



The background image shows an outdoor event against a red brick wall. Two women are standing near a table with drinks and food. A man is seated at the table, looking at a document. Handwritten notes are pinned to the wall. One note lists 'FEDRA D'EDRTE', 'BINEIN', 'BIEU', 'CIEU-GRILLIA', 'CIEU LA GRONO', and 'FICCUA'. Another note contains contact information for 'LABORATORIO DI RICERCA' and 'CENTRO DI RICERCA'.

# *Housing the EU Youth*

RESEARCH BRIEFING

Vol. 1 of the Series  
'Housing in the Post-2020 EU'



## Abstract

For young people, just as for the population as a whole, the cost and quality of housing is key to living standards and well-being, an element of social inclusion. Affordable housing is important for population mobility, especially for young people, who need to change jobs often and migrate to search for best employment or education opportunity. At the same time, a generational gap is starting to emerge with an increasing share of young people either facing huge challenges in securing adequate housing or living in their parents' home. How are public, cooperative and social housing providers responding to the needs of a diverse young population? What kind of innovation is emerging within the sector?

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\* Produced by the Housing Europe Observatory, the Research Branch of Housing Europe as part of a series of research briefings on the ways public, cooperative and social housing providers address the key societal challenges of our times. Interested for more information or to contribute to the next editions? Feel free to contact Alice Pittini at [alice.pittini@housingeurope.eu](mailto:alice.pittini@housingeurope.eu)

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Brussels, March 2018

## Introduction

Youth is not a homogeneous category with specific and 'static' characteristics. Behind the term 'youth' for instance there is a diversity of situations in terms of professional life and training: there are students (with or without a scholarship), those in professional training (stage, apprenticeship, etc), those in paid jobs with different level of employment precariousness (interim, part time, short term or long terms contracts), young people who are unemployed and may or may not be looking for a job. There are also different situation in terms of family composition: people living alone, couples (with or without kids), mono-parental families. Some are singles but sharing flats with others. Furthermore, by definition, young people go through a number of transition phases. The transition from childhood to adulthood is characterised by a number of crucial decisions and life choices, such as leaving their parents' home to study or work, becoming materially independent, moving in with a partner or getting married, and the choice of whether or not to have children. However, the path to independence is not straightforward and young people face a range of challenges which may result in some of them returning to the parental home. Last but not least, geographic and residential mobility are intrinsically linked with age.

All these elements indicate that there's no one size fit all solution when it comes to providing adequate housing for young people. However, besides the need to guarantee a roof over one's head, housing represents a key element in accessing autonomy, security and stability in young people's life as well as an important factor for socialization. It is therefore important to look at housing conditions and needs of young people and highlight solutions implemented by social/affordable housing providers, and increasingly so in the light of current changes in our societies.

Since the onset of the economic crisis in 2007, many Europeans are facing lower living standards and social and income inequalities appear to be increasing in many Member States. Young people find it increasingly hard to graduate from formal education without having accumulated debt, to find affordable housing and to get a job that will allow them a good standard of living<sup>1</sup>. In the context of the recession following the GFC, the term NEET has come into the policy debate – referring to young people who are not engaged in any form of employment, education or training. The number of NEETs aged 15–29 has slightly decreased, from around 14 million at the height of the crisis to 12.5 million in 2016 (14.2%). However, Eurofound research<sup>2</sup> still estimates the significant loss to European economies to be around €142 billion a year which is about 1% of EU GDP (2015) – in benefits and forgone earnings and taxes. This has a significant impact on the economic and social development of the EU.



**Compared to the overall population, young people in Europe are<sup>3</sup>:**

(-) FEW(ER): The EU is growing older: in 2014, the EU population stood at 507 million people, of whom only 169 million (or 33.3 %) were children or young people (aged under 30). Whereas Ireland and Cyprus boasted young population shares at around 40 %, other countries such as Italy or Germany recorded shares around the 30 % mark.

(-) HAVING A HARD TIME GETTING JOBS: The general perception of the labour market today is one of hardship. Unemployment of young people has indeed turned into a major problem in some EU Member States, especially those that were hardest hit by the financial and economic crisis of 2008.

<sup>1</sup> Eurofound (2017), Social mobility in the EU, Publications Office of the European Union, Luxembourg

<sup>2</sup> Eurofound, Young people and NEETs, [www.eurofound.europa.eu/young-people-and-neets-1](http://www.eurofound.europa.eu/young-people-and-neets-1)

<sup>3</sup> Unless otherwise indicated, the source for figures is Eurostat (2015) Being young in Europe today - 2015 edition

14.2 % of young people aged 15–29 in the EU were neither in employment nor in education and training (NEET) in 2016.

(-) **MORE AT RISK OF POVERTY:** During the last decade the gap in real income between the young and the elderly has increased. The risk of poverty increased significantly for the young and, to a lesser extent, for the rest of the working age population and even declined for the elderly<sup>4</sup>.

