

# GLOBAL TENANT



INTERNATIONAL UNION OF TENANTS' QUARTERLY MAGAZINE

November 2010



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## IUT member organisations in:

Austria, Australia, Belgium,  
Benin, Bosnia-Herzegovina,  
Canada, the Congo (Dem. Rep.),  
Croatia, Czech Republic,  
Denmark, England,  
Estonia, Finland, France,  
Germany, Greece,  
India, Israel, Italy, Japan, Kenya,  
Latvia, Liberia, FYR Macedonia,  
the Netherlands,  
New Zealand, Nigeria,  
Norway, Poland, Portugal,  
Romania, Russia, Scotland,  
Slovakia, Slovenia,  
South Africa, Spain, Sweden,  
Switzerland, Tanzania, Togo,  
Uganda, USA, Wales



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# Fight for affordable rental housing!

Rental housing has a great future if laws and terms are just for the tenants. We live in a changing society, where new jobs appear and industrial jobs disappear. Nothing is secure. Owner-occupiers who want to move have to find a buyer, and it can be difficult and they might even lose a lot of money. But, of course sometimes they make money. But they really don't know whether they will win or lose, when they need to move. For tenants this is not a big issue. That's why several studies have shown that the housing market needs a fair share of rental housing to boost labour market mobility and counteract unemployment.

The prices for owned dwellings are often too high for low income households. Research has also shown that many home owners with low incomes can't afford to maintain or even repair their homes. It is also difficult for households with low incomes to get any loans. So they are trapped in bad, and often unhealthy, housing. It's a dead end for the society to promote only owner-occupancy.

Investing in social and affordable rental housing is one of the best mechanisms of reversing the rise of unemployment. Such investments have strong multiplier effects in terms of employment and greater long-term impact on the labour market than other construction investments.

Too many governments don't seem to realise these facts.

Times are getting harder for tenants, and rental housing is becoming marginalised in many countries. Governments promote owner-occupancy and give rental housing worsening terms. The laws that ought to protect tenants are often drawn up to safeguard the interests of only landlords and owners. Far too many and a growing number of people lack affordable and decent housing. We have to try to reverse these trends.

Many of IUT's member organisations have limited economic and personal resources, but never the less they manage to have their voices heard and speak out about injustices against tenants' rights. We have many friends to cooperate and perhaps unite with to accomplish our goals. IUT members can learn a lot from each other and be inspired by good examples.

And maybe the most important of everything: Unite, organise and fight for tenants' rights!



Sven Bergensträhle  
IUT President

## C A L E N D A R

### 2 0 1 0

**November 30–Dec. 1:** URBACT Annual Conference in Liège, Belgium

**December 7–8:** WA State tenancy conference, by TAS, in Perth Australia

**December 9–10:** European Consensus Conference on Homelessness, by FEANTSA Brussels

**December 11:** Org. of Civic Rights' Annual general meeting, Durban South Africa

**December 14:** Needs and opportunities for EU housing research, by Cecodhas, Brussels

### 2 0 1 1

**March 31–April 1:** ENHR seminar on Private Rentals Markets, Granada, Spain

**April 8:** Austrian Tenants' Association, MVÖ, celebrates 100th anniversary

**May 17:** Nat. Housing Fed. Annual conference and exhibition, Manchester England

**May 27:** European Neighbours' Day

**June 16–18:** DMB Mietertag 'Tenant's Day' in Koblenz, Germany

**June 20–23:** National 'Healthy Homes' conference, Denver Colorado

**June 21–23:** CIH Annual Conference, in Harrogate England

**July 5–8:** ENHR 23rd conference in Toulouse, France

**July 28–29:** TPAS England annual conference, in Birmingham

**September 20–23:** 7th National Australian housing conference, in Brisbane

**October 3:** International Tenants Day, IUT in Brussels

**October 21–23:** TPAS Scotland annual conference

For more information on conferences: [www.iut.nu/conferences.htm](http://www.iut.nu/conferences.htm)



# The death of social housing in England?

*The new Tory government intends to change the housing scene in England, in several dramatic ways. This will be first time since 1945 when there will be no direct funding of social homes in England.*

Three major policies will do the work; a cap on housing benefit for private rented homes, allowing housing associations to charge rent at close to the full market rate, and a cut of ten percent in housing benefit after one year for those on Jobseeker's Allowance.

Housing minister Grant Shapps announced in late October that the new government has no intention of providing new direct grant for social housing in the next five years. The wording "affordable" homes, or rents, have been introduced to mark a shift in policy.

The proposal from the CLG, Communities and Local Government, is that homes built with public funds must be let at 80 percent of market rent with no more funding to build general needs social rented housing.

In areas such as London and southwest England, where housing costs are high, 80 percent of market rent will not help people much. In less expensive areas of England, like the north and in the midlands, there is a concern from housing providers that the difference between the social target rent and the 80 percent rent will be low, particularly for two-bedroom properties, and therefore will not generate a substantial income stream.

A cap on the level of affordable rent, which must not exceed local housing allowance limits, is also one of the government's plans. If social landlords want to offer cheaper rents they will need to convince the government that they can deliver more homes by doing so in order to access grants.



The government itself believes the plan will enable landlords to cross-subsidise the funding of 150,000 homes by 2015, including 60,000 already underway.

The coalition has further announced plans that would limit housing allowances to private tenants, from April 2011, at about £290 (~€340) a week and £400 (~€470) a week for a two, resp. four-bedroom home. It was also announced that the government wants to cut payouts by 10 percent, from 2013, when people have been on Jobseeker's Allowance for more than a year.

The verdicts amongst major housing policy makers in England are harsh.

Inside Housing, the leading weekly housing magazine, predicts the net result as; "Landlords face evicting struggling families for rent arrears, while the nation's supply of social homes for poor people to move into runs dry."

BBC writes that; "775,000 claimants

could be affected by changes to the way local housing benefit levels are calculated."

The Guardian shamefully described the reforms as a "final solution" for the poor!

In London, since 2000 average rents in London have increased by 65 per cent while the Consumer price Index has increased by just 17 per cent. Boris Johnson, Mayor of London warns that; "In London, where rents and living costs are significantly higher, the £400-a-week cap would force roughly 82,000 families out of the city – the largest population movement since the Second World War."

The homeless charity, Shelter, said that some households in London currently receiving housing benefit will have to find a shortfall of up to £1,548 a month to meet their housing costs. The result, say opposition MPs, will be "social cleansing" of poorer tenants from richer areas.

