

GLOBAL TENANT



INTERNATIONAL UNION OF TENANTS' QUARTERLY MAGAZINE

March 2011



Will they all have
good housing?

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IUT theme 2011:

Affordable rental housing for the Young!



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P.O. Box 7514
103 92 Stockholm, Sweden

Tel: +46-(0)8-791 02 24/791 02 25

Fax: +46-(0)8-20 43 44

E-mail: info@iut.nu

Website: www.iut.nu

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English Tenants face tough times

English tenants are witnessing a radical restructure of housing policy with the election of a Centre Right coalition headed by David Cameron and Nick Clegg. Proposed changes to housing and welfare provision will have a huge impact on the lives of tenants.

The IUT Tenants Charter has at its heart the commitment to security of tenure. The new UK Coalition government has set out to replace secure tenancies for new tenants, offering instead two-year tenancies for all social housing tenants.

Many English tenants disagree with this as a solution to the shortage of housing. In a recent survey of TPAS tenant members, 77 per cent of respondents were against ending lifetime tenancies for new tenants and 79.5 per cent said landlords should not be able to limit the length of a new tenancy to a fixed period as low as two years.

The new "affordable rent" tenancy is not only for just two years but it allows landlords to charge rents at 80% of the private market rent in an area.

The Government has also started the process of abolishing the social housing regulator, the Tenant Services Authority, and has transferred its role to the Homes and Communities Agency. The main focus of regulation is now financial rather than tenant-focused.

There are a range of other housing changes that will impact on tenants including removing the right to complain directly to the Independent Housing Ombudsman. There are also changes to allocations, and councils will be able to limit who is on the waiting list for a home.

The good news amongst these huge changes is that there is to be a much greater emphasis on tenant-led scrutiny of landlords. This is something that TPAS England has been promoting for some time. Landlords will also be expected to welcome and encourage tenants to form Local Tenant Panels allowing them to judge performance of landlords and hold them to account. TPAS, TAROE and other IUT English organisations are working together to put the right frameworks in place.

Make no mistake though, English tenants are bracing themselves for some very tough times ahead.



Michelle Reid,
Chief Executive of
TPAS England

C A L E N D A R 2 0 1 1

March 31–April 1:	ENHR seminar on Private Rental Markets, Granada Spain
April 4–6:	International Housing Forum, Europe and Central Asia, in Budapest Hungary
April 8:	Austrian Tenants' Association, MVÖ, celebrates 100th anniversary
April 11–15:	23rd Session of the Governing Council, UN Habitat in Nairobi
May 17:	National Housing Fed. Annual conference and exhibition, Manchester England
May 27:	European Neighbours' Day
June 7–10:	International Conf. on social and affordable housing, in Beijing, China
June 15–18:	FAVIBC conference on 'housing and social policies', Barcelona
June 16–18:	DMB Mietertag, Tenant Days, in Berlin Germany
June 21–23:	CIH Annual Conference, in Harrogate England
July 5–8:	ENHR 23rd conference in Toulouse, France
July 25–27:	Texas affordable housing conference in Austin, TX
July 28–29:	TPAS England annual conference, in Birmingham
September 2–3:	Non for profit housing assoc's days in Copenhagen
September 16:	Research conference on homelessness in Europe, Pisa Italy
October 3:	International Tenants Day, IUT in Brussels
October 21–23:	TPAS Scotland annual conference
December 8–10:	APNHR, 10:th annual meeting in Hong Kong

For more information on conferences: www.iut.nu/conferences.htm

Affordable rental homes for the young!

Delayed adulthood as a social phenomenon produced by housing conditions is a problem that employment and social policies should take seriously, in terms of the potential negative effects it can have on family life, fertility, labour market mobility and employment rates.

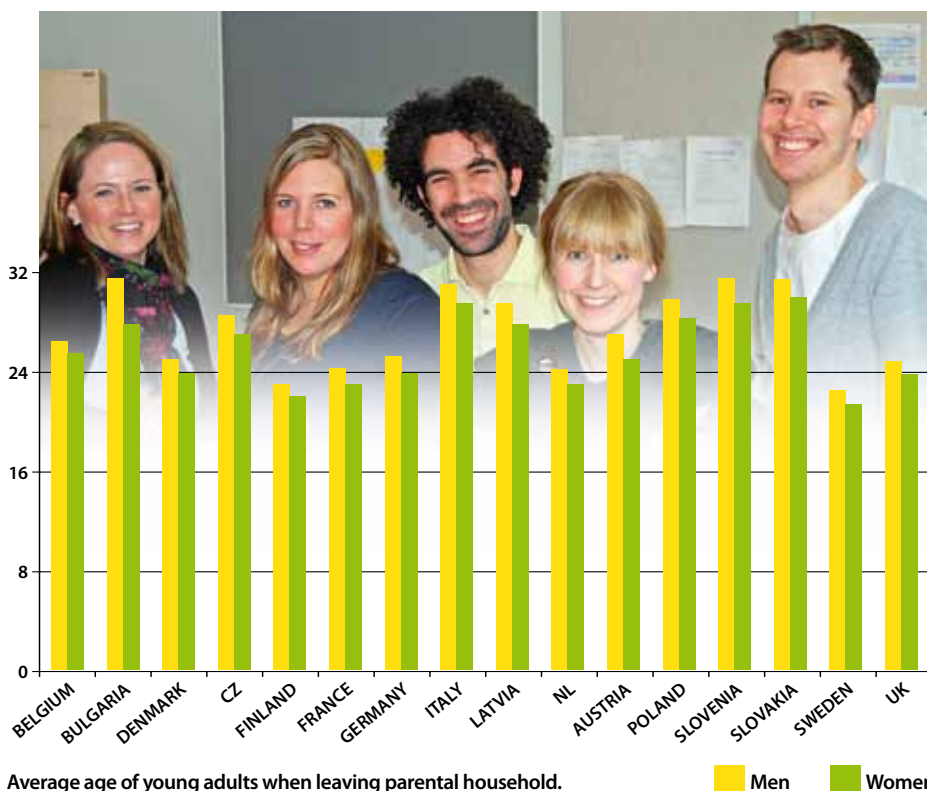
In the EU, in 2008, 51 million, or 46 %, of all young adults aged 18–34 still lived with at least one of their parents. The share of young adults, 18–34, living with their parent(s) varies from 20 % or less in Denmark, Sweden and Finland, to 60 % or more in Bulgaria, Slovenia and Slovakia. It exceeds 50 % in 16 Member States.

In France, 48 % of young people aged 18–30 lived at home, and in Spain 78 %. Contrary to the Danes (20 %) and the British (21%), the Spaniards do not consider it a major problem. In Spain most people will not leave home before they have finished university. (Cecilia van de Velde, 2009)

Similarly, a report from First European Quality of Life Survey: Social dimensions of housing (2006), compares young people age 18–24 in the EU 25. In Italy, Portugal and Spain, only 3–8 % of young adults age 18–24 lived independently, while in Sweden and Finland 62 % lived independently, followed by Denmark 59 %, Germany 48 % and the UK 46 %.