(-) **POSTPONING INDEPENDENCE:** Young people tend indeed to leave the parental home and to get married later than before in all EU Member States. Young men leave the family home later than young women.

(+) **HAPPY:** Although these changes that the EU young generation has to face, life satisfaction was the highest among the age group 16-24 in 2013, with an average score of 7.6 on 10 for this age group at the EU level, while the score was 7.1 for the whole EU population.

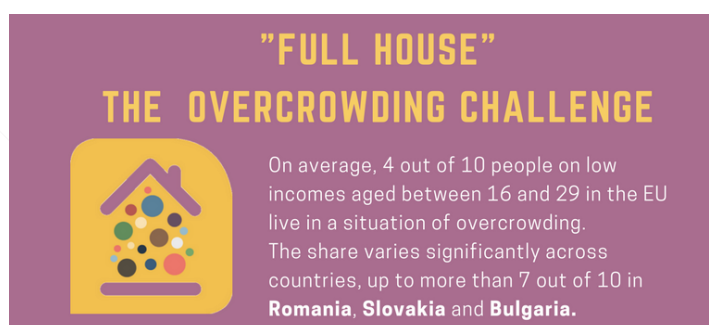
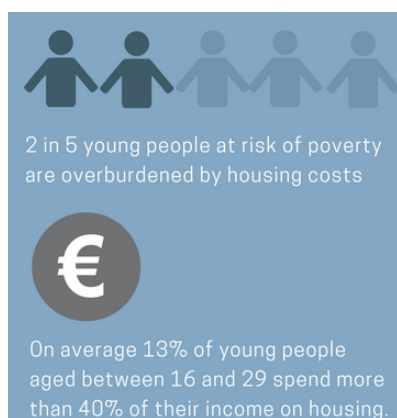
(+) **EDUCATED:** An increasing number of young people have opted to spend more time in education before entering the labour market. Improved education seems to be increasingly perceived as providing better job opportunities.

(+) **CONNECTED:** In 2014, nearly 9 out of ten young people aged 16-29 in the EU-28 accessed the internet on a daily basis. The internet was increasingly accessed from mobile devices, such as smartphones. As avid users of digital devices, young people in the EU tended to be more highly ICT skilled than the population as a whole.

(+) **INVOLVED:** More than half are involved in groups or organisations<sup>5</sup>. Over 60% voted in any political elections over past 3 years<sup>6</sup>. More than three in ten have been involved in organised voluntary activities over the past year, especially in the local community<sup>7</sup>

### Housing challenges for young people

Indeed, looking at SILC data we find that on average 42% of young people aged between 16 and 29 who are at risk of poverty spend more than 40% of their income on housing.



Young people are also more likely to live in overcrowded homes. After excluding one-person households, on average 2 out of 10 people aged between 16 and 29 in the EU live in a situation of

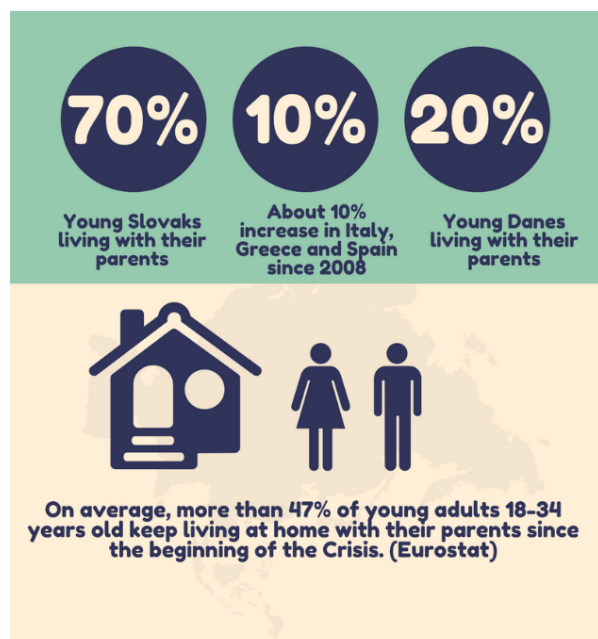
<sup>4</sup> IMF (2018) Inequality and poverty across generations in the European Union. Staff discussion note, IMF

<sup>5</sup> Eurostat (September 2017) European Youth. Flash Eurobarometer 455, Briefing note

<sup>6</sup> Ibid

<sup>7</sup> Ibid

overcrowding. The share varies significantly across countries, up to more than 6 out of 10 in Romania and Bulgaria.



Furthermore, many young people are postponing leaving the parental home for a number of reasons, including the difficulty in securing an accommodation elsewhere. On average, almost half of young people aged between 18 and 34 in the EU lives at home with his/her parents (but the share decreases significantly with age in most countries). Compared to the rest of EU, very few young people live in the parental home in Nordic countries. On the contrary, this is very common in most Southern and Central-Eastern European countries. In Norway and Denmark, the share of young people living at home with parents has increased significantly in relative terms since 2008, but starting from very low levels. They remain among countries with the lowest rates in the EU. Unsurprisingly, the increase is significant in Italy, Spain and Greece - countries which

experienced the highest increase in youth unemployment over the same time.