Also in Inside Housing, David Orr, chief executive of the National

Housing Federation states that; "The harsh reality is that because of these cuts, the new social homes this country so desperately needs can now only be built by dramatically increasing rents for some of the most vulnerable and poorest in our society."

Security of tenure will not apply to new tenants, is another announcement from the government. This at the same time as thousands of low income households will face eviction as they will most certainly not afford to pay the 80 percent market rate.

Cora Carter MBE, and Vice Chair of TAROE, Tenants and Residents Organisation of England, states that, "The suggestions completely undermine what the sector represents. We need to remember that this is people's homes we are concerned with. Security of tenure is part of the fabric of the sector, and to remove this would have major implications for the sustainability and stability of our communities".

**Text and photo** Magnus Hammar, IUT

IUT Congress 2010:

# Making the case for affordable rental housing

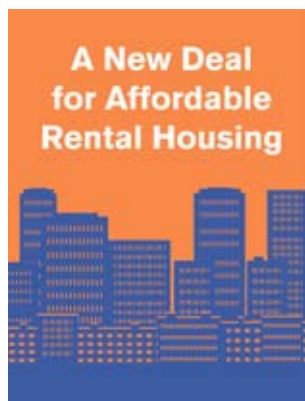
*Participants from 25 countries teamed up on Friday 1st of October in Prague to participate in the three-day congress of IUT. Milan Taraba, chairman of the hosting Czech Union of Tenants, SON, welcomed the delegates to Prague. The congress not only elected a new President but also discussed the great differences of the rental conditions in various environments, as well as discovered similarities and common issues. Not only as regards to hardships in the different national, and sometimes even regional, rental housing policies, but also when it comes to visions, hopes and ideas.*

Solidarity, Possibilities and Action are words that represented the guiding principle of the IUT's 18:th congress. All three words were prominent in the unanimous endorsement and adoption of the final statement of the congress: A new deal for affordable rental housing. This statement pinpoints the rental housing issues, urging the governments to act decisively in order to support affordable housing, which is crucial in obtaining thriving mixed communities.

In his opening speech, the leaving IUT president Sven Carlsson reminded the more than 80 delegates that:

"In spite of the hard work and the goodwill of all parties involved, some issues from the existing plan of actions had to be relayed to the future as. Many of our actions take a long time to fulfil so we must work with them for more than one congress period," He continued: "The IUT must also find its position in a fast changing world. One devastating change, which still affects hundreds of thousands of tenants, is the big financial recession that has struck worldwide since IUT's last congress in Berlin 2007."

After having wished Sven Carlsson good luck in his new life as pensioner and after a round of applause, Sven Bergenstråhle – the newly elected president of the IUT – thanked the congress delegates for their confidence in him. Sven Bergenstråhle promised to do his best to live up to the expectations. As also he bears the name Sven he



**There is a big task to reverse tenancy laws in many countries to benefit also tenants and not only landlords and owners. A challenge particularly important in countries where IUT's member organisations have limited economical and personal resources.**

started by explaining the origin of this Swedish name; a young inexperienced boy.

"I am not a young boy, and in many ways inexperienced in international housing affairs," continued Sven Bergenstråhle. "I will have to learn a lot from you to be able not only to maintain, but also to further improve, the IUT as an active tool for its member organisations. There is a big task to reverse tenancy laws in many countries to benefit also tenants and not only landlords and owners. A challenge particularly important in countries where IUT's member organisations have limited economical and personal resources," summarized the new IUT president in what he believes is the mission of the organisation. He continued: "For succeeding it is important that we cooperate and unite with other forces, like other housing NGOs, which have similar goals that we have."

The IUT Plan of Action, goals and intentions was reported on by IUT Secretary General Magnus Hammar and Barbara Steenbergen from the IUT Liaison Office to the EU. They both stressed the significance of the most important international agreements on the Right to Housing: The UN Universal Declaration of Human Rights, the Convention on Economic, Social and Cultural rights (article 11), the revised European Social Charter (article 31) on the right to housing and finally the EU Charter of Fundamental Rights (article 34) about social security and social assistance



Relaxing at congress dinner, German delegation from left: Lukas Siebenkotten and Heidrun Clausen of DMB, Sven Bergensträhle, Wibke Werner and Reiner Wild from Berliner Mieterverein.



'We need to improve tenancy laws,' said Sven Bergensträhle as new IUT President.

"Charters will have to be ratified – not only signed!" emphasized Barbara Steenberg and stressed the importance of IUT and its member organisations to push article 31 of the European Social Charter to be included into all national legislations.

Other highlighted issues were the "sitting tenants" in the CEE region and the fight to give tenants more possibilities to have influence on the rapidly increasing costs for household energy.

**The Global Tenant magazine**, now distributed to some 1,500 subscribers worldwide and translated into French, is now also finding readers in Russia.

"We are just about to translate the Global Tenant into Russian with voluntary help from students," said Prof. Elena Shomina, vice president of the Russian Association of Tenants. "The information provided in this compilation is very important when informing our tenants about tenancy policy's around the world!"

When it came to joining forces the congress showed great decisiveness behind a joint state-



Speaking about international agreements; 'Charters should be ratified, not only signed,' said Barbara Steenberg, from IUT Brussels.



Penny Carr, Tenants Union of Queensland, compared the harsh reality for Australian tenants with the higher standards in Europe.

ment on the 'Dutch Case', supporting the Dutch Tenant Union, Nederlandse Woonbond, which is currently fighting against an EU ruling. The ruling is based upon a proposal from the Dutch Government that will restrict social housing to households with a fixed income below € 33,000, from before € 38,000.

"This will cause great housing problems and have serious negative effects on integration," said the Dutch delegate René van Genugten who presented the Woonbond's worries to the congress. "A large group of citizens will find it very difficult to acquire homes because they do not earn enough to either buy a flat, nor renting one from private landlords which requires a substantially higher income," van Genugten explained.

The congress adopted a statement directed to the Dutch government, with a recommendation to urge the Dutch government to abolish the revenue rule or at the very least to raise the income ceiling.

**"Fight real hard** in Europe or you will have the same terrible situation as we have in Australia!" warned Penny Carr from the Tenants Union of Queensland. She continued: "In Australia social housing is highly welfarised, targeted to those on low incomes with additional social or medical problems, and the conditions for the tenants are tough. For example, in some states the notice provided to tenants being evicted without a reason is as little as two week! In Queensland where the same notice was recently extended to a two months notice, the real estate lobby is trying to convince the Minister for Housing to reduce it to one month and increase the notice tenants must give as well!"

