing costs a much heavier burden for **the poor** (41% compared to 22%)
- Harder for **tenants** and **single persons**



A 'housing trap'?

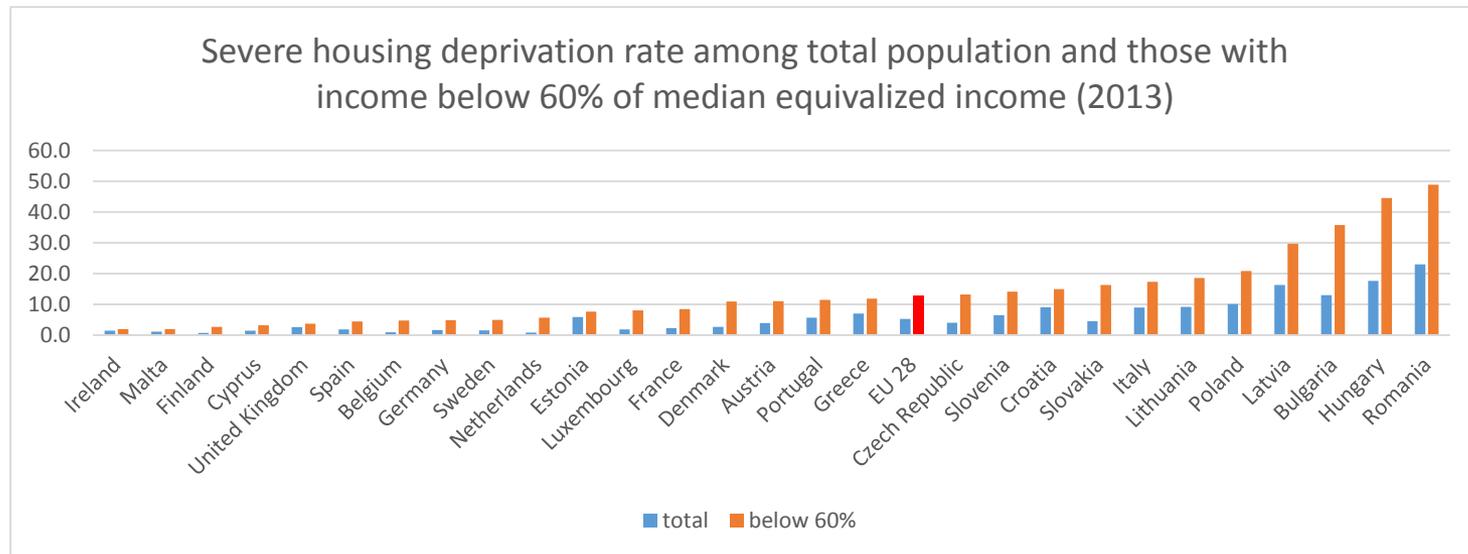
- Increasingly **difficult for those who enter** the housing market
- High prices and stricter mortgage lending, not enough affordable rental housing

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**

Housing quality and fuel poverty

- Lack of **basic amenities**: improving, but still an issue in RO, BG, EE, LT, LV, HU, PL



- **Fuel poverty**, with between 50 and 125 million Europeans unable to afford thermal comfort. Clear link with energy performance

Inadequate housing is not an option

- Despite the fact that quality has been improving, big part of EU population is affected by *(EQLS)*...
 - Lack of/Inadequate Heating
 - Bad Insulation
 - Structural problems
 - Cramped conditions

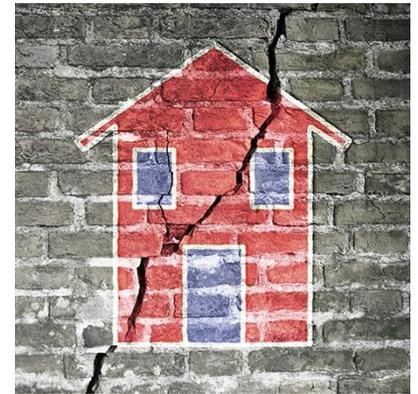


The cost of inadequate housing

- The total **cost** of leaving people in an existing 'unimproved' housing is 194 billion EUR
- The total **cost** of repair home deficiencies across the EU is 295 billion EUR