**The European Youth Forum identifies key challenges** with regards to young people's chances to access good quality and affordable housing<sup>8</sup>:

- Young people are being priced out of the city housing market.
- Long time in education, high student costs, increased labour market insecurity and tighter access to credit, means that many young people are increasingly turning to rental solutions
- The rising cost of rents is also preventing young people from saving for a deposit, which is necessary to be able to get a loan to become an owner. This is "leading to a growing imbalance between those who can turn to the 'Bank of Mum and Dad' for financial help, and those who cannot."
- To tackle the housing issue for young people, national measures have tended to incentivise young people to stay at home through so-called 'stay at home policies' in many countries
- Furthermore, young people are often victims of multiple discrimination by landlords, based on their age or because they are receiving benefits or on a low income.
- Youth homelessness is increasing in many EU Member States, as highlighted also by FEANTSA<sup>9</sup>.

**Finding accommodation: a real challenge for students.** Across Europe, student housing has been organised in various ways, with different models implemented in different countries – for instance:

<sup>8</sup> European youth forum (2016) RESOLUTION ON YOUTH AUTONOMY AND INCLUSION

<sup>9</sup> In the economic context of fiscal austerity, unemployment and increased poverty, young people in vulnerable situations have been particularly affected. FEANTSA reports that 18-29-year olds represent 20-30% of the total number of homeless people in the majority of European countries. The number of young homeless people has increased significantly in several countries: by 50% in the Netherlands between 2015 and 2016, by 78% in Ireland over the last three years<sup>7</sup>, and by 85% in Denmark between 2009 and 2015. See FEANTSA (2017), Locked out: Housing solutions for vulnerable young people transitioning to independence.

- student housing locations in connection with and managed by educational institutions, such as in Great Britain
- student residences managed by social housing providers usually in cooperation with municipalities (see the examples below from France, Italy and the Netherlands)
- semi-public organisations that provide students with study-related social services, including housing, either at national level such as in Germany (DSW) and France (GNOUS), or at local level in Norway
- local student housing associations (companies or foundations) for the public good that are managed by student associations and/or municipalities (Finland, Sweden, and Denmark)

**Most students in Europe live, however, in privately-owned rental apartments.** Governments overall have decreased their support in student housing construction, and there is a general lack of student housing in many cities. At the interest of private investors in student housing has grown considerably in recent years - but it remains a challenge for students to find affordable accommodation in places offering opportunities for education. This also has an impact on students' mobility, as highlighted by the HousErasmus + project<sup>10</sup>. This calls for more cooperation among stakeholders involved (HEIs, student organisations, housing providers, policymakers etc.)



### **Housing the youth: public, cooperative and social housing providers pave the way**

Housing policies addressing youth need to be adapted to new reality young people are facing across Europe, including increasingly precarious working conditions, and they should play an enabling role towards increasing mobility of young people. However, the housing markets are failing to answer needs of growing groups of the population<sup>11</sup>, youth being no exception. At the same time 'youth' is usually not a priority target for social housing and in many countries the highest concentration of young people is rather to be found in the private rental sector. However, the need to better integrate the needs of young people is pushing many organizations towards innovation and increasingly public policy and social economy actors must intervene to address this gap, as the examples below will show.

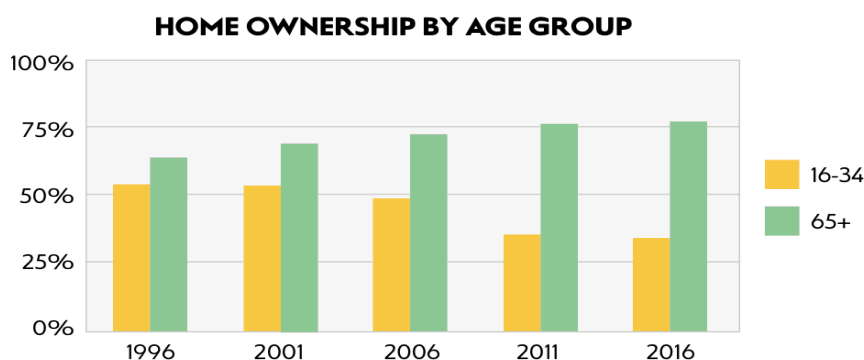
**In France** for instance, more than half young people under 30 are in the private rental sector. Their share tends to decrease in social housing over time: they are currently 10% of tenants (30% of new allocations), while they represent 12% of the total households in the country. This situation is due to different reasons: low turnover of residents, competition with other target groups who have priority, lack of small dwellings in strategic places, difficulty in managing demand by highly mobile groups who need to find solutions rapidly, and based on flexible arrangements. However, social housing providers increasingly offer solutions together with their partners such as youth organisations at local level. Overall, French social housing companies (HLM) offer different solutions for young people looking for accommodation. Besides 'classic' social rental housing – which is open to households of all ages, without any specific priority for youth – there are also dedicated options: shared housing, for those aged Below 30, subletting through associations/registered organizations working with youth, social residences/foyers for young workers, and social university residences for students and people below 30 in training/ stage.