**In Canada, where** the housing situation is similar to the Australian, much work has been done when it comes to enlightenment. Martha Lewis, executive director at TRAC, Tenant Resource & Advisory Centre in Vanvouver, spoke about the situation for most tenants in Canada.

"Of the 250,000 immigrants that arrive every year, about 1/3 are believed to buy their own housing and to make economic ends meet, they often become landlords by letting parts of their property", said Martha.

All too often, ignoring the strong laws that do protect the tenants, these new landlords often bring with them third world apprehensions on landlord-tenant relations. To counteract this situation TRAC produces information in several languages. Today Canadian tenancy laws are available in 19 languages, among them Punjabi, traditional Chinese, Cantonese and Spanish.

**Shared information** has also been of great importance for one of the latest members to join the IUT, the Russian Tenants Association.





➔ “More or less everybody in this auditorium has a share in constructing our new tenant’s union – we have used many of your papers!” said Prof. Elena Shomina from Moscow.

President of CECODHAS, Mr. Vít Vaníček, stated that: “Currently the European Commission is about to review its decision on State Aid. It will be vital, for IUT and CECODHAS to join forces in order to secure that housing will be affordable to all people and that we don’t create tomorrow’s ghettos.”

**UN Habitat Nairobi** was represented by Dr. Christian Schlosser. UN Habitat sees great challenges from continuous migration from the rural areas to the urban areas. In 2030 an expected 60 percent of the world’s population will live in an urban environment. This relocation of the masses, which is taking place in the developing world, is causing an unprecedented growth of the slums.

“38% of the world’s urban growth is slum growth, which is the ultimate challenge of providing affordable housing in the world’s cities,” summarized Dr. Schlosser.

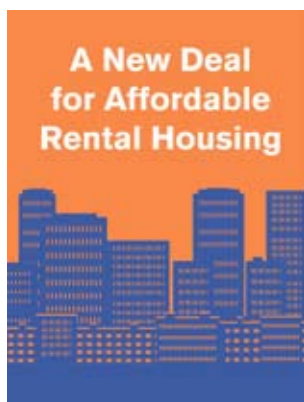
Daniela Grabmüllerová, director of the Ministry for Regional Development, presented interesting facts regarding the hosting country. Perhaps the most striking information was that the Czech Republic has the lowest at-risk-of-poverty rate as well as the lowest rate of inequality-of-income-distribution – of all EU 27 states.

“The Czech housing policy is comprehensive and is aimed at the overall affordability of housing,” said Ms Grabmüllerová. There are several state subsidy programmes targeted at new housing construction as well as refurbishment of the older housing stock.

**Petr Sunega** from the Institute of Sociology AS, Czech Rep. gave preview expectations for the future of the rental housing in the Czech Republic; “It could be expected that the share of municipal rental housing will continue decreasing and we will probably follow up the tenure structure situation of so called fast “privatizers” like in Hungary and in Estonia”.



Director of Nederlandse Woonbond Ronald Paping, and chair of Woonbond Jan Laurier, who was also elected new IUT vice President.



Phil Morgan, congress chair, together with Nadja Shah vice chair and chief executive of MVÖ, Austria.



‘IUT and Cecodhas ought to join forces in securing affordable housing,’ says Vít Vaníček, President of CECODHAS.

Michael Smyth, head of Economics at the University of Ulster, shared his thoughts about finding alternative funding when building affordable social housing. Pension funds might be the solution according to him.

“Today our central government puts up with half the money and the other half comes from the housing associations. We want to build as many houses as possible and one way might be by getting sustainable loans from Islamic pension funds”, said Mr Smyth



**Edvards Kvasņevskis, Chairman of Latvia’s Tenants Association, Latvia**

“Main goal is to supply each people roof over head and to get EU to make a program to avoid streets evictions. In Latvia the landlords wants the renters out, who are often living on the edge of survival, and will in any moment be evicted to the street. There are 8,000 families in queue for a flat, but there are no municipal flats at all. The waiting list is often years.”



**Helene Toxværd, Chair of the Danish Tenant Association LLO.**

“In Denmark at the moment we are facing a situation where immigrants are being more and more marginalized and the government’s recipe is to introduce plans to demolish public housing in areas with great density of immigrants”, in order to stop ‘ghettoisation’.



**Alicja Sarzynska, President of Polish Association of Tenants**

“The most important problem for us is the “The tenants’ right protection law”, that does not have any paragraphs! There are over 1,500,000 families endangered by the situation of transformed contracts giving the landlord right to evict. Therefore, the Polish Association of Tenants (PZL) is going thru the procedures to sue the existing housing law as it is against the constitution.”



Welcome reception at the Czech Senate, from left: former SON Chairman Stanislav Křeček, Jaroslav Sulc, advisor to the Vice-Chairman of the Senate and Milan Taraba, Chairman of SON.



Dr Christian Schlosser, from UN Habitat in Nairobi, spoke about challenges of urbanisation.

who had a meeting planned in Bahrain later same month. “They don’t believe in usury and think more about the long term view on return”, said Mr Smyth.

**Dr Sayed Iqbal** Mohamed represented the Organisation of Civic Rights (OCR) in Durban. He summarized the housing situation of South Africa since the first free general elections in 1994:

“Although the striking contrast of rich and poor is getting worse and 40 percent live in poverty, more



Dr Sayed Iqbal Mohamed from OCR explained how sitting tenants become homeowners in South Africa.

people than ever, 70 percent of the population now have electricity, water and sanitation.

Today we have a strong tenant and rental housing act with Tribunals like in Canada, but with jurisdiction of magistrates’ courts,” continued Dr. Mohamed.

Further, according to Dr Mohamed, South African municipal houses, especially in the city of Durban, are being upgraded and then given away to the sitting tenants so that they can become owners – although they out of poverty had not paid rent for perhaps the last twenty years!

“The surprising thing is that even the poorest of the poor do allocate the minimum resources to pay,” explained Dr. Mohamed. “A number of things have been done to minimize the costs like bringing down government property interest rates on the property to zero. But of course, the prospective owners need to participate in a series of educational work shops explaining the rights and duties and what happens if they miss out in paying costs.”

Other highly valued presentations were given by Lene R. Edvardsen from the Norwegian State Housing Bank and by Juraj Kliment who spoke about ‘sitting tenants’ in Slovakia. Kazuo Takashima described the tenants’ situation in Japan and Xavi Pastor, from FAVIBC, reflected on the historical development of social housing in Catalonia, Spain.

