

GLOBAL TENANT



INTERNATIONAL UNION OF TENANTS' QUARTERLY MAGAZINE

December 2014



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Tenant's empowerment – building bridges in Europe

Tenant participation in Europe: legally enshrined, voluntary or non-existent?

Tenants and housing providers from all over Europe gathered in Brussels on International Tenants Day, October 6, to show their engagement in their communities, and explain how to set up stakeholders' dialogues on a level playing field. Tenant empowerment was in the forefront.

We were inspired by examples from Scotland, Amsterdam, Copenhagen, Echirolles, Paris, Berlin, Vienna and Wales, and we learned on how to get involved in local decision making.

With tenants on stage and politicians and officials in the audience, we changed the usual EU conference setting. Tenant involvement is bottom-up, starting at the grass root level, in the estates and in the neighbourhoods. Residents claim responsibility for their housing environment. Sometimes they find support, but sometimes they have to struggle if landlords and institutions refuse to cooperate. It is about time that tenants had their say and had their voices heard in the decision making processes of housing providers.

We are taking a big step forward with the European Responsible Housing Initiative. Together with the social housing providers and key EU stakeholders, like the family organisations, the chartered surveyors, and the social justice organisations, and

with the support of the European Commission, we defined how Corporate Social Responsibility (CSR) has to be realised in the housing sector. We discussed and agreed on secure tenancy contracts, how to minimize housing costs and how to improve affordability after energy refurbishment. We also discussed and debated transparent allocation procedures and how to increase social mix and social cohesion in neighbourhoods.

At the International Tenants Day, stakeholders signed a voluntary commitment open to all housing providers that comply with the principles of how to provide affordable, good quality housing and services and that contribute to the well-being and empowerment of their residents.

We strongly hope that many housing providers will join the initiative and sign the Responsible Housing Code of Conduct, available via www.iut.nu/EU/ERHIN/Code_of_conduct_2014.pdf



Barbara Steenberg, Head of IUT liaison office to the EU

C A L E N D A R

2 0 1 5

January 30: 100 anniversary of Schweizerischer Mieterbund, Swiss Tenant Association, Biel

February 18-20: Australian Housing Researchers Conference, Hobart

March 10-12: CIH Scotland Annual Housing Conference, in Glasgow

March 18-19: Housing Finance Conference and Exhibition, by NHF in Warwick, UK

March 24-31: CNL week against evictions, in France

May 28-30: DMB Deutscher Mietertag, German Tenants' Days, Hamburg

April 9-11: Asia Pacific Network for Housing Research (APNHR) conf. in Gwangju, Korea

April 14-16: UN Habitat Prep. Com. 2, for Habitat III, in Nairobi Kenya

April 28-May 1: Canadian National Congress on Housing and Homelessness, Winnipeg

June 5-7: TIS Scotland Annual Conference 2015, in Glasgow, UK

June 12-14: NFTMO Annual Conference, in Stratford-upon-Avon, England

June 20-23: NAHT Save Our Homes Conference, Washington D.C.

June 28-July 1: ENHR Conference 2015, in Lisbon, Portugal

July 8-9: TPAS England Annual Conference, in Kenilworth n. Warwick

October 28-30: Australia: National Housing Conference, in Perth

Nov. 2-4 (tentatively): UNECE Committee on Housing and Land Management, Geneva

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UN Habitat III, in Quito Ecuador (tentatively)

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

An on-going debate on social housing in the Netherlands

The Netherlands has a long tradition of supplying affordable rental housing to its citizens. Attractive and affordable social housing has been recognised by the Dutch as just an alternative, to home ownership and private rental.

The proportion of social rented homes in the Netherlands is the highest in Europe, comprising some 32 percent of the total housing stock. Social housing organisations, which today are constituted as companies, ensure that more than 2.4 million households in the Netherlands have access to adequate and affordable housing.

The Nederlandse Woonbond is the Dutch tenants' association. The aim and purpose of the Woonbond is to take any kind of legal action which is necessary 1) to guarantee the availability of low-priced good quality houses for tenants, 2) to ensure safe neighbourhoods that provide a positive social environment and 3) to encourage strong local organisations of tenants. Also, the Woonbond assists anyone with rental accommodation problems.

It has been a stressful year for Dutch tenants. There have been high rent increases, and a Parliamentary Inquiry in 2013, which examined the functioning of housing corporations and the social housing system.

The background to the Inquiry is that in 1995, the Dutch government decided that the housing associations should operate more independently from the state, as independent companies. In recent years however, several financial scandals were disclosed. The most daunting was the case of housing corporation Vestia, which made billions of euros disappear into thin air due to speculation on derivatives, prompting the Dutch Parliament to establish a Parliamentary Committee of Inquiry last year to research the problems in the Dutch social housing sector.

The Committee published, in October this year, a critical report named 'A long way from home'. About the report, the Committee's own website writes: "Too ambitious or malicious housing association directors have



Street/canal-scene from Amsterdam.

been given ample room, for many years, to do things that were very remote from their core businesses: providing housing to people on low incomes in a simple and effective way. The Committee concludes that the system has to be reformed drastically."

So, radical changes were necessary to keep the social housing sector in under control.

The Committee's main recommendations were to have better and increased financial supervision, internally as well as externally, and to focus on providing housing for those on lower incomes, rather than engaging in commercial adventures. Also, a better position for tenants and tenant's organisations was recommended, to promote dialogue with housing corporations.

The Woonbond argued for more influence for tenants and tenant's organisations, a plea which was well received by the Committee, whose recommendation is to strengthen the position of tenants and give them more rights and means to be an effective counter force to housing corporations.