BUT

- **Payback** of just over 1.5 years
- The **annual direct savings** for the health care provision are estimated at 9 billion EUR



Investment in quality



“Investing in housing is a form of preventative expenditure”

Prof. Mark Stephens, ENHR

Architects to cater for real trends

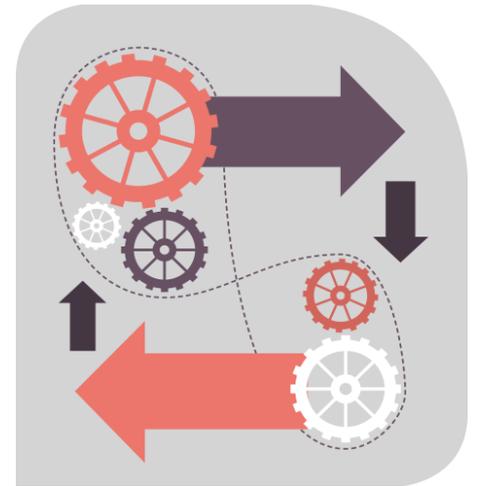
Innovative responses to emerging trends needed

Technical

- Increasing temperatures/flooding
- Decentralised energy production
- Energy efficiency

But also social

- Loneliness – Demand for a return to community living
- Single-person households/ Divorced
- Young people living at home with parents
- Elderly in need of care but wanting to stay at home (de-institutionalization)



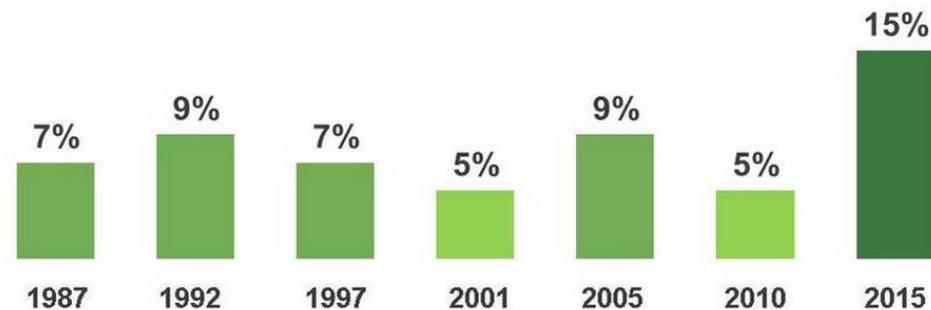
Policy developments

- **Public support for housing** in the EU 27 has decreased from 1.1% of GDP in 2003 to 0.8% in 2012
- But housing a **‘hot’ issue**, back on the political agenda

Issues Index housing – last measure before polling day

Q. What do you see as the most important issue/other important issues facing Britain today? [unprompted]

% saying housing



All measures April, except March 2005. N.B. June GE in 1987

Source: Ipsos MORI Issues Index

Base: c1,000 GB adults per month

Innovative solutions

- Turning **empty properties into social housing**: IE, ES, PT, MT
- **Social rental agencies**: BE, LU, IT, ES, HU
- Tackling speculation by **controlling land prices**: land lease in LU, community land trusts in BE



What about affordable housing?

- New social housing strategies in some countries (CZ, IE, BG)
- VS general trend: **less investment in affordable rental homes**
- Trend paralleled by **increasing demand for housing allowances**