**Phil Morgan, congress Chair**, summarized the outcome of the congress into three areas:

- Viewing governments spending of tax money into housing; does a government invest money into housing, and if so, how is the money spent? Is it spent on social housing or other types of housing?
- Government policies when it comes to tenants rights; what rights are granted to tenants and do they have the same rights living in a social or private housing environment or are different rules applied depending on the type of landlord?
- The tenants involvement; what are the tenants’ abilities to shape and influence the services they receive?

**Text** Göran Schüsseleder, freelance  
Congress presentations are available from;  
[www.iut.nu/conferences.htm](http://www.iut.nu/conferences.htm)

**Photo** Magnus Hammar and Vaclav Prochazka



**Xavi Pastor, FAVIBC Barcelona, Spain**

“The most important for IUT is to create rules for housing for all countries in a general context. The rules should be of low prices for housing, and help to young people to access rental housing; – in Spain you can not do that today. The congress is a great opportunity to talk to different countries about social housing and to exchange opinions.”



**Marta Lewis, Executive Director of TRAC British Colombia, Canada**

“It’s important that people from different countries to share their knowledge. The Dutch case is an excellent example of showing support for each other’s issues. The global tenant is really useful. There was an article about the right to housing in France, Scotland and South Africa. In Canada the government is looking at the right to housing and I gave the article to the politicians.”



**Yelena Shomina, vice President of Russian Tenants Association, Russia**

“I have followed the activity for more than 15 years. I am so satisfied with what IUT does and how they promote tenancy issues. It gives me the possibility of collaborating with other networks internationally, as well as personal contacts. I am proud of the attempt to translate Global Tenant to Russia. We will do a review that will be full of articles from IUT’s work.”





"WoZoCo", an apartment building in Amsterdam of 100 homes for elderly designed by MVRDV.

# Housing for an ageing generation – looking for a European approach

*The IUT together with RICS (Royal Institution of Chartered Surveyors) as co-chairs of the European Housing Forum (EHF) organised a series of four afternoon lectures between March and June 2010 to debate the impact of changes in lifestyle and demography in the field of housing.*

The lecture series\*, going by the name 'Changing lifestyles, changing climate – the role of housing in the EU' aimed to gather all those interested to extend their knowledge and express their views on different housing related topics, with the ultimate goal to create a EHF policy paper containing recommendations towards EU decision-makers

and stakeholders on housing in the EU.

The third lecture was held by Ingrid Matthäus-Maier, a former member of the German Parliament and Member of the Advisory Board of the German Association for Housing, Urban and Spatial Development, with the title "I don't want to leave my house!" – housing requirements for an ageing generation.

**Population ageing** is a major challenge for Europe today. The baby boom generation is starting to retire in large numbers. The population aged 60 years and above will continue to grow by 2 million people every year for the next 25 years, with people aged 80 and above as the fastest growing age group. Only 1 percent of the European housing stock is adapted to the needs of older people. This per-

centage differs significantly across the EU's member states: the Netherlands, for example, have a housing stock of which 5percent is adapted and where 50 percent is designed for further adaptation. Most countries have only a small proportion of the housing stock that is 100 percent barrier-free.

Most elderly prefer to age in their own home. The fact that there will be more people of old age means that there needs to be sufficient housing that fits their needs. Therefore, more houses need to be built in order to respond to the increase in single households. These houses also need to be adapted to different needs. Senior friendly housing is not only a question of a barrier free access to the apartments and the respective equipment inside the flats. Also an appropriate and barrier-free residential environment is



decisive. Health care or shopping facilities, local public transport or social infrastructures located near-by can help to let people stay in their apartment. Barrier free living is not only related to the elderly, as also young families with children as well as the disabled can benefit from such living conditions.

As the group of people of working age is declining, and there are more people to take care of, it is likely that public pension schemes will be reformed. This means that there will be less financial resources for housing among certain elderly, making it more difficult to afford housing. The challenge lies in adapting housing-related policies to allow the elderly to afford housing financially: creative solutions have to be found to ensure an inclusive and qualitative old-age.

However, housing is not only a cost. It can also be a source of income, especially for home owners. New financial products such as annuities and equity release schemes could make it easier to convert housing wealth into a regular retirement income. More transparency and financial education is needed to use these possibilities fully.

**The EHF recommends** that the EU provides incentives for cooperation initiatives between housing providers, service providers,



**Ingrid Matthäus-Maier,** Member of the Advisory Board of the German Association for Housing, Urban and Spatial Development.

ers, residents and local governments in order to adapt the European housing stock to the needs of older people. Special attention should be paid to consumer friendly certification of housing services for the elderly. Certification for these services is not legally protected. The voluntary certifying and further voluntary quality management processes have to be enhanced and practiced by initiatives on European level.

Furthermore, the EU should also assist and support member states in analysing their housing adaptation needs due to the ageing population and in designing respective national and regional policies, instruments and programs. Besides this, the EHF urges for a benchmarking initiative on the European level that supports exchange of good practice.

**Text** Janine Bontenbal, RICS  
**Photo** Adrian Welch

# Follow up on the 'Dutch case'

*As from 1 January 2011 social housing, flats in the Netherlands with a rent below € 648, will be almost exclusively assigned to households with a gross income below € 33,000. Also, the building of public purpose buildings will need to be tendered.*

The Dutch Parliament agreed to these changes on October 28 through the introduction of the Ministerial Decree on the subject of EU SGEI (Services of General Economic Interest) and social housing. This decree follows the Decision of the European Commission on state aid from December 2009.

Aedes (the Dutch Association of social housing providers), the Dutch Union of Tenants (Woonbond) and the VNG (Association of Dutch Municipalities) have repeatedly stated that the quick introduction of new rules will continue to worsen problems in the already stalled Dutch housing market.

The Dutch Parliament recognized these problems earlier this year and brought resolutions on a number of occasions which asked for further research on the effects and for the postponement of the introduction. According to existing data a large group of middle incomes, just above € 33,000, will suffer from the consequences in large parts of the country. In the current housing market they will have no alternatives. In addition,



major organizational and administrative problems are expected for social housing with the implementation.

Several Dutch social housing organizations; Cecodhas, Aedes, VNG and the Woonbond plus IUT together with housing experts, lawyers and other stakeholders spoke at a hearing at the Parliament in October.