In Central and Eastern Europe a general shortage of affordable housing, combined with tradition and culture, has resulted in a situation where many young adults, 18–34, stay with their parents. In Slovakia only 4 % lived on their own in 2008, in Poland 5 % and in Czech Republic 15 %. Consequences may be the effects this can have on their professional careers, on the establishment of their own way of life, and delayed childbirth.

The median age at which young men left their parental home in 2005 varies from around 21 in Denmark and Finland to 30–31 in Bulgaria, Greece and Italy and 32 in Croatia. For women, the average age is lower in all



Average age of young adults when leaving parental household.

Men Women

countries, varying from 20 in Denmark and Finland to 27–28 in Greece, Spain, Italy, and Slovenia. (See graph)

In the USA, 25% of males aged 18–30 still lived with their parents, according to the World Development Report 2007. A study by the National Center for Children in Poverty showed that in 2009 53 % of Americans between 18 and 24 were living at home, compared with 47 % in 1970. Likewise, the Center reports that young adults in the US are also delaying marriage and starting a family. In 1970, the median age for a first marriage was 21 for women and 23 for men, compared to 26 for women and 28 for men in 2009.

In Canada, 58 % more young adults, 20–29, lived with their parents in 2006 compared to 1981, from 27,5 % to 43,5 %. (Statistics Canada 2006)

‘Boomerang kids’ is a term in Canada that describes an adult child who has left home at some point in the past to live on their own and has returned to live in the parental home. This return can be due to completed

studies, divorce, or unemployment – or lack of affordable housing. In 2001, almost 25 % of all adult children living with parent(s) were boomerang kids in Canada.

In Australia the trend is similar. The Australian Bureau of Statistics reports that in 2006, 23 % of Australians aged 20–34 years were living at home with their parents, compared with 19 % in 1986. For men aged 18–34 years in 2006–07, the median age of first leaving home was 21 years, and for women around 20. A report from AIHW, Young People and Children in Social Housing (2010), also said that three out of four young Australians in social housing lived in single parent families.

Affordable and sound rental housing, combined with the flexibility, is what many young adults prioritize when asked about their housing expectations and desires. IUT urges all its members and associates to raise the issue of young adults and lack of affordable rental housing with their national and local decision- and policy makers. And, do not forget to mark October 3, International Tenants’ Day, in your calendars!

Text Magnus Hammar, IUT

Solutions to Sweden's housing shortage among the young

Jagvillhabostad.nu, ("Iwanthousing. now"), is a politically independent network of young flat hunters, age 18–30, who are tired of the housing shortage in Sweden and who want to find creative and realistic solutions. For ten years the organization has worked out methods to get politicians and builders to involve young people in the planning processes.

that everything is possible and that young people are worthy of first-hand contracts of ordinary flats.

Together with the municipally-owned housing company in Huddinge, a suburb south of Stockholm, we worked out plans for how to construct cost-efficient flats earmarked for young people. In 2007 the house stood ready for young tenants, offering the lowest rents of the year for flats in multi-family houses.

Our involvement in construction projects is based on the process of leading 'focus groups,' consisting of our members and other young people. The focus groups discuss issues such as location and interior design – always by placing cost and function in relation to one and other. For example we always try to minimize the number of parking lots, because land is very expensive and most of the young prefer to use public transportation.

Category housing tends to reproduce prejudices of the target group, which is counter-productive and against our purposes. Category housing for young people is not the solution, but we think that it is a method to start with. In 2010 we organised a competi-

tion, together with the Swedish Association of Architects, where architect students were asked to develop ideas about young people's housing. This event received much response from the business sector and from politicians. Some of the contributions are already being realized.

In addition to participating in the construction processes and development of ideas we also discuss how public and private property owners can provide housing without excluding young people. A common problem is that the minimum wage for even being considered as a tenant is too high in Sweden, mostly three times the rent. Even if you are able to pay the rent you will not be considered for the contract.

The future, with a continued high nativity and very little (affordable) housing being built, looks grim. But we remain optimistic. Ten years from now we hope that housing construction has increased and that young people are included in all planning processes.

Text My Malmeström-Sobelius;
my.malmestrom-sobelius@jagvillhabostad.nu
www.jagvillhabostad.nu

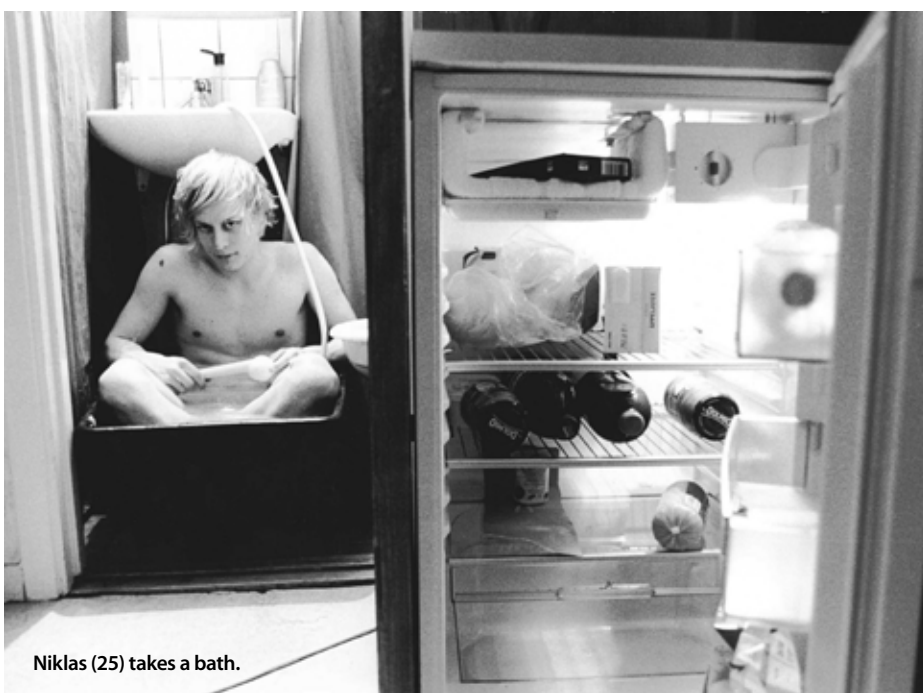


A report from 2009 estimates that 216,000 young people in Sweden between the age of 20 and 27 do not have housing of their own, and that 128,000 flats is needed just to take care of the housing shortage among young people. Also, according to the demographic prognoses the situation will worsen. In a couple of years the amount of the 1990's baby boomers on the housing market will peak. At the same time the migration to the metropolitan areas increases. When we put these challenges together, we have an alarming situation.