**In England**, a country where historically people would tend to access home ownership at an early age, today almost 4 in 10 young adults are renting (either on their own, with a partner or with

<sup>10</sup> HousErasmus + project: At home in Europe: Accommodating mobile students

<sup>11</sup> Housing Europe (2017), The State of Housing in the EU 2017

others) and the term 'generation rent' has become a buzz word. Almost a third (32%) of all 18 to 34 year olds is living with their parents. **6 in 10 young adults believe that there is a housing crisis in Britain**, with even higher proportions among Londoners. Almost one in 3 is 'frustrated' about his/her housing situation<sup>12</sup>. '**I/we/people can't afford to buy a house**' is the first concern, **followed by high rent levels**<sup>13</sup>. Evidence of lowering home ownership rates seems to support this concern, hence the expression 'generation rent' which is increasingly used to define Millennials in the UK.



Taken from [neweconomics.org/2018/02/day-reckoning-uk-housing](http://neweconomics.org/2018/02/day-reckoning-uk-housing). Source: Home Ownership and Renting: Demographics, House of Commons Library

Housing associations are the major providers of social and affordable housing in England and they have developed a wide range of services beyond their core responsibility of providing homes. They have become one of the biggest investors for change in the neighborhoods where they operate, identifying local needs and delivering a whole range of services to meet these needs<sup>14</sup>. This includes different initiatives to work closely with and for their younger residents.



### **Offering affordable housing solutions to students**

**Troyes Habitat mobilising for student housing** (Troyes, FR): The city of Troyes wanted to develop stronger training and higher education sector. The local public housing company has adapted its housing offer accordingly, and in particular to respond to housing needs of students and make it easier for them to settle in (particularly foreign students). A building with 57 apartments was completely renovated and turned into 91 flats/studios for students, with a dedicated management team for student housing. Services are provided to help students moving in such as furnishing, cleaning kit, wi-fi, access to communal washing machines, etc)



[www.troyes-habitat.com/vous-etes-etudiant](http://www.troyes-habitat.com/vous-etes-etudiant)

**Hall of residence for students and young people in employment** by Espacil Habitat (Western France and Paris region): This project facilitate students and young people in employment living together and optimises the use of available dwellings. It consists of residences with 120-160 small dwellings each, furnished and equipped with small kitchen and bathroom. The project is directly managed by the social housing provider, with a small team (including a manager and social worker) in place in each residence.



[www.espacil.com/Louer/Residences-pour-etudiants-et-jeunes-actifs](http://www.espacil.com/Louer/Residences-pour-etudiants-et-jeunes-actifs)

**From empty offices to social housing for students**<sup>15</sup> by Rochdale, Amsterdam (NL): A former office building in Amsterdam – with 12 floors and floor space of approximately 12000 square meters – has


<sup>12</sup> source: YouGov Omnibus Poll February/March 2015

<sup>13</sup> Ibid

<sup>14</sup> HACT, Introduction to Housing Associations and their Community Investment role


<sup>15</sup> AEDES (2016) Dutch social housing in a nutshell: examples of social innovation for people and communities

been given a new purpose. Student housing organization DUWO and social housing corporation Rochdale had the properties converted into student residences and business units (the ground floor is reserved for businesses, restaurants and catering). It now houses 285 students. The new use also has a positive effect on the neighbourhood.


 [www.rochdale.nl/ik-zoek/studentenwoningen/](http://www.rochdale.nl/ik-zoek/studentenwoningen/)

### **Student housing as part of urban regeneration, ACER Reggio Emilia, Italy**

ACER, the company managing public housing in Reggio Emilia, has developed a number of residences for students as well as an information service called Infostudenti. This is as part of a plan to regenerate the historical centre, and to enlarge the offer for accommodation to students of the growing local universities, which are also part of an international programme which attracts 400 young people from across Europe each year to carry out training/stage in the local companies. Rents in student residences are low and include common charges and wireless internet connection. In addition to promoting the attractiveness of the city, the project has led to a general decrease in rents also in the private market. Around the university residences, small businesses are emerging such as restaurants and bars that are revitalizing the center. ACER is currently setting up agreements with local businesses to offer a package of discounts to the resident students.