**Minister Donner** says that he has no other choice than to implement the scheme according to the Dutch legal obligation arising from the EU decision. He considers the use of an income cap inevitable because the EU requires defining a target group of "socially disadvantaged".

"Also in other legislation in the field of housing and beyond, there are income criteria," says Minister Donner. "The fact is that 42% of all Dutch households with an income limit of € 33,000 is considered by the EU as "socially disadvantaged".

**Edited text** by IUT/Magnus Hammar, from Aedes

## 100 marquees for Haiti – a solidarity action by CNL, France

In January 2010, Haiti was stricken by an earthquake that rendered 1,5 million people homeless and over 200,000 deaths. More than ten months after the earthquake thousands of families are still sleeping on the ground in temporary primitive shelters, under tarpaulins and debris. And without clean water cholera is now spreading rapidly.

The local CNL, French tenants union, in Guadeloupe in the West Indies soon after the earthquake launched a solidarity action for Haiti: "100 marquees for Haiti", for assisting the Haitians to

temporary housing solutions. CNL Guadeloupe will buy and dispatch the marquees.

Members of IUT and the readers of the Global Tenant can join this solidarity action by making money donations to CNL Solidarite Haiti, by money transfer to; BNPP Guadeloupe (bank's name), account number: 07002200362, bank code: 12078, sort code: 09106, (keycode: 64).

**Contacts and questions:** M. Roland Rousseau, **Fédération CNL Guadeloupe:** [federtionlog.cnl@wanadoo.fr](mailto:federtionlog.cnl@wanadoo.fr)





Evictions often takes place at night, with bulldozers and brutal police actions.

# Evictions and land grabbing in Kenya

*For decades, the Kenyan government has carried out large scale forced evictions of informal settlements. Mass forced evictions have usually involved government projects or private developers claiming ownership of land on which some of the settlements stand.*

Government bulldozers are used to evict residents and demolish their homes with little or no notice. No efforts are made to resettle or compensate residents. Families are made homeless and many are left without livelihoods when their small businesses are destroyed.

Resident's voices are not heard, and they are not consulted or even informed about decision that affects their lives. They face acute problems like rising food prices, lack of health and education facilities. Forced evictions are often conducted at night or in bad weather conditions and excessive force is often deployed. Inadequate notice or often no notice at all, is given and people's belongings

are destroyed along with their homes.

When evictions take place, the results are destruction of property and people's development initiatives and displacement as well as interference with the efforts of well intentioned development agencies and religious institution. The consequences are; lives are lost, children miss school, livelihoods are destroyed, homes are razed to the ground and children are forced onto the street as parents ponder where and how to start life a fresh.

**Land question in urban centers** is not only very broad and complex but it is economically and politically sensitive. Land is a basic component of human activity. Public owned land is allocated to individuals and organizations and this has become one of the means through which politicians are rewarded.

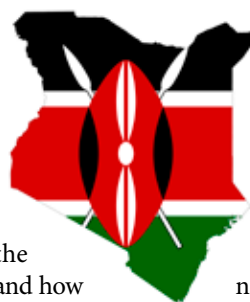
The perpetrators of forced evictions mostly are; local authorities, private

developers, private organizations and public institution, individuals, state corporation and companies loyal to the government of the day. The evictions are often ruthless and

crude because the evictees are not compensated, their families are given insufficient time to remove their shelter or to appeal against such actions instead, and bulldozers are brought abruptly and often at inconvenient hours and property and building materials are destroyed. Legal notices are rarely given before the eviction is carried out. Party politics is reflected in the issue for example, one political party may support the evictors while the others support the residents.

The government should look for better ways of resettling the evictees in order to reduce the number of street families and provide sufficient basic needs to all its citizens.

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# At what cost?

## Reflections by Jen Rignold, social housing tenant from Airds, New South Wales

*Housing NSW, providers of social housing, is very good at moving us out and moving us on, but doesn't do so well at cushioning the impact on our hearts. We who live in public housing are resilient and will survive being relocated, but I ask at what cost?*

A house is made of bricks and mortar, but a home is something much greater, much more intangible. It is often referred to as love.

And it's true. To know the love that can exist for a home all you need to do is listen to those who are losing theirs: the emotion in their voices, the tears in their eyes and most importantly, the fear behind their eyes.

You cannot put a price on something intangible and make it a commodity because a home is love, memories, security, safety and so much more.

Residents who are being relocated have said to me "Where will I go? What will I do? My neighbours are my family. They are my support. I can't leave."

I felt for these people but I was an outsider.

Even though they were my neighbours, I wasn't the one having to move. Until now. I am having to consider the impact on me of losing my home.



The words people say now hit deep in my heart, my soul. Words like loss and sadness.

Home is where the heart is. My neighbours talk about feeling safe when they can close the door and shut out the rest of the world.

For a family, they will talk about the impact on their children. The timing of changing schools and how much disruption it is in their lives. There is fear for a young person to leave one friend behind and then have to replace them with another. A friend said to

me it was like a betrayal of their friendship.

For an older person, it can seem just too hard. For me at 53 and with severe degenerative arthritis I am very much afraid the work involved with moving will cause the pain I suffer to be unbearable. I envy those who can pick up, move on and start somewhere new.

I raised three children in my home. This was their foundation, their safety in times of trouble. One son is estranged and it would destroy me as a mother that when he comes looking for me, I am not here.

My home, like yours, is made of memories. It is an intimate reflection of me. My home is made of the laughter of my children, the tears of my mother's death and the comfort of a friend. To leave my home is to sacrifice a part of myself.

My home is so much more than bricks and mortar. My home is very central to my existence. It is my foundation, my sacred space that gives me strength to go out into the world and do all that I do. And it is being taken away from me and I have to start again somewhere new.

And I ask again ... at what cost?

## Austrian housing; facts and figures

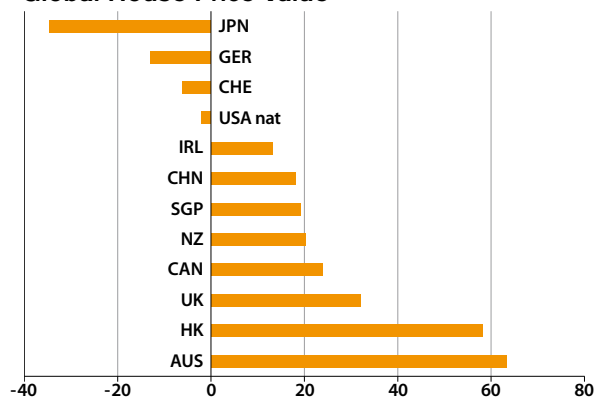
### Profile of social housing in Australia

The most recent, 2003 – 2008, Commonwealth State Housing Agreement (CSHA) provided over 400,000 dwellings each year, for households in need. Still by 2008–09, over 170,000 households were on waiting lists for public rental housing.