Young people are not a homogeneous group. But what young people often have in common is lower income, insecure terms of employment and little or no savings. At the same time they are new on the housing market which often means few contacts and references.

In 2001 a group of young people gathered to discuss the intolerable housing situation in Stockholm. Jagvillhabostad.nu was born. Today jagvillhabostad.nu is a youth organisation that focuses on lobbying, advocacy and being a creative think tank. We also work to inform young flat hunters about their opportunities and have compiled "Take Charge", a booklet and guide in the Swedish housing jungle.

Initially, the challenge was to get the politicians to even acknowledge housing shortage as a problem. The issue was dismissed by people saying that it is impossible to build for young people because 'there is no money in it'. We did not buy their arguments and decided to try on our own. Our attitude is



Niklas (25) takes a bath.

PHOTO: LOTTA TÖRNROTH



Saunas are desired by the Finns and were in previous years often also installed in flats. However, today it is more infrequent to find a private sauna in a flat. The trend today, in both privately owned and rental flats, is one sauna per housing block that the residents share. Photo is from The World Sauna Championships. The winner is the last person to stay in the sauna and walk out without outside help. Starting temperature is 110 °C (230 °F).

‘Good housing for all’ – is that true in Finland?

This somewhat worn-out slogan is used by governments in many countries, and so also in Finland which is preparing for general elections in April. At least the Finnish Housing Minister, Jan Vapaavuori, is trying to convey the message that Finns have good housing.

But is ‘good housing’ the reality for all?

Everyone’s right to housing is laid down in the Constitution of Finland and it is the duty of public authorities to promote and to support attempts by individuals to find housing on their own initiative. The present government’s programme states that the aim of the housing policy is to “ensure a socially and regionally balanced and stable housing market, to eliminate homelessness and to increase the supply of moderately priced land for construction”

To take things forward the municipalities of the Helsinki region have agreed on

a treaty which ensures the production of rented housing. Still, the rental market in the Helsinki area is severely imbalanced and the lack of reasonably priced rental housing is alarming. Of the entire population of some five million people in Finland, almost 30 percent live in the Helsinki and Uusimaa region. This results in a need of more comprehensive measures that span beyond the borders of a single municipality to solve the issues in housing production.

The desire of home-ownership is deeply inherent in Finland, and ownership housing corresponds, in 2008, to some 63 percent of the total stock. According to a recent poll, 70 percent of the youth believe that an owner-occupied flat is always a good investment. Already in the age group of 25 years and older there are more homeowners than tenants. Almost everyone funds their home with a housing loan.

Those who move to Helsinki from the rural parts of the country or from smaller towns, are often unable to find housing that matches

their income. The cost of living has a notable influence especially on the development of the service sector. The cost of housing is too high in comparison to the salaries, like in other major cities around the world.

Immigrants’ integration into society has severely been impaired due to lack of reasonably priced housing. The population of foreign born in the metropolitan area is expected to double from the current 100,000 to an approximate of 200,000 people by 2020.

Most state-subsidised rental housing in Finland is owned either directly or indirectly by the municipalities, of which ARAVA is one example. Tenants of ARAVA-flats are chosen based on their social and financial need. Priority is given to homeless applicants and to those in urgent need of housing. Other criteria include the applicant household’s income, condition of previous flat, assets etc. The social rented sector makes up for 18 percent of the total stock, while the private rental sector represents 16 percent.

In order to respond to the needs of the growing population the production of housing must be made more efficient. The already overheated Finnish rental market would face grave problems in case of a sudden rise in population like that of the late 1990s.

The annual production of 30,000 flats during the last few years has been met, but in 2009 the production rate fell far from this objective which resulted in a rise in prices of housing in the metropolitan region. The prices of pre-existing apartments and land in the metropolitan area are approximately double that of the rest of the country.

Despite of the situation on the rental market, Helsinki is a good place to live – even for a tenant!

Text Anne Viita, Director of Vuokralaiset ry, Central Union of Tenants, Finland

Living in Paris:

An obstacle course

Paris is known worldwide for its famous romantic atmosphere. But behind the cliché, when it comes to searching, finding a rental accommodation and trying to stay in it, living in Paris looks like an obstacle course for tenants.

When I moved to Paris and started searching for a rental accommodation, I had a most gruelling and stressful experience because the demand for housing was so much higher than the supply. And landlords were, and still are, in the position to pick and choose. Criteria of selection are; a permanent work contract, one or two persons should stand guarantors for the rent in case of arrears, and a monthly income three times higher than the rent. Even if my profile matched up with these demands, some landlords told me: "Even if you have signed a permanent work contract, I see that you have a trial period for some months, so how can I be sure that your employer will keep you at the end of it?"

The most striking aspect of the competition came when I started going to showings of flats. Discovering, in the stair case, a long queue of maybe 30 people, sometimes even more, waiting for their turn to visit a very small flat. Once, a landlord was interviewing "applicants" like if it was some kind of "speed-dating" – seven minutes to convince him that you were the best tenant!

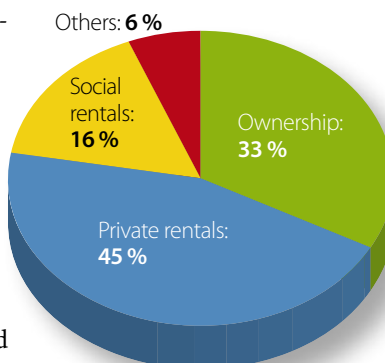
I have met 'well-intentioned' landlords but who, at the same time, did not have the slightest consideration for tenants. At one time, while visiting a flat, I noticed that the walls were full of patches of mould. The landlord told me it was only "dirt" that needed to be cleaned off! Of course I refused to rent it. The landlord answered me: "No problem! Anyway, there are people here waiting and ready to rent anything, because they need a roof over their heads!"

Housing stress and unhealthy flats are acute issues in Paris. Even if local authorities have plans to fight against insalubrity, it does not prevent some landlords from letting dilapidated flats, basements or even garages to desperate families who can not find accommodation in the private sector because of high rents. Or they can not wait for a social dwelling, for which the waiting period is about five to ten years! These households live like "sardines in a can" because of the lack of space.



The writer of the article, Stéphanie Sotison, enjoys café crème and croissant at a Parisian café.

Tenure in Paris



Source : INSEE, Recensement de la population 2007

I finally moved into a small and very typical Parisian flat of 20 m²; one room, a tiny kitchen and an even tinier bathroom. It was located at the 5th floor of an old building, dating back from the early 20th century, and the house was without a lift. The flat had only one electric heater and, as there were no thermal and soundproofing insulation, it became quite painful to live in it. I paid € 515 for the rent and € 45 for heating, warm and cold water and services like cleaning and garbage collecting.

My Parisian life lasted only 8 months. Now I live some 20 km outside Paris, and I am really happy of this choice.