 [casa.acer.re.it/alloggi-per-studenti/infostudenti/](http://casa.acer.re.it/alloggi-per-studenti/infostudenti/)

**Student cooperative housing, Coulouvrenière (Geneva, Switzerland):** In a city where monthly rent can easily exceed 1.500 Euros and the overall living costs are among the highest in the world, affordable housing alternatives are crucial - including for student. Social cooperatives are becoming stronger in Geneva, and this student housing project at Place des Volontaires in Coulouvrenière is an example of it. The project was developed in a participatory process that involved a cooperative for student housing and future occupants themselves. The monthly rent is around 250 Swiss Francs (230 €). The idea is that when they move in, students buy one share of the cooperative for a price no greater than that of a rent deposit, and when they move out they sell it to the next occupant of the apartment. The project received several awards and distinctions, including Distinction Romande d'Architecture 2014, Arc-Award 2014, Die Besten 2011, Hase de bronze.

 [cigue.ch/logement/coulouvreniere-3/](http://cigue.ch/logement/coulouvreniere-3/)



***Creating social mix and solidarity at local level***

### **Ospitalità Solidale and Foyer di Cenni, DAR=CASA Coop (Milan, Italy)**

 [www.darcasa.org](http://www.darcasa.org)

Between 2009 and 2014 the city of Milan registered a significant increase in the number of young residents. 50.000 students come from outside the region, however the 5 biggest universities in Milan only accommodate one out of every 17 students coming from outside the region. The cost of living in Milan is higher than the Italian average and this affects not only students but also young workers.

**Ospitalità Solidale** was started in 2014 by DAR=CASA cooperative (in partnership with the Municipality of Milan, Comunità progetto cooperative and the association ARCI Milano), addressing young people (18-30 year old) who study or have a temporary work. The project is located within two public housing complexes in Milan's suburban area. Both estates presented a large number of empty flats and a concentration of vulnerable residents from a socio-economic point of view, and significant renovation work was carried out. 24 small flats have been let to more than 40 young people who pay low rents and in exchange carry out voluntary work in the estates (with a high rate of turnover because of the high mobility of young tenants). The renovation of these flats has




improved the sense of safety in the neighborhoods - characterized by a high presence of elderly people – and local residents now consider the young tenants as a reference point. Since the beginning young inhabitants have been organizing activities for and with their neighbors using the renovated public spaces: workshops and after-school activities for children, parties, shared lunches etc.

**Foyer di Cenni** is a co-housing project dedicated to young people (students or temporary workers) who are looking for an affordable accommodation and a collaborative housing solution. The project consists of 5 big flats for 27 beds in total located in an innovating social housing context named *Cenni di Cambiamento*. The flats, located to the cooperative, were realized in 2013 by a Real Estate Fund FIL1, a regional fund for social housing projects - FIL1 - in the framework of FIA - Fondo Investimenti per l’Abitare).

The flats are close to each other but independent. In each flat there are 5 or 7 beds, a common kitchen and living room, two bathrooms. Young people who choose this solution find an easy way to meet new people and an opportunity to share personal skills and abilities. Since 2014 “Foyer di Cenni” has been hosting more than 60 inhabitants and a large number of activities about socialization, sharing, communication, etc. The turnover is strong: the young hosts live in the flats for an average of 1 year.


The focus of the project is about working on the relationships between the young hosts, and between the hosts and the social housing context. There are also a large number of common spaces in *Cenni di Cambiamento* and the opportunity to take part in the Community’s activities. The contents of the project have been initially defined by DAR=CASA and Fondazione Housing Sociale to experiment a model of collaborative housing for young people that can be replicated in other social

housing context.  <http://www.darcasa.org/portfolio/il-foyer-di-cenni/> and <http://www.fhs.it/?lang=en>

**Solidarity co-housing** by Archipel Habitat, Est Métropole Habitat, and Logi-parc (FR): Inspired by the experience of "Kots à Projets", developed by the University of Leuven (Belgium), the programme offers co-housing solutions for students who then not only share a home but are also requested to work together on a voluntary basis on a project benefitting the local community. This initiative has been launched in several university cities: Poitiers, Rennes, Le Mans, Grenoble, and Villeurbanne. The social housing provider manages the dwellings, and the association AFEV puts together groups of students/flatmates and designs with them the community projects.

 [www.locetcoloc.fr/colocations-solidaires/](http://www.locetcoloc.fr/colocations-solidaires/)


**Supportive cohousing**, ATC del Piemonte centrale (Torino, Italy): The aim of this project is to favor the social integration in public housing neighborhoods. The main feature of this project is to build up a real social network that includes ATC, volunteers and tenants, Young volunteers go live in the public housing neighborhoods, and they get a rent reduction in exchange for at least 10 hours per week in volunteering (in the framework of an action plan dedicated to the tenants). Every action in the plan is evaluated by a working group made up of social service workers, ATC, local police, organizations and associations that manage the supportive cohousing project. Today there are 7 supportive cohousing projects in different neighbourhoods in Turin, and the total amount of flats involved is 30 for about 50 cohabitants in rotation. The project is carried out in cooperation with the Municipality of Turin and it receives funding from “Housing Programme” by the foundation Compagnia di San Paolo.