The demographic profile of households in social housing households shows that most were on very low incomes, with the majority receiving a government pension as their main source. Single people made up the highest proportion, around 50 percent, of household types, and were older, median age 54 years, than the general population of Australia, 37 years.

Report is available from the Australian Institute of Health and Welfare, AIHW; [www.aihw.gov.au/publications/index.cfm/title/10720](http://www.aihw.gov.au/publications/index.cfm/title/10720)

### Global House Price Value



### Housing Australia factsheet, a quick guide

This report, by Shelter NSW, discloses that 1,100 000 Australians were in housing stress in 2007, i.e. they paid over 30 percent of their

income on recurrent housing costs, of which 61 percent were private renters. Homeownership rate in Australia was 67 percent,

Global House Price Index, based on comparing the current ratio of house prices to rents with its long-run average, cited Australian house prices as overvalued by 63.2%.

Source the Economist

21 percent rented in the private sector and 5 percent in the public /social sector. Only 34 percent of Indigenous Australians were home owners. Median monthly rent for private rental was € 720. Further, 105,000 people were found homeless on census night in 2006.

Report is available from Shelter NSW: [www.shelternsw.org.au](http://www.shelternsw.org.au)

Photo: Magnus Hammar / IUT



**Stark contrasts in Riga** where old wooden residential houses have to make way for new construction.

# Stark contrasts in Latvia

*The City of Riga is like many of the Eastern European capitals, a charming town with many interesting historical buildings. For visitors there is a warm welcome and all seems very pleasant but behind this face there is unfortunately a dark side when it comes to the housing scene, so often found in Central and Eastern Europe.*

Tenants are being evicted legally by order of the Courts with no offer of another home and often through no fault of their own. In only two years leading up to April 2009 1,515 families were evicted in Riga by Council judgements without any provision for alternative shelter. Within this figure many were from denationalised properties; the 'sitting tenants', tenants of property returned to the original owner or their heirs following the end of the Communist regime, and whose problems in other countries have previously been reported in Global Tenant.

The Latvia's Tenants Association in Riga,

in cooperation with the IUT, organised a seminar on 'sitting tenants' in June. LTA with its chairman Edvards Kvasņevskis has tried to get the plight of these tenants recognised. One case has been lodged with the European Court of Human Rights, ECHR, in Strasbourg since December 2006 and has yet to be considered, but in the meantime the evictions continue. The case before the ECHR is a collective application from 10 families, two of whom have been evicted by a court judgement without any provision of alternative shelter and two more are currently waiting to be evicted.

**The scope of the seminar** was to discuss developments, including the recent recognition by the European Committee of Social Rights, ECSR, of the merits of the collective complaint by Slovenian tenants against the Republic of Slovenia, to see if any extra cases or actions could be brought to try to get recognition of the problems in Latvia.

The ECSR found in a decision, which became public in February 2010, that reforms of the Slovenian government in the field of housing have placed tenants in

dwellings that were restituted to their former private owners, sitting tenants, in a precarious situation in breach of Article 31 of the European Social Charter (rev) of the Council of Europe. A direction from the Committee of Ministers following a communication from the ERSC has to be answered by the receiving nation. Until this day no answer has been given by the Republic of Slovenia.

**For the seminar**, the Latvian tenant association had managed to gain the co-operation of two internationally well known lawyers specialising in human rights law; Prof. Jeremy McBride and Prof. Bill Bowring. Prof. Bowring's presentation was greatly enhanced by his ability to speak fluent Russian. Over 100 delegates attended the seminar including senior Government and City officials and representatives of social and political parties as well as many individual tenants.

The following day the barristers met individual tenants to discuss possible future cases.

What messages came out of the conference? The first was that time is starting to run out for legal actions and increasingly a political solution needs to be found. Whilst some cases have special merits it is becoming increasingly difficult to find cases that can be used to set a precedent for other tenants. It is also vital that a specialist local lawyer, who can answer points relating to national laws, is available to assist the tenants. This presents a major problem for many groups of tenants who do not have funds to pay for such advice and lawyers willing to support at no cost are hard to find.

The best answer may be to try to enlist the help of national figures in publicising the problems of sitting tenants and pressing for Governments to take positive action to help resolve their problems. This will not be easy but the IUT will continue to do all that it can to make known the plight of 'sitting tenants' and to support them in raising awareness of their needs.



**Text** Richard Hewgill,  
IUT vice president



# Housing in Croatia and Social Justice

reply to article 'Young families in housing stress', GT December 2009

*We deem it necessary to provide information and data which would enable a more accurate understanding and conclusions regarding housing and housing construction in the Republic of Croatia.*

Croatia gained independence in a defensive war, 1991 to 1995, in which a large part of the housing stock was destroyed, particularly in the temporarily occupied areas, and which caused population migration. All this has created an obligation for the state to provide accommodation for citizens who lost their homes in the war. When considering this issue, also the fact should be borne in mind that in Croatia 95 percent of housing units are privately owned.

Within the framework of social justice in the field of housing and housing construction, three programmes of housing construction/purchase are implemented with the purpose of meeting the housing needs of specific population groups which are not necessarily socially endangered, however are exposed to the risk of social exclusion. These programmes are: Housing Care Programme for Homeland War Victims, the Programme of Socially Subsidised Housing Construction and finally Housing Care Programme for Former Tenancy Right Holders in flats in areas outside the area of special state concern. All these programmes are financed from the state budget.

Within the first programme, since 1997 until now a total of 5,994 dwellings at 311 locations in Croatia have been built or purchased, for which a total of 2,183,566,395 Kuna (today ~€ 300 million) was spent. Besides this, also 182 family houses were built with special adaptations for the 100 percent disabled Homeland War veterans of the first group.

The Programme of Socially Subsidised Housing Construction is implemented by the Real Estate Agency (APN) and it encompasses the construction of flats or residential

buildings by using public and other funds with repayment of these funds. Flats are sold through payment by instalments under more favourable conditions (30–40 percent) than those on the market in terms of construction price, interest rates and repayment schedule. Since the launch in 2000 until today, a total of 4,863 flats under Socially Subsidised Housing has been constructed at 56 locations in Croatia.