A friend of mine can not understand why I left Paris because she would not move out of central Paris for all the money in the world. She lives close to the famous Père-Lachaise cemetery and she rents her 22 m² flat for almost € 700 per month, which represents about 40 percent of her

Tenants in Poland united!

income. "I know that's expensive but I really like my area with bars, restaurants, cinemas and theatres. I feel connected to the Parisian vibrations. I appreciate the community life", is her explanation.

"**Esprit village**" is a French saying. And yes, in some areas of Paris you still have a feeling of living in a village because you can easily do the shopping in the neighbourhood and chat with the traditional shopkeepers. There are also a lot of community associations that offer activities and community engagement of different kinds, like preservation of the area's history or to liven it up by organizing markets or street decoration for Christmas.

Living in Paris represents a financial sacrifice for many tenants. According to a report by ADIL 75 (Parisian association for housing information), it was estimated in 2009, that the Parisian tenants devoted an average 34 percent of their income to the rent. Ownership remains just a dream for most households because market prices are really high, on average about € 7,500 per m².

Spatial segregation is another characteristic of Paris. Traditionally, the western arrondissements, districts, host the bourgeoisie and the wealthier households. The working class and middle incomes households mainly live in the eastern districts. These districts also have a concentration of social housing, partly due to the fact that the Mayors of the western districts refuse social diversity and do every thing they can to oppose social housing projects enforced by the central city council.

To overcome the obstacle course of finding a home in Paris, and elsewhere in France, especially for low incomes households and to counteract increasing social exclusion, a massive new supply of social housing is the only way forward. This can be achieved in several ways; by increasing the fines for municipalities and towns that do not meet the stipulated, by law, 20 percent social housing of the total housing stock. Today, many Town Halls in France rather pay the fines than increase the percentage of social housing. A way forward is also to increase state subsidies directed more directly towards the low income households – contrary to today's situation when most housing subsidies are consumed by middle income earners.

Text Stéphanie Sotison, communications officer, CNL

Tenant and resident groups in Poland are many. Each group defends and works for slightly different residents. As often in the former socialist Europe, the reason is sometimes to be found in the past.



Warsaw was almost completely wiped out during WW II, and was rebuilt during the socialist regime and thus residential houses became state owned. But cities like Krakow, which was spared much of the Allied bombing and most pre-war private houses were more or less intact, faced massive privatisation from 1991 until today.

Private individuals have reclaimed property like residential houses, together with the sitting tenants. This means that restitution has been a major problem for tenants in Krakow while in Warsaw, which did not have any remaining private houses left by 1945, restitution has been less of a problem. But the tenants in Warsaw and in Zabrze, Lublin and Gdańsk have had other problems instead, like unaffordable rental housing, frequent evictions, weak rental laws, etc.

In June 2010 representatives from some ten Polish tenant organisations

met in Krakow, under the chair of PZL, Polish Association of Tenants, for the purpose of finding common ground. The debate was lively and persistent but by the end of the day they had formed an "association of associations", a Tenant Forum, or Forum Lokatorskie in Polish.

The **Tenant Forum** is still in its infancy and political differences have yet to be overcome. However, one common goal will be to have the Polish government to ratify the Rev. European Social Charter, including article 31 – the right to housing. Another goal will be to promote the introduction of social housing in Poland.

IUT welcomes this unification and sees it as a new start for stronger tenant influence and empowerment in Poland.

Tenant Forum contact person

Alicja Sarzyńska: pzl@xl.wp.pl

See also www.pzl-lokatorzy.pl



Forming a Polish tenant umbrella: Standing, from left; Ms H. Gociewicz, Mr G. Sikorski, Ms D. Korotkiewicz, Mr M. Hammar (IUT), Ms B. Roguska, unidentified, Ms E. Adach, Mr W. Kozdronkiewicz and Ms. A Nosal. Sitting, from left; Ms G. Durkalec, Ms A. Sarzyńska (PZL President), and Ms J. Tajchman.

PHOTO: KASIA KOTNOWSKA

FAVIBC, over 20 years of neighbourhood engagement

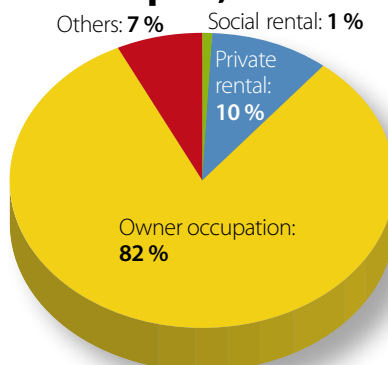
FAVIBC is the Federation of Social Housing and Neighbourhood Associations in Catalonia, in Catalan language; Federació D'Associacions de Veïns D'Habitatge Social de Catalunya. Catalanian neighbourhood associations, AAVV, have existed since already 1968 and coincided with the new social movements in Europe and North America, of that time. FAVIBC itself was born in 1989

Initially the task of FAVIBC was to solve regular urban and housing matters, but the overall social needs of the residents were soon exposed. FAVIBC started to work with different social projects for improving the life in the neighbourhoods and encouraged the consolidation of new social movements.

Today, FAVIBC's work covers the whole range of neighbourhood activities and is everywhere to be seen in the everyday life of the Catalanian neighbourhoods. FAVIBC works with the residents' associations and works with the local, autonomic and state institutions in the improvement of the quality of life of the communities. The residents in each estate have organised themselves in resident/neighbour associations which make up FAVIBC. One major objective is the implementation of the different projects in social housing neighbourhoods, like assisting residents to establish small businesses, or to open local shops and day care centres. FAVIBC also works with the municipality in order to improve public transportation and facilitate links between the residents and local schools. All in all, FAVIBC participates in changing dormant and socially weak housing areas to well functioning and lively neighbourhoods. FAVIBC always works under the umbrella of 'tenant participation'.

Owner-occupation in Spain is among the highest in the world, 82 percent by 2008, and unlike most countries in Europe, social housing in Spain is merely intended for sale. In 2005-08, 77 percent of the constructed social housing

Housing tenure in Spain, 2008



Source : Social Housing & City, Ministerio de Vivienda, EU 2010

was for sale and only 21 percent for rental. The national plan for 2009-2012 speaks of 40 percent rentals, as a target. Average sales price of social housing was € 1,100 / m² in 2009 for Spain, while in Catalonia the price was € 1231 / m². The Spanish housing ministry, Ministerio de Vivienda, states that 80 percent of Spanish households, according to income distribution, have access to subsidised housing. Ownership is greatly favoured through tax deductions. In 2004 tax deductions totalled more than 85 percent of all aids in Spain.

The percentage of rental housing in Barcelona is ~ 20 percent, of which some 5 percent are municipal rentals. The remaining 80

percent is ownership. Barcelona is the Spanish city where rents are the highest, followed very closely by Madrid. The average rent is € 12,6 / m² in Barcelona, and accordingly the monthly rent for 75 m² is € 945. Less well off households can apply for a home in the very small social/public rental sector, in which comparable rents are around € 800. The relation between wage and rental cost is disproportionate. The average salary of a technician in Barcelona is around € 1,200-1,700.