THE RENTAL MARKET IS SMALL, WITH LONG WAITING LISTS FOR SOCIAL HOUSING

Some key questions

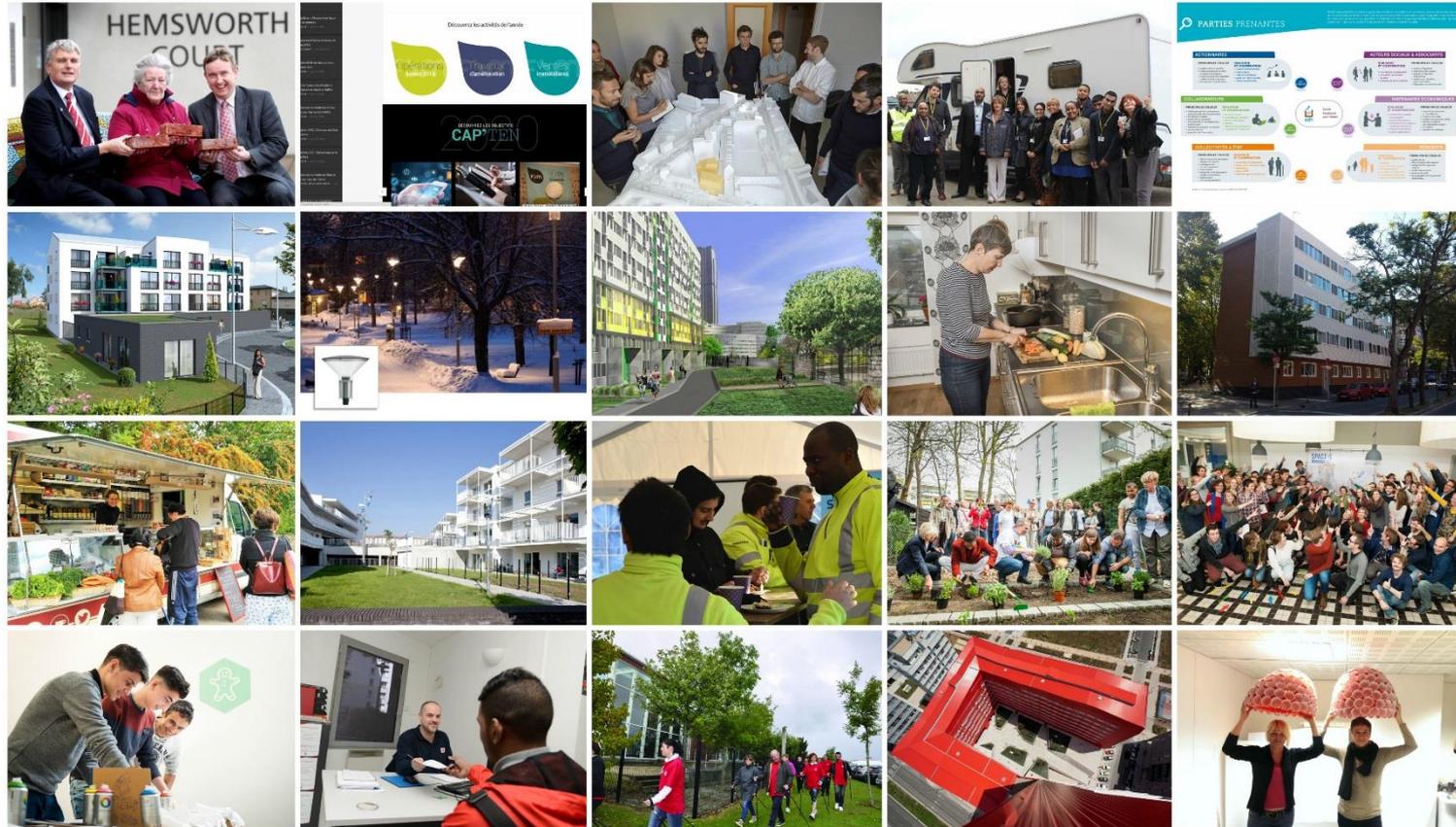
- What kind of housing solutions for **cities to remain places where people can live**, work, access opportunities?
- How can MS tackle **increasing inequality** through housing?
- Can public policies really **do more with less?**
Housing as a long term investment with social and environmental returns

After all, how can we live better?