 [www.atc.torino.it/Home](http://www.atc.torino.it/Home)

**Denbigh Youth Hub**<sup>16</sup> (Denbigh, Wales): Denbigh Youth Hub includes a small housing project, consisting of six self-contained flats for 16-25 year olds, which is physically part of a larger building

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<sup>16</sup> Ibid

providing a range of youth and community services, the Youth Hub. The scheme was initiated by a housing association group, Grwp Cynefin, and is operated by a subsidiary, Cymdeithas Tai Clwyd, and opened in mid-2014. The housing project has daytime access to the facilities and activities of the hub, but also has its own independent access from the street. It is a short-term support scheme which aims to equip young people with the skills necessary for independent living, while at the same time supporting them to engage in a variety of education, social and training opportunities that will prepare them for future employment.  [www.grwpcynefin.org/en/eich-cymuned/hwb-dinbych/](http://www.grwpcynefin.org/en/eich-cymuned/hwb-dinbych/)



### ***Helping youth getting into work***

**Rooms with a future, The Netherlands:** This programme was devised by Aedes (the Dutch federation of social housing corporations) together with housing associations, educational and welfare institutions, business and government. Based on ‘foyer’ concept, it aims at offering a solid basis for disadvantaged youth (18 to 25) with problems at home, at school or at work. A preventive approach can help save them from dropping out of school, long-term joblessness and social exclusion. It is based on an integrated approach with four pillars: housing, learning, working and coaching. In spring 2008 a foundation was established to run this programme, and by 2010 there were 40 existing projects (providing nearly 1.000 units) and plans are being made in many municipalities. In around 60 cities by 2014.

**“JobbEtt” – helping young people to employment and housing (Halmstad, Sweden):** In the spring of 2014 Halmstad Fastighets AB (HFAB) – the local municipal housing company - launched "JobbEtt" specifically focused on the group of young people (18-26 years) who are neither in employment nor education, or registered at the national public agency Employment Service. Employment officer seeks out the young and try to find ways to get them into work or training. The participants receive an offer for a short term contract on an apartment that after 9 months can be converted into a standard rental contract. HFAB also offers financial counselling, social support and opportunities. The aim is that this measure will lead to permanent employment and housing. Furthermore, when the housing company purchase a service from a contractor (such as cleaning companies, construction firms etc) a certain number of the hired employees must be residents in the area who have been long time unemployed.



[www.hfab.se/en/](http://www.hfab.se/en/)

### **Homma Himaan ‘Homes that work’, Helsinki, Finland**

Homma Himaan a service that supports young people to find home and work in one ‘package’. It is a platform where it is possible to offer apartments for young people who could compensate part of their rent by work. Young people are offered work including maintenance work, communication, work for the community, helping elderly residents... The aim is to support the young to get independent and at the same time young people create wellbeing for the whole community around them through the work they are doing. The initiative involves Helsinki Youth Department and social housing providers in Helsinki, such as Y-Foundation, Setlementiasunnot, Nuorisosäätiö and Nuorisotasuntoliitto/NAL-Asunnot (and the aim is to spread it across the country).



[www.hommahimaan.fi](http://www.hommahimaan.fi)



### ***Making things easier for highly mobile youth***

**‘Apprentoit’ housing young apprentices in rural areas** by Ciliopee Habitat (Agen, Lot et Garonne, FR): This project is specifically designed to help apprentices who need a double accommodation –

close to work and close to where training is located<sup>17</sup>. The issue was the offer for work placements in rural areas where no short term affordable accommodation options were available. To respond to this challenge Cliopee offers about 30 dwellings in 11 rural areas (consisting of 2 to 4 furnished rooms each with independent bathroom and a small kitchen), as well as accommodation available close to the training centre in Agen. Apprentices who are part of this scheme only have to sign one lease contract to access the two accommodations.



[www.ciliopee.com/apprentoit](http://www.ciliopee.com/apprentoit)

**Izidom concept** by Vilogia (FR). This concept was created to tackle housing need of young active people with high mobility, such as interim workers, stagiaires, apprentices. It consists of residences comprising 10 to 40 small units, completely equipped, with communal spaces and outside areas. . They are close to city centres and well served by public transports. Units are let on the basis of simplified administrative procedures, with flexible arrangements and at an affordable rent. Tenants are eligible for public support schemes. This means for instance they can get help for paying the guarantee deposit and receive housing allowances.



<https://www.vilogia.fr/izidom-pour-les-jeunes-actifs>

**All-inclusive rent** by Pas de Calais Habitat (FR): The All-Inclusive Rent is for young people under 30, living alone or in couple, looking for a first home. It is a device that offers entry and exit facilities in accommodation owned by Pas de Calais Habitat, with a rent that includes charges for water, electricity and gas and which remains stable every month. The organisation also set up an initiative called 'Idée de GenY' through it supports actions promoted by young people up to 500 €. Actions may be about environment, culture, arts, science, solidarity, sport, intergenerational solidarity, etc.