Housing subsidies, for home builders, exist of € 410 euros / m², but to access these subsidies the income limit per household is €14,472 / year.

Young persons have great difficulties finding affordable housing in Barcelona. Those under the age of 30 and with a maximum income of € 1,100 can apply for an allowance of maximum € 200 / month. In Spain, unemployment, high housing costs and few rentals all result in an average age of 30 before leaving parents home.

Text Xavi Pastor, FAVIBC Barcelona
xavipastorvilla@mail.com

International conference, in Barcelona, June 15-18, on social policies and housing, organised by FAVIBC.
For more information please contact:
paginaweb@favibc.org



Elderly tenants on PC course with FAVIBC.

PHOTO: FAVIBC



PHOTO: CITY OF VIENNA

Laundry in old Vienna tenement house, early 20th century.

The Austrian Tenants Union 1911–2011

Vienna, at the end of the 19th century, was the capital of the Austrian-Hungarian Empire with about 50 million people. Vienna had grown from about 400,000 to more than two million people in just 50 years. It was at that time the most overcrowded capital city in Europe.



The absolute majority lived in one or two small rooms. In the working districts an average of five people shared flats of 20–30 m². Additional beds were let to strangers during the night, or during the day while the family members were at work. Also, in 1910 as many as 330,000 people had no fixed addresses. The life expectancy of a male worker was just 33 years. Laws to protect the tenants were few while unscrupulous landlords were more plenty. Tenants were evicted without reasons and rents were increased at any time.

This miserable situation led to the formation of the Austrian Tenants' Union, Mietervereinigung Österreichs (MVÖ), in 1911. At the time most flats in Vienna were less than 30 m² and most lacked running water, toilet, gas or electricity. The combination of dampness and lack of daylight caused tuberculosis and rickets. These conditions sparked uprisings, and the MVÖ started to organise demonstrations and even housing occupations.

The efforts of MVÖ paid off and the first tenant law was introduced in 1922. For the first time Austrian tenants got protection against evictions and the right to control the service costs of the house. At the same time the MVÖ gained more reputation and importance and by now 77,000 households had joined the MVÖ.

Rents had been frozen during World War I, 1914 – 1918, and the rent freeze was kept after the war. As a result of the low rents the cost of land was also low and the state and municipalities began buying land and then constructed houses for the 'masses'. Between

1920 and 1934 the Viennese community constructed 65,000 flats, all equipped with running water and toilets, and with enough light and with common facilities like laundry-rooms and kindergartens. By 1931, 250,000 households had become members of the MVÖ.

At the same time the political situation became more and more unstable, and Austria went from democracy to fascism. In February 1934 the regime of Engelbert Dollfuss banned and dissolved all political organisations, trade unions and politically affiliated organisations, including the MVÖ. Its property and means were confiscated. The new government installed its own tenant association, named "Vaterländischer Mieterbund". After the war this organisation became the Austrian Mieter- und Wohnungseigentümerbund, which is today affiliated to the present conservative party.

After World War II, in September 1945, the Austrian Tenant's Union could resume their activities and their property was returned. Overcrowding and generally difficult housing conditions followed in the aftermath of the War. Accordingly, MVÖ's main activities were to work for the improvement of the Austrian housing situation. The reconstruction work of Europe's cities and towns was a long process and the situation did not become acceptable until the late 1960's.

Austria as of today; Since 2000 the legal situation for tenants has unfortunately changed for the worse, mainly due to several changes in the tenant law. The political aim is to destabilize the main protective laws concerning security of tenure and rent setting. Since 2000 the number of time-limited contracts has increased steadily and also the rents have increased unproportionally to the income of most people.

We now experience that the 'climate change' is used as an excuse for increasing the rents, and there is pressure for a liberalisation of the tenant law.

So, even if the situation for tenants in Austria has improved a lot during these 100 years, today's situation and development shows that the necessity of a strong tenant-organisations is as important as ever. Still the Austrian Tenant's Union is needed to fight and defend the rights for affordable and safe housing.

Text Nadja Shah, Chief Executive of the Mietervereinigung Österreichs, MVÖ

PHOTO: CTO



Tenant leaders' training organized by CTO.

CTO, meeting the growing needs of low-income renters

Cleveland Tenants Organization – Cleveland, Ohio

The City of Cleveland, Ohio, and the surrounding region is struggling with an economic recession. In Cleveland, with a population comprised of approximately 52 percent rental households, the impact on renters has been high.



The Cleveland Tenants Organization, CTO, has been busy working day-to-day not only on delivering the assistance that our programs provide to so many, but also on numerous important collaborative and innovative efforts to further our mission to expand the supply of safe, decent, fair, affordable and accessible rental housing in Greater Cleveland.

A local **Housing Trust Fund** in order to preserve and develop affordable housing has for the past four years, where CTO's has been instrumental, been one major task to achieve. The fund would allow funding for rental assistance, for development and operation of affordable housing units, and for other activities that make housing affordable and accessible for very low income households.

Years of advocacy and hard work have paid off. In December, our County's elected leadership voted to create the Cuyahoga County Housing Trust Fund and Cuyahoga County Housing Advisory Board to oversee the trust fund. CTO and our community partners are now focused on funding the Housing Trust Fund through a number of potential funding mechanisms. As a National Housing Trust Fund becomes a reality, it will be imperative that we have a funded

local housing trust fund to leverage more federal dollars to benefit Cuyahoga County.

Cleveland is "ground zero" of the foreclosure crisis facing America. The Housing Trust Fund is but one of CTO's many efforts to insure and promote housing rights in Cleveland and the vicinity.

Although the crisis has been well documented and broadcasted through the media, the effects continue to ripple through the community and cause more damage.

Renters are not immune. A third of all foreclosed properties in Cuyahoga County (15,000 annually) have tenants living in the property. These tenants often have no knowledge of the foreclosure action and, despite the passage of Federal protections in 2009, still often receive little or no notice before being removed from the property.

CTO's Rental/Foreclosure Outreach Program (RFO), from 2008, funded by the Cuyahoga County Department of Development, works with our partner agency Policy Matters Ohio, and Case Western Reserve University to send notice of the foreclosure out to every household in the County in which a likely tenant is living. Tenants are given a resource guide and CTO's phone number to call for assistance. In 2010, CTO mailed this critical information to over 5,000 households and assisted nearly 1,800 tenants, over the phone and through face-to-face meetings.

A **homeless prevention system** was developed in 2010, where CTO continued its collaborative work with the City of Cleveland/Cuyahoga County Office of Homeless Services, the City of Lakewood, the City of Cleveland Heights, and to an unprecedented number of community non-profit partners.