Focus on what works

The added value of Responsible Housing



EUROPEAN RESPONSIBLE HOUSING AWARDS 2016



GRUPE



EIFFAGE

CONSTRUCTION

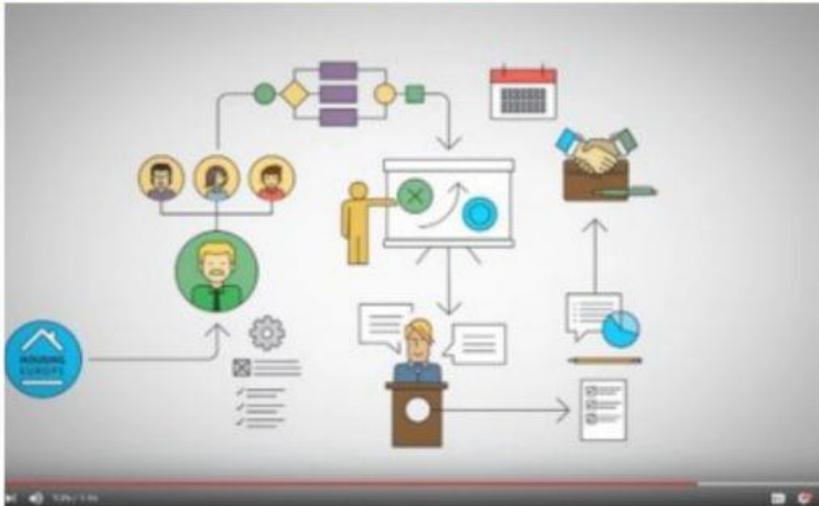
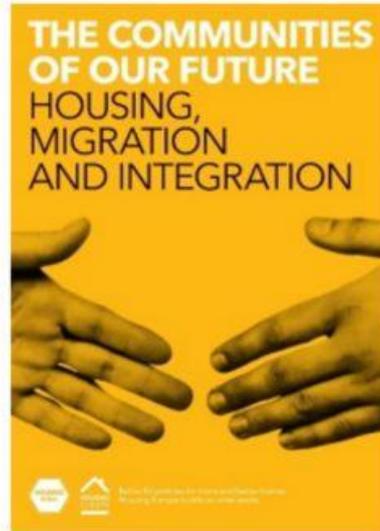
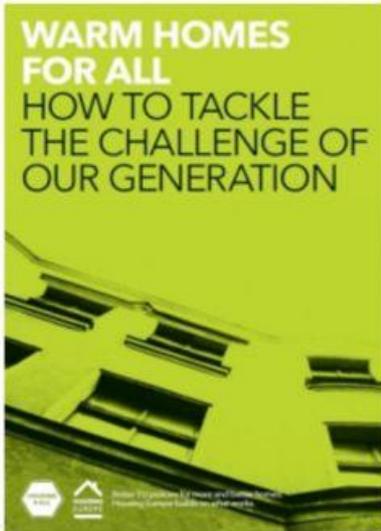
Honeywell



Housing for All?

- Better EU Policies for More and Better Homes!
- Invitation for cooperation between the EU institutions, the member states, the local authorities and the housing providers with the **overall aim** to boost the supply of affordable homes for liveable communities.
- ***Key principles***
 1. Producing more flexible and evidence-based policies
 2. Protecting the increasing numbers of the vulnerable groups of the population
 3. Making space for emerging alternatives, such as Community Land Trust, Shared Ownership etc.

Housing for All!



Asks & Conclusions

Campaign Asks

1. More public, cooperative and social homes should be built
 2. Increase the quality of existing homes
 3. Make the cities more inclusive, especially given the new reality of the refugee crisis.
-

Keys that will unlock additional potential

1. Flexibility
2. Investment
3. Cooperation

We share the same values,
we should make change happen!

- “Housing Associations *stay in their communities and invest in their success*”

David Orr, Chief Executive of the National Housing Federation (England)





Michalis Goudis
Communications Director

michalis.goudis@housingeurope.eu

www.housingeurope.eu

info@housingeurope.eu

 [@housingeurope](https://twitter.com/housingeurope)

 [HousingEurope](https://www.facebook.com/HousingEurope)

 [Housing Europe](https://www.linkedin.com/company/HousingEurope)