[www.1jeune1logement.fr](http://www.1jeune1logement.fr)



**Empowering young residents through training and services**

**Peabody housing association Youth Service** (London, UK): Peabody is one of London's oldest and largest housing providers, also delivering a variety of community programmes. Peabody provides a range of opportunities and support services to young people across London, including:

- Project and campaign development (for instance: Ask Keely is an app designed by young people to feel safer when going out in London, providing tips and guidance on everything from first aid to free texts and Tube maps to travel updates; Oii My Size is an award-winning youth-led campaign promoting positive interaction between young people, addressing the intimidating and unacceptable manner in which some young men communicate with young women, both in person and online)
- One-to-one support
- Social enterprises and Starting a Business workshops
- Fundraising
- Employment support and training
- Volunteering/work experience/work-shadowing
- A youth engagement toolkit



[www.peabody.org.uk/community-programmes/youth-services](http://www.peabody.org.uk/community-programmes/youth-services)

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<sup>17</sup> This education path combines studying and working throughout the year and it is called 'alternance'

**The Money House training in financial resilience**<sup>18</sup> by Hyde Housing (London, UK): The Money House delivers a five-day training course to 16-24 year-olds, from a first floor flat in Woolwich. The training focuses on living independently, banking, borrowing, income, budgeting, debt management and benefits, and helps the participants set goals for how they spend and save their money. It also teaches them how to read an electricity meter, plus skills for shopping on a budget and cooking. The programme was started by Hyde housing association in 2012. Youth enterprise and financial education charity MyBnk took over delivery of The Money House in Greenwich, and expanded into Newham, from January 2017.



[mybnk.org/programmes/financial-education-the-money-house/](https://mybnk.org/programmes/financial-education-the-money-house/)

**London Peer Landlord Scheme**<sup>19</sup> by Commonweal Housing with Catch 22 (London, UK): Catch22's London Housing services provide supported accommodation for young people who are homeless and have support needs, including young parents, unaccompanied minors, care leavers and young people with an offending history. Support aims to help them build skills for independent living in their own accommodation. Together with the association Commonweal Housing, they have developed a 'peer landlord scheme': a 'lead tenant' is trained to act as landlord to ensure the property is managed appropriately and to be the first point of contact for enquiries and issues. The aim is to equip peer landlords with 'soft' skills that will aid them in future careers – many have stated aspirations in social care and support. This pilot is proving to be a vital move-on option for local young people moving out of supported housing.



[www.commonwealhousing.org.uk/our-projects/peer-landlord-london](http://www.commonwealhousing.org.uk/our-projects/peer-landlord-london)

**Childcare in cooperative housing communities** (Dublin, Ireland): Co-operative Childcare Ireland was established in 2001 by Cooperative Housing Ireland, to respond to the needs of members in local housing co-operatives for quality, affordable childcare – and young parents in particular. The services are now open to all children in local areas from one to twelve years of age. The co-operative identity of the services informs every aspect of its work. Children, parents and staff are treated as equal partners in developing the service and engagement with the surrounding community is seen as a crucial role in supporting children and families to reach their full potential.



[www.cooperativehousing.ie/Childcare/Default.9.html](http://www.cooperativehousing.ie/Childcare/Default.9.html)



### ***Providing affordable housing for young professionals in tight housing market***

**Cooperative solution to youth housing**, by Riksbyggen (Göteborg, Sweden): As Sweden faces an overall housing shortage, youth is one of the population groups that are most affected. According to the Swedish Association of Tenants in 2017, almost one in four young adults in Sweden (20-27 years old) still lives at home. Over 80% of these wants to move out but is having a hard time finding a rental apartment or lacks the money to purchase a condominium.

Riksbyggen is setting up a cooperative scheme to fulfill young adults' expectations in Goteborg. 250 small apartments will be built and will be offered to people aged 18 to 30, who will get the chance to live in the city center. The main objective of this new development is to offer to young adults who cannot afford such a lifestyle despite having a stable job and income. The innovative elements in the project are the fact that for the first time a cooperative solution will target specifically youth, and also the co-productive procedure that is followed in all phases of planning, involving 500 youth from

<sup>18</sup> Clarke, A., Hamilton, C. and Jones M. (2016) The role of housing and housing providers in tackling poverty experienced by young people in the UK: New evidence from housing providers


<sup>19</sup> Clarke, A., Hamilton, C. and Jones M. (2016) The role of housing and housing providers in tackling poverty experienced by young people in the UK: New evidence from housing providers

the local rental housing waiting lists. Residents will form a cooperative. They will buy a share through an initial payment of 20-30,000 Euros (that will have to be sold back to the cooperative if they decide to move out) and pay a monthly rent. The model will be financed through a loan, along with a credit guarantee offered by the Swedish housing authority.