Rooftops in Zagreb.

The Housing Care Programme for Returnees – Former Tenancy Right Holders is implemented by the APN in cooperation with the Ministry of Regional Development, Forestry and Water Management. Since the start of the Programme until the end of 2009, 1,029 flats outside the area of special state concern were provided, for which 575,017,433 kuna (today ~€ 78 million) from the state budget of the Republic of Croatia were allocated.

“Joint Memorandum on Social Inclusion of the Republic of Croatia” is a project implemented by the Croatian government in cooperation with the European Commission. The aim of the project is to assist Croatia in the fight against poverty and social exclusion, to modernise its social protection system, and to prepare the system in the EU accession process

for alignment of social protection and inclusion. In this context the Ministry of Environmental Protection, Physical Planning and Construction is responsible for defining the concept of social housing and acceleration of solving the returnee housing issues through housing care programmes, in particular those of former tenancy right holders.

The concept of social housing will be defined through the Social Housing Strategy which is currently under preparation. For this purpose the analysis “Assessment of housing needs in Croatia” was commissioned from the Zagreb Centre for the Development of Non-profit Organisations. In order to reduce the negative impacts of the economic crisis in the field of housing construction, in 2009 the Act on Subsidised Sale of Apartments was adopted. By this Act interested buyers who purchase a flat for the first time, or purchase a flat larger than the one which they already possess, are enabled to purchase the flat by using state subsidies in terms of more favourable loan conditions. Namely, for such buyers the bank interest rate is reduced by ca. 1 to 1.4 points. It is estimated that the model designed in this way is by 23% to 34% more favourable than the available commercial loans over the first 20 years of repayment, while for the entire loan repayment period of 30 years, it is even up to 47% more favourable.

This Ministry plans also to initiate, in cooperation with local self-government units which have expressed their intention to construct rental housing in the following four-year period, a construction cycle of rental housing, in the financing of which the Council of Europe Development Bank (CEB) would participate along with local self-government units.

**Text** M.Sc. Borka Bobovic, architect and Director, Directorate for Housing and Municipal Economy, Ministry of Environmental Protection, Physical Planning and Construction

**Photo** Piotr Ufnal



Photo: Habitat for Humanity

Gábor Orsós, Laci Szántó, Ibolya Orsola, Gyuri Tóth and Miki Bogdán, all tenants in Nagykanizsa who renovate their own houses for promises of reduced rents.

# Revitalizing social housing in Hungary

*The nature of social housing problems in Hungary has changed in the last twenty years following the fall of Communism and introduction of a market economy, revealed a recent study conducted by the Metropolitan Research Institute on behalf of Habitat for Humanity, an international housing NGO that seeks to fight poverty housing.*

In the 1980s, the Hungarian housing policy discussed housing problems in terms of quantitative and qualitative shortages, meaning lack of housing units for households and inadequacy of homes in terms of their size and basic amenities. Currently, the biggest

challenge is managing the hardship of paying the housing cost for low-income households, or to put it simply, making adequate homes affordable, concludes the research.

As individual and family income in the country decreased following the political and economic transition, state subsidies were abolished and housing investment plummeted, housing costs increased dramatically. At the same time, the number of social housing units has been constantly shrinking, as it has become the responsibility of the local government but without provision of adequate resources by the central government. Hence, local authorities wanted to get rid of the social housing stock as fast as possible.

The 1993 housing law gave the buying right to the sitting tenant, and, as a consequence, 85 percent of the housing stock was privatized.

As a result, the share of municipal housing is not more than 4 percent, while according to conservative estimates, minimum 300,000 social housing units are needed, at least 8 percent of the stock.

Low income families in the country cannot afford to take out mortgages and buy their own homes. These people rely completely on social rentals. However, the housing units that are available through such schemes are often in bad conditions and in a dire need of renovation. Most buildings that remained in the government hands saw little or no maintenance over the past 20 years, mainly due to lack of state funds. Habitat's recent revitalization projects aim to stop the loss of this vital social housing stock and improve living conditions for the low-income groups currently residing in rented homes.



Habitat for Humanity in Hungary embarked on a housing revitalization initiative after it had been forced to close down its building programs. This decision was taken after the Hungarian government scrapped social benefits for the purchase of new homes as part of the austerity package to combat the 2008 financial crisis. Habitat for Humanity has been active in Hungary since 1995 and did not want to close its housing programs. On the contrary, it started looking for new ways to reach to the vulnerable groups in need of simple and decent homes.

Since 2008 Habitat for Humanity has been running experimental revitalization projects and involving international volunteers into renovation work since last year. One of the initiatives is to renovate three social units for



40 families in the town of Nagykanizsa, close to the Croatian border. The work is performed in cooperation with College of Social Theory from Budapest. The buildings once belonged to a military hospital, and were turned into rental units after World War II. Habitat rehabilitation not only enables families to improve the current living space by insulating walls and attics, but also allows those in difficult financial situations to make rent contributions from work efforts. One day of work at the renovation site results in a 23 USD discount from the rent.

**Most of the housing** renovation projects are financed through microfinance schemes. For Habitat, such microloans help to solve some of the problems that have arisen because of the financial crisis, as sponsors are far less eager to support projects and government funds have dwindled. At the same time, being a respected international organization Habitat has access to commercial loans with much more favorable conditions than individual homeowners would get, especially if they come from the low-income groups. As a result, low-income homeowners can get loans on favorable conditions and for a longer repayment period.

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## Vancouver's tenants and the 2010 Winter Olympics

*The City of Vancouver took steps to protect tenants from losing their housing in Vancouver during the 2010 Winter Olympic Games. They brought in a Temporary Accommodation Bylaw, ran a public education campaign aimed at landlords and tenants, partnered with the provincial government's Residential Tenancy Branch to increase their services, and funded TRAC Tenant Resource & Advisory Centre to help tenants who were at risk of eviction.*

The positive outcome was influenced by several factors, including the City's campaign to raise public awareness. One factor was that the City of Vancouver designed a project for a Tenant Assistant Worker, TAW, whose job was to assist tenants who were at risk of losing their housing in the period leading up to and during the 2010 Games. There was concern that tenants might be displaced because there is ample evidence that Olympic Games and other mega-events have resulted in evictions and even homelessness in many locations around the world. The TAW managed to create a better understanding of tenant's rights and tenants and landlords were assisted in resolving minor disputes before they escalated and put tenancies at risk.