The goal is to first, reach out to households at risk of losing their housing to provide short term cash assistance to prevent them from entering the shelter system; and second, to work with persons currently in shelters or on the streets to more quickly enable them to secure permanent housing. As a part of the effort, CTO's Eviction Diversion Program is funded to reach out to renter-households facing an eviction and to provide assistance and/or agency referrals to prevent an eviction from occurring. In 2010, the program provided eviction prevention information and resources to nearly 16,000 renter households.



PHOTO: MAGNUS HAMMAR / IUT

Tenants are not immune against the effects of foreclosures, as many foreclosure properties have tenants living in them.

The impact of the economic recession on households facing eviction is clear. The U.S. Department of Housing and Urban Development (HUD) considers rent, as a percentage of household income, as affordable when it is at or below 30 percent. For the past two years, households calling CTO's Eviction Diversion Program had a rent burden exceeding 70 percent.

However, our 2010 program numbers show an increase in average household income coupled with a decrease in average

rent, resulting in a rent burden of just over 60 percent. Hopefully, this is indicative of an economic rebound for our region.

The **Cleveland Tenants Organization** is one of the United States' most respected non-profit organizations with a history and mission driven by advocacy, education and empowerment by and for low-income renters. Saddled with a slumping economy and overwhelming social service needs, CTO staff, through our programs, were able to reach out to 37,449 households and to provide assistance via telephone or face-to-face to 20,499 clients in 2010.

Since 1975 the Cleveland Tenants Organization has been in the forefront of progressive housing policies in the Cleveland area. We face new challenges in a time of austerity and fiscal retrenchment. But CTO has always survived and succeeded in good times and bad. We expect to continue to do so, come what may.

Text Michael J. Piepsny, Executive Director of Cleveland Tenants Organization



For more information on our programs and other community endeavours, please visit us at www.cleveland-tenants.org.

EU requests France to amend discriminatory tax

EU Commission requests France to amend discriminatory tax rules for investments in residential property to let.



EUROPEAN COMMISSION

The request of the EU commission to France to change their tax rules for investments in residential property to let has to be monitored very carefully. It might have consequences for several rental markets in European countries. Especially in those countries where there is no big public and social rental market and the investment in rental housing is done by private investors and companies. The EU commission is focusing on the tax deduction scheme for those investments in France.

Up till now there is a favourable tax treatment for investments in residential property intended

to letting for a minimum of five years.

The commission states that French taxpayers who want to invest in other countries can not enjoy these tax deductions – this is against the rule of the free movement of capital in the internal EU market.

For more information
www.iut.nu/iut_eu.htm

UN ECE recommends 30 per cent rental housing

UN Economic Commission for Europe (UN ECE) brings together 56 European countries, located in Europe and in the former Soviet Republics and also the USA and Canada. In 2010 UN ECE published the booklet 'The Relationship between



Poulation and Housing' in English and in Cyrillic.

IUT welcomes the following lines by the author in the concluding chapter:

"The smooth housing-market entry of young people is an important prerequisite for partnership formation and subsequent family formation. To accommodate this housing-market entry, it is important that housing stocks be diverse – another reason to focus on diversification. Housing markets should offer not only high-quality and certainly not only owner-occupied housing, but also affordable rental dwellings. A sufficiently large rental sector also facilitates the spatial flexibility of the labour force. As I have argued elsewhere (Mulder 2006b), my estimation is that a share of 30 per cent rental housing is needed for these two purposes. The availability of affordable rental housing of adequate quality is also important for yet another reason: the risks associated with homeownership among low-income households. The recent sub-prime mortgage crisis in the United States clearly demonstrates how serious these risks can be."

Publication available from
www.unece.org/hlm/publications_recent.htm

Dhaka, a mega city where the majority rents

The mega city Dhaka, virtually surrounded by the rivers of the Ganges-Brahmaputra system, is the capital of Bangladesh and home to some 15 million people, of which an estimated 70 percent live in rented accommodations. Md. Sanwar Hossain, Secretary General of Bangladesh Union of Tenants, describes his home city.



বাংলাদেশ ভাড়াটিয়া সমিতি

Dhaka has, according to the World Bank, the highest population growth in the world, with a four fold increase in the last 25 years. Accordingly, Dhaka is a very dense city and most visitors would call it overpopulated.

We in usually categorize Dhaka's people according to classes; the higher class, the medium class, the lower medium class and lower class. Most houses in Dhaka have been built according to these classes, but usually without following construction ordinances or other regulations.

Well off districts of Dhaka such as the Gulshan, Banani, and Dhanmondi areas are where mostly rich people live, but often side by side with middle class people. At the same time these districts also house the lower classes, or poor people, who live in slums in the very inner parts of the same areas. These are mainly the people who run the vegetable shops, the meat and fish markets. The higher class and middle class people often, like elsewhere in the world, prefer to do their shopping at shopping malls.

Homeownership is an inaccessible dream for the majority of people living in Dhaka where, according to the World Bank, 3.4 million people are living in direct slums and many more households have very limited incomes. Accordingly, homeownership is an option only for the wealthier people, of which 97 percent own their dwelling. Around 21 percent of the middle class people live in their own flat, while the remaining 79 percent rent their accommodation.

Most regular tenants are middle class people and poorer people, mostly 'service holders', such as employees in the government, public and private sectors with limited incomes. These tenant households have very few, or any, rights and they are the victims of unscrupulous landlords that do not follow any rules and regulations. The tenants suffer in silence from arbitrary rent increases. 'Security of tenure' is yet to be invented in Bangladesh! But, there is no alternative way of affording accom-



Rush hour in Dhaka.

modation for the majority of households, so they struggle on.

The only time when the landlords and house owners have contacts with their tenants is when they collect the rents. If the tenant delivers complaints or demands for renovation or repairs, the landlords hope to that the matter will overcome by itself and after some days he pays no further attention to the matter. In fact, most tenants are the captives of the landlords or house owners.

The housing rental act of today is the House Rent Regulatory Ordinance Act, from 1986. But, the opinion



The tenants suffer in silence from arbitrary rent increases. 'Security of tenure' is yet to be invented in Bangladesh!

of most lawyers is that this Act is inactive. In 1963, what was then East Pakistan, we had the House Rent Regulatory Act which was in force until 1985. Meanwhile the country became independent in 1971 and named Bangladesh. Why we find the current Act inactive is because it provides penalties of just small amounts of money as punishment. And most often the landlords do not even pay attention to the Act. So, the landlords show their great power over the tenants. It would be fruitful for everyone if the laws would give the possibility to sentence to imprisonment for violating rules and regulation of Bangladesh House Rent Regulatory Ordinance Act. If the tenant ends up in dispute with the landlord the tenants have usually no help from the law. The only way, if he/she wants to avoid any odd situation, like eviction, is to negotiate with the landlord.

The Dhaka City Corporation is formally responsible to care for the tenants, but as this Corporation is busy collecting different taxes and bills for sewerage, water supply, gas supply, electricity supply etc., its engagement with housing and tenant matters is very limited. The bills are paid by the tenants through the house owner.