 <https://riksbyggen.se/om-riksbyggen/about-us>

**Apartments for graduates**, by PTBS (Poznań, Poland): In Poznan there is a shortage of affordable housing, which is a significant barrier to the development of the city as population migrates to the (cheaper) communes located near the city. In 2012/2013 the City of Poznań and its company Poznań Social Housing Association (PTBS) set up an affordable housing programme, “Apartments for Graduates”, to meet the needs of university graduates and retain young talent in the city. The programme functions on the basis of a rental housing model and tenants have to cover the costs: repayable participation in the apartment development costs, rent and a reimbursable deposit. The residential estate includes 4 residential buildings with 143 apartments, including 77 one-room and 66 two-room flats. The area of the housing estate for young people is located close to the green areas and well served by public transport and by bicycle lanes.

The programme aims to create good housing conditions for young people, but it contributes to the overall development of the city as it boosts its economic and social development by providing new employees and creating a lively neighbourhood.

 <http://urbact.eu/apartments-graduates>



### *Applying innovative thinking to create living space for youth*

**From empty offices to sustainable housing for youth**, by Juphaas Wonen (Nieuwegein, NL):

Transformation of a former office building into 25 loft residences with gardens for young people.

Home-hunters were involved from the start in the project design and sat around the table with contractors. As a result of the participatory process the residences fulfill the expectations of the new tenants. The project is also highly sustainable: as many materials as possible were re-used in the transformation of the building. Moreover, the residences are extremely energy-efficient. This project has already won an innovation prize and sustainability prize.

**Y:Cube Housing**, YMCA London South West (UK): Y:Cube uses a pre-constructed ‘plug and play’ modular system which enables the units to stack easily on top or alongside each other. Each unit is constructed from high quality, eco efficient materials (primarily renewable timber), creating accommodation that is so well insulated that they require little or no heating, even in winter months.

The Y:Cube units are 26m<sup>2</sup> studio-like apartments made for single occupancy. They arrive on site as self-contained units and each unit is constructed in the factory with all the services already incorporated, meaning that water, heating and electricity can be easily connected to existing facilities or to other Y:Cubes already on site. 36 units have been installed in South West London and are let as temporary/emergency housing to young people who are struggling to get onto the housing market.

 [www.ymcalsw.org/ycube-housing/](http://www.ymcalsw.org/ycube-housing/)



### **Conclusions and recommendations**

As mentioned above, youth is a very diverse group and there is no one-size fit all recipe to guarantee they can access and maintain adequate and affordable housing. What is important is rather to implement a range of options – we attempt to list some of them below:

- Investment in building affordable housing can help dealing with the shortage in housing stock which strongly impacts young people, especially in high-demand urban areas
- Housing providers in partnership with local authorities should analyse the needs at local level and identify the gaps in the existing stock– typically for instance lack of small sized apartments, students' accommodation
- On the private rental market, quality of the homes and security of rental lease should be guaranteed, as well as some form of control on rent levels to ensure rent is affordable
- For young people on low incomes an 'independence-supporting approach' is needed including rent deposit guarantee schemes, and access to housing allowances
- As home ownership becomes more difficult for young people to achieve, cooperative housing, community land trust and other collaborative initiatives can provide a good step on the 'housing ladder' that is both affordable and collectively owned and managed
- Include different types of subsidised housing including options for more flexible contractual arrangements which can allow young mobile people to enter /leave more easily, and include also furnished rental accommodation, all-inclusive contracts for rent & utilities and other measures that can simplify things for mobile youth
- Include options for home sharing, and encourage collective use of common spaces/areas which can create a sense of community
- Encourage involvement of youth in the local community, support their own initiatives and creativity. Encourage youth to give their opinion and participate also in other ways for instance through on-line platforms and social media
- Empower youth by providing access to financial counselling, training, volunteering opportunities and job placements
- Implement measures to combat and prevent youth homelessness, developed with people who are directly concerned, and focus on housing first through social housing with support.



#### **The European Union can help making this happen**

- Recognise and support the increasing role of public, not for profit and cooperative housing providers in ensuring supply of affordable housing for youth and students
- Review the link between housing and education, the impact of housing affordability on levels of educational attainment at all educational levels<sup>20</sup>.
- Consider the link between the availability of affordable housing, mobility and access to jobs
- Investing in social inclusion of youth including measures such as the provision of long-term housing, related social & care services as well as training & education.

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<sup>20</sup> The HousErasmus + project finds that in the case of cross-border programmes, accommodation is one of the main obstacles for vulnerable youth to mobility

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[WWW.HOUSINGEUROPE.EU/PAGE-91/THE-OBSERVATORY](http://WWW.HOUSINGEUROPE.EU/PAGE-91/THE-OBSERVATORY)