Another factor was the arrangement of Public Legal Education sessions attended by tenants and landlords. A common question before the Olympics started was whether tenants could have visitors to stay during the Games, or whether landlords could control the number of guests and the duration of their stay. However, during the Olympics, TRAC did not hear that this was a matter of concern.

There had been real concern that the 2010 Winter Olympic Games could lead to a large number of tenant evictions in Vancouver and the Lower Mainland. Once the Games were over, it appeared that very few tenants lost their housing. The question is why was the impact less than feared?

One reason is that Vancouver is the largest North American city to have hosted a Winter Olympics. Given its large population, the impact was not as obvious as it was in smaller cities such as Salt Lake City, Utah, which hosted the 2002 Winter Olympics. A second reason that might have had an impact is the global economic slowdown which had an effect on the number of people who decided to visit Vancouver for the 2010 Games.

The vacancy rate for rental properties in the Vancouver were surprisingly eased before the Games. The vacancy rate for a one bedroom apartment in Vancouver was 0.5% in October 2008 but had risen to 2.1% in October 2009. Again, this might be due to the economic slowdown when some people, especially the young, lost their jobs in Vancouver and moved back home.

Vancouver is also a tourist and convention destination and is able to accommodate visitors throughout the year, such as cruise ship visitors or convention attendees. Many visitors had also made arrangements long before 2010, i.e., soon after Vancouver was awarded the Games, so some of the impact took place a few years ago. TRAC was told about agencies who bought newly built condos three years ago with plans to rent them out for the Games and then sell them. Large numbers of condos were built in the area of Metro Vancouver in recent years which may have eased the pressure for tenants.

The Temporary Accommodation Bylaw, developed by the City of Vancouver, created additional accommodation within private homes that did not displace existing tenants. Some 400 licenses were issued under this Bylaw.

Rents did increase substantially after the games were awarded to British Columbia in 2002. Some areas of BC experienced increases of up to 39 percent from 2002 to 2009, which have indeed made housing less affordable.

But all in all, the fear that large numbers of tenants might be evicted because of the 2010 Games was fortunately not realized.

**Text** Martha J. Lewis, executive director of TRAC



AUSTRIA:

## Karl Marx Hof in Vienna celebrates 80 years

A revolutionary housing project that symbolizes Vienna's socialist history, the massive Karl Marx Hof complex celebrated its 80th anniversary on October as one of the city's most striking features.

"When we are no more, these stones will tell our story," the Austrian capital's mayor, Karl Seitz, said on Oct. 12, 1930, when he inaugurated the fortress-like project, a highlight of a policy to improve working-class lives.

Karl Marx Hof has endured the 1934 civil uprising, the Nazi invasion, Allied bombardments and other ravages of time to remain as a symbol of the socialist side of "Red Vienna." The complex has 1,300 units for some 3,000 people and boasts a



Photo: Dreizung, Wikimedia

kindergarten, preschool, pediatric care, launderettes and shops. The sprawling complex offers low-cost housing in a now posh northern district of Vienna that fetches high rents.

Karl Marx Hof was the architectural highlight of the Social Democrats housing platform of its day; it set in stone the party's policies to lift the working classes out of their usually cramped and unsanitary living conditions. The Social Democratic government, still in power, built 65,000 such housing units across the city between World Wars I and II.



**US Public housing** is falling apart, as federal money has been unable to keep up with the repair needs of buildings more than half a century old. Additionally over the last 15 years, 150,000 of the USA public housing units have been lost, as agencies have sold or torn down decrepit properties. An additional 5,700 units are pending removal from federal public housing programs.

Maybe the situation is the worst in New York where the NY City Housing Authority has cut 1,540 operations jobs from 2005 to 2009. Meanwhile, tenants of New York's public housing say repair delays have never been worse. In October the Authority had 106,000 unfulfilled work orders, 9,000 of which are scheduled for 2012 and an additional 300 already for 2013. Tenant frustration has been steadily mounting, with some residents resorting to legal action in housing courts to force repairs to their apartments. Meanwhile, broader issues like poor plumbing and leaky roofs go unaddressed, in turn causing more damage.

**Source** New York Times



**New Scottish social** housing tenants will lose the 'right to buy' their social homes following the introduction of the Housing Bill in November. Over 50,000 social housing units have been sold in Scotland since the right to buy scheme was introduced by Margaret Thatcher in the 1980s. But in recent times councils have been forced to suspend the scheme as the number of social housing units for rent have dipped against a backdrop of much higher demand.

**Source** Financial Times



**China must tackle** the housing bubble and wants to cool down the property market by announcing that the government's plan is to build 5.8 million housing units totally in 2010, designated for poorer citizens. China tried to push public housing before, but investment was halting and controversy erupted when some of the homes ended up in the hands of relatively wealthy people. Property prices have continued to fuel public anger and the government is now trying to assuage with its most ambitious programme ever for cheap housing. There are only enough afford-

able homes in China now for about 6 percent of the urban population. The country needs to build 50 million more units to increase the coverage to 30 percent, and that could take another 30 years.

**Source** Reuters



**Denmark plans to** demolish public housing. Denmark's centreright government in October presented a series of initiatives to break up the country's immigrant ghettos that are plagued with insecurity, unemployment, and isolation. "The government's tools will incapacitate and stigmatise tenants in public housing, and treat them as second class citizens," says Helene Toxvaerd Chair of LLO, Tenants Union of Denmark.



**The UN Human Rights Council**, during its 15th session in late September, decided to extend for a period of three years, until 2014, the mandate of the Special Rapporteur on the Right to Adequate Housing, Ms Raquel Rolnik.

**More info from**

[www.iut.nu/iut\\_un.htm#UNSpecialRapporteur](http://www.iut.nu/iut_un.htm#UNSpecialRapporteur)



**"Ireland's homeless crises** can be much worse than anything seen in the 1980's", warned Focus Ireland, an Irish charity in Dublin, in September. Up to 5,000 people were without a home in September, and another 100,000 on social housing waiting lists. In 2008 the same list contained 56,000 names.

**Source** the Independent.ie



**The Parisian metro**, via warmth generated by human bodies, will help heat a public housing project.

The building, located in the famous rue Beaubourg, close to the Pompidou museum, is being renovated in an environmentally friendly way.

The building is connected to the metro through a staircase," said Francois Wachnick from Paris Habitat.

The calories emitted by passengers, around 100 watts per person, combined with the heat from trains moving along tracks and the underground location of the metro mean that corridor temperatures are 14–20 degrees Celsius all year around.

**Source** Reuters