Perhaps young people have the most difficulties when entering the housing market. Single young people often live in a house where four or five people share a room and share also one toilet and common bathroom. The monthly rent for a room in Dhaka is around 6,000 Bangladeshi Taka, or around € 60. An average salary for a young employed person in Dhaka is around Tk 7,000 (~ € 70) per month. On the other hand, young married couples cannot afford full residential rents and often two young families share a house, or flat. Such an accommodation, called a sublet system, often has one kitchen, one bathroom, one toilet and two bedrooms, and are let for an average of Tk 9,000 per month, or ~€ 90.

The combined salary for a typical young Dhaka family is around Tk 10,000 per month, which means that almost half of their income goes for rent. Then come the bills for electricity, water and other fixed costs. Generally speaking, most bread winners in Dhaka pay around half of his/her salary for rent.

Sexual harassment, or Eve teasing as it is referred to in Bangladesh, is one of many side effects for many lower middle class families who live in overcrowded conditions. Drug, rape, highjack, killing and other anti social behavior is also occurring in crowded areas. The Government, together with many non government organizations, has tried to root out these crimes but so far we have not witnessed any improvements.

E-mail to Mr. Sanwar Hossain:
sanwarhossain2000@yahoo.com

New book;

Russian housing and Russian tenants

The first monograph in the Russian language, devoted to housing problems of Russian tenants, was published in 2010, written by Prof. Elena Shomina, vice president of Russian Tenants Association.



After the start of the privatization processes in Russia at the beginning of 1990's, when 100 percent of urban housing stock was state (municipal) and almost all residents were tenants, now only 15 percent of urban housing stock is municipal, and tenants have become "housing minorities".

But regional differences are large. Cities in northern and eastern Russia still have about 40 percent of the housing stock in municipal ownership, but in the southern parts of the country there hardly exists any municipal flats at all.

It is estimated that 20–30 million of Russian residents are still tenants. In this book Prof. Shomina attracts the attention of policy-makers, politicians, the business sector, researchers, municipal workers, social and community leaders to the problems that these tenants often experience. In the book, Prof. Shomina describes the best experiences of housing policies, favorable to tenants. Further, she encourages tenants to organize themselves, by describing tenant movements in different countries and their best practices.

Part one of the book gives the modern approaches to housing policies, of tenure forms, of ownership and rental. Prof. Shomina describes what she calls the "Social housing ladder": from homelessness – via becoming a regular tenant or co-op member, to ownership. Each step "up" gives new rights, new possibilities but also new obligations. Part one describes Russian tenants, about tenancy agreements, rent regulations and present housing courts. Also described is conflict resolution between tenants and landlords/owners, and approaches to development of modern social housing and housing associations in different countries.

Tenant movements, around the world, including IUT, are described in part two. This part also deals with the housing and tenant movements in Russia from the early 1990's, including NGOs defending housing rights of poor owners and homeless people. Also brought up is the issue of young families which continue to live with parents in small and overcrowded flats.

Part three deals with 'common living' in Russia, and problems connected with mixed tenure in the housing blocks; owners living side by side with tenants and how can these two groups co-exist in the same stair case? 'Neighbours' Day' or 'Tenants' Day' can they act as tools to ease tensions and tools for communication? Special attention is also given to 'residential education', to combat the present residential illiteracy – as most Russian residents are unaware of their rights and obligations.

Prof. Elena Shomina; eshomina@hse.ru
The book is only available in Russian Cyrillic, from HSE publishing house, ISBN 978-5-7598-0696-7



The 'kitchen' of a rooming house in Melbourne.

PHOTO: TUV

Victoria;

Caravans for low income earners

The problems for low-income people in the mainstream rental market in Australia have lead to the growth in marginal forms of private housing provision such as long stays in caravan parks and rooming houses.



Rooming houses, or boarding houses, where a number of unrelated households live are rarely purpose built and have often been created through illegal and temporary modifications to existing single occupancy dwellings. The rooming house sector has been largely unregulated and this has allowed profiteers and criminal elements to move into the sector and exploit the precarious position of many of the residents by charging high costs for substandard housing.

One of TUV's main priorities in tenancy law and practice reform over the last few years has been better regulation of this private

rooming house market. After some rooming house scandals and resident deaths the Victorian Government moved to improve rooming house regulation based on a number of our recommendations. Of particular importance is a proposal for rooming house operators to be registered and meet minimum standards as a condition of operation.

The Tenants Union of Victoria, TUV, was founded in 1975 following a long and bitter dispute between a number of tenants and their landlord. Many other tenants recognised the treatment of these tenants and came together at a public meeting. The main outcomes of this public meeting were to found the Tenants Union of Victoria and to campaign for tenancy law reform.

Tenancy is the forgotten tenure in the Australian housing system and rights for tenants are limited accordingly. However, most Australians will be residential tenants at some stage of their life. TUV's main focus is on the

situation of low- to middle-income tenants including those reliant on Government pensions and benefits. For low-income tenants the major issues are rental affordability, eviction and dislocation from gentrifying areas in the major cities.

More than one million households renting in the private market are living in unaffordable housing and will struggle to pay for other necessities after paying their rent.

TUV is mostly funded by the State Government to provide our services. Government funding brings with it complications about acting independently across all areas of our activity. A number of our legal actions are against the State Government housing provider and we are often called upon to criticise Government in order to secure changes to law and practice.

Only 30 percent of the renting population in Victoria has English as a second language. Through TUV's website we offer information to tenants about common renting problems and practical solutions. Most of these resource materials are available in 12 common community languages in addition to English. Victoria is a state that attracts a large number of immigrants with low proficiency in English.

Our service provides initial advice to tenants who are having a problem or dispute. If the tenants requires additional assistance we have some capacity to advocate for that tenant with their landlord and to represent them at the specialist Tribunal if that is required.

Notices to vacate for no fault can be issued for a variety of reasons, usually for a 60 day period. The Victorian tenancy law is structured around a set of rights and duties for both landlords and tenants. However, tenants have only limited protection from eviction or rent increases. If the tenant does not vacate then the landlord can seek possession at a specialist Tribunal and possession will be granted if the notice is valid, with very few exceptions. Unfortunately the common experience of many tenants is that their landlords do not comply with their basic duties. The major problems experienced by tenants are repairs, return of the security deposit or bond, notices to vacate, terminating the lease or tenancy agreement, privacy and rent increases.

Text Mark O'Brien, Chief Executive of Tenants Union of Victoria
E-mail mob@tuv.org.au

'Tenants in the UK lack the force of tenants' voices on mass

Social housing in England has its genesis in the ancient city of York, England. In the year 986 AD, King Athelstan, the first king to be crowned of all the English, commissioned almshouses to be built for poor and distressed people. More than a thousand years later, the social housing sector in the United Kingdom provides homes for more than nine million people. The ethos of providing affordable homes continues to be at the heart of the sector, but will this ethos be allowed to continue?

Social housing tenants have witnessed major changes in how their homes and communities are developed and managed, often at bewildering speed. Whilst social housing organisations vary in size, many were established within a specific geographical area or community and enjoyed a more community-like contact with their tenants.

As the need for social housing has increased and in some geographical areas dramatically so, many social housing organisations have increased in size to meet the surge of demand, usually in metropolitan areas and larger urban communities. This growth has given birth to a market-life influence to social housing and the sector has become a business. The familiar connectedness that once bonded the social landlord to its tenants has been partially fragmented to make way for the market forces. The quasi-corporate revolution has propelled social housing organisations into closer commercial relationships with funding providers and some of the larger organisations have become uprooted from their local origins in favour of more regional areas.

The evolving nature of the social housing sector, with the driving forces of political dogma of any colour together with market forces have only added to the sense that many tenants feel that they are no longer relevant to 'the business'. It is not surprising that many tenants remain disengaged and even disil-



Young social housing tenant in Camden Town, London.

lusioned and the evidence can perhaps be found in the low numbers of tenants who are actively engaged in shaping the future of social housing.

Social housing tenants are more than a conglomeration of income streams flowing into housing organisations' financial assets. They contribute through the rental income to new affordable housing projects; they are themselves, funding providers.

It is said that approximately sixty four percent of social housing tenants are on benefits and therefore it is the taxpayers that are picking up the costs of more than half of the social housing costs. The counter argument is that tenants on benefits are also consumers and consequently, indirect tax payers and together with tenants who pay direct tax contribute to the national tax revenue flowing into the Treasury.

Tenants fight the stigma that they are seen as failures by society-at-large; this is a cruel, unwarranted and unjust perception. The irony of this stereotyping is that social housing providers through their direct experiences and knowledge with tenants know that this perception is largely groundless. Tenants contribute to society and it is lamentable that policy makers tend to underestimate this contribution.

What is the direct experience and knowledge of policy makers that enable them to make decisions affecting tenants? The answer perhaps is that the housing organisations are the bridge between policy makers and tenants through the various sector organisations and lobbying committees. Whilst these connections are effective to a degree, they lack the force of tenants' voices on mass. In order for the full collective voice of tenants to be heard and resonate through the corridors of political power, tenants should robustly engage with their housing organisations. Working in partnership, they can tackle the stigma and fight for an equal place and voice in society.

Some social housing organisations recognise that their tenants are experts when it comes to what it is like to live in their own communities and are devolving scrutiny and service provision back to communities. This initiative will promote social inclusion and active citizenship where tenants have their hand on the stewardship of their respective communities. But it is not the sole responsibility of the organisations themselves; engaged tenants have a part to play in encouraging other tenants to fully participate and make the partnership work.

To do nothing is no longer an option if social housing is to survive.



Text A L Budd,
a social housing
tenant in
West Berkshire

Denmark builds public housing for the Young



The Mayor of the Danish university town of Aalborg has proclaimed that 3,100 new public housing flats will be built in his city until 2014, of which 2,361 will be designated for young people.

Source: Boligen

China builds rental housing



In 2007 private developers in Beijing started a municipal project to build housing estates for 200,000 households. 70 % of these housing units, which were completed, were sold in 2010 to the sitting tenants. The remaining 30 % were kept as public rental housing, of which there are 1-room and 2-room flats of 22,5 m² respectively 35,5 m². The municipal authorities strictly examined applicants' income and family make-up and the flats were allocated by lottery. Half of all applicants 'won'. The monthly rental is 100 Yuan (€ 11) for one room and a kitchen-flat on condition that tenant's monthly income is less than 1,000 Yuan per person. In 2007 the average monthly income of all households in Beijing was 3,874 Yuan, or € 430.

Source: Kazuo Takashima, Japanese Tenant Association

EU:

Towards a European agenda for social housing?



Alain Hutchinson, Member of the European Parliament from the Socialist Group in January put forward a so called 'own-initiative' to the Commission for Economic and Social Policy based on the Committee of the Regions, CoR, resolution on its priorities for 2011 (CoR 361/2010 fin) in which the CoR "requests that the Commission set an ambitious European social housing agenda which will strengthen its role in social inclusion policies in the next generation of structural funds and confirm that the public service functions of social housing are to be defined at Member State level".

Alain Hutchinson writes; *Housing is an issue of the utmost importance for long-term economic and social policy beyond the current*

Housing in the Nordic countries – new website

Housing Nordic (NBO) is a non-profit association that was established in 1950. The purpose of the association is to promote contacts between affiliated organisations in order to exchange experiences and coordinate common interests. NBO has a vision of financially, ecologically and socially sustainable housing for everyone in the Nordic countries.



Today, NBO has one or more member organisations from Denmark, Iceland, Norway and Sweden.

More information from www.nbo.nu/in-english

context of the crisis which is in large part linked to difficulties with access to housing. In the EU where some 44 million citizens are at risk of poverty and where housing often accounts for more than 40 % of a household's budget, access to housing should not be seen as an objective in isolation (see Articles 34 and 36 of the Charter of Fundamental Rights) but should become a priority of economic and social policy in the European Union and the Member States. This own-initiative opinion should aim to help provide the impetus needed for a European agenda for social housing, by making the voice of the local and regional authorities heard in the political discussion at EU level, particularly ahead of the Summit on urban policy which the CoR is holding in spring 2012.

More info from:

www.iut.nu/iut_eu.htm, and from barbara.steenbergen@iut.nu

TURKEY:

New era in landlord-tenant relations



The Turkish Parliament adopted new laws in January, which will come into effect in July, 2012. According to the new law, increases in rent will not be allowed to exceed the increase in the preceding year's producer price index (PPI), and rent paid in foreign currencies will be re-determined every five years. In addition, landlords will not be able to ask for a deposit of more than three times the monthly rent.

Source: worldbulletin.net

NORWAY:

Swedish 'guest workers' share rooms with cockroaches



Tenants with Sweden Group AS, Svenska Föreningen, pay high rents in Oslo, but never stay long.

Svenska Föreningen leases older houses in Oslo and then subleases flats, with demolition contracts, to mostly young job-seeking Swedes. They pay some € 390 for a place in a 4-bed room. The 15 tenants in one house altogether paid almost € 6 500 in January, which includes cockroaches in the kitchen and bathrooms.

Source: Swedish public TV, svt.se

THE NETHERLANDS:

Rent increases announced by Dutch government



Minister Donner is to try to introduce new legislation later this year which will allow landlords to put up the rents of high earners living in social housing above the rate of inflation. Minister hopes that a 5% annual increase will encourage people who can afford more expensive housing to leave the rent-controlled sector. Tenant representatives and housing corporations argue the lower limit will make it impossible for thousands of households, particularly in central urban areas, to find somewhere affordable to live.

Source: DutchNews.nl