The size of Dutch social housing stock is another on-going debate. The Woonbond argues that it is important that the Netherlands maintains a large social housing stock. Today, all rental flats with a maximum monthly rent of €699 are automatically categorised as regulated social housing. Flats renting from €700 are unregulated.

Presently a household needs an income no greater than €34,000 per annum in order to be eligible for social housing.

Also, in addition to the current option for non-profit housing companies to assign 10 percent of the housing stock to people earning more than €34,000, there would be an additional 10 percent for households earning between €34,000 and €38,000.

Households with middle incomes are finding it more difficult to find affordable homes in the private rental sector, because the private market simply does not offer enough affordable housing.

For a lot of these households, buying a house is not an option, and an estimated 650,000 households are falling through the cracks between what is possible and what is affordable.

Because of these problems, the Woonbond would like to see this threshold set at €43,000, so that housing associations/corporations could accommodate more middle income tenants.

December will turn out to be an important month for Dutch Tenants. The House of Parliament will debate the report of the Inquiry Committee in the first week of December. Later that month, they will discuss the income limit as well. So, the very last month of the year will be an important one for the future of social housing in the Netherlands.



Text Marcel Trip,
Press Officer Woonbond



Proudly presenting the European Declaration of Responsible Housing, from left: Michael Ludwig, City of Vienna Housing Councillor, together with Barbara Steenberg, head of IUT liaison office to the EU, and Sven Bergensträhle, IUT President.

International Tenants Day

Tenants' empowerment and responsible housing was the topic for the 2014 International Tenants Day's conference in Brussels on October 6, marking also the UN World Habitat Day. Engaging seminars and debates, alongside the signing of the European Declaration on Responsible Housing and the European Responsible Housing Awards ceremony, attracted a record number of 150 participants from around Europe.

The European Declaration on Responsible Housing and awards were initiated by the European Responsible Housing Initiative (EHRIN), a project implemented by the IUT, Housing Europe and DELPHIS to better embed Corporate Social Responsibility (CSR) in the housing sector.

Besides the founders of the project, the Declaration was signed by a wide range of tenant and housing associations, institutions and other stakeholders such as RICS, Solidar, Coface, the City of Vienna and the Scottish government.

Hopefully, this step we take today will leave a clear foot-print to mark the beginning of serious tenant empowerment.

IUT President Sven Bergensträhle, in his opening and welcome speech, said that this day marks an important step towards housing policies in Europe which will better include the residents, the consumers of housing, in the decision making processes.

"Hopefully, this step we take today will leave a clear foot-print to mark the beginning of serious tenant empowerment," said Mr Bergensträhle.

Speaking about the essence of the Declaration, Barbara Steenberg, IUT's Head of Liaison Office to the EU, said that:

"The mission of a responsible housing provider is not only to put a roof over one's head. Responsibility means working in partnership with stakeholders in order to create social and economic returns for citizens and communities. This joint commitment is formalised by the European Declaration on Responsible housing."

The Declaration marks the signatories' commitment to cooperation in promoting its principles in the housing sector. The principles are local social sustainability, economic responsibility and sustainability, good governance and fair relations with stakeholders, environmental sustainability and



EUROPEAN RESPONSIBLE HOUSING AWARDS 2014

responsible human resources management. These principles were also the theme for the conference panels and the awards categories.

” Social housing is to me empowerment.

Michael Ludwig, Housing Councillor of Vienna – the largest social housing provider in the world – said when signing the Declaration:

“Residents must be able to rely on responsible housing all over Europe. This is why we welcome the initiative of the ERHIN project, giving all housing providers strong guidelines to further develop and adapt housing policies.”

Scotland was the first country to sign the declaration, through Housing Minister Margaret Burgess. Minister Burgess, being the key note speaker, compared the declaration with Scotland’s own Social Housing Charter from 2012, which covers many of the same issues. In her speech Minister Burgess particularly highlighted the participation outcome in the Scottish Charter.

“Tenants and other customers find it easy to participate in and influence their landlord’s decisions at a level they feel comfortable with,” said Minister Burgess.

Minister Burgess further said that she was impressed by the role tenant organizations play in their communities and that she greatly valued all the work they do to involve tenants in the housing debate in Scotland. The minister also spoke about her government’s funding of a learning program to give tenants the skills to scrutinize landlord performance against the charter.

“The skills and confidence gained by tenants on the program is already empowering them to engage and participate more with their landlords, and in their communities more widely,” said Minister Burgess.



” Tenants and other customers find it easy to participate in and influence their landlord’s decisions at a level they feel comfortable with.

Margaret Burgess, Minister for Housing and Welfare, Scotland.



Shazia Ishaq, founding member of Foundation MOI, Amsterdam.

Marc Colon, President of Housing Europe said:

“We have spoken about the European Declaration and the Code of Conduct however I think it is now time to concentrate on what this is all really about; the reality of the great job organizations are actually doing on the ground and this is exactly what we are going to do this afternoon”.

Community participation was discussed together with local social sustainability. Shazia Ishaq, the founding member of the Amsterdam based organization Foundation MOI, spoke of their work in and around the Indian community. Foundation MOI provides tenants in the Indian community with assistance in debt reduction, business training, integration and dealing with government agencies among other things.

“Social housing is to me empowerment,” said Shazia Ishaq.



Dr. Orna Rosenfeld.

Ms Ishaq’s contribution to the panel was taken as a good example of CSR and surely made many members of the audience rethink their attitude towards new initiatives and activists.

Dr. Orna Rosenfeld, senior housing expert with the UN Economic Commission for Europe, UNECE, and responsible for developing UNECE’s strategy for sustainable housing, pointed out the importance of CSR.

“Responsible housing is the future and it needs to be embraced by as many housing providers as possible,” said Dr. Rosenfeld

Foundation MOI is supported by the Amsterdam based social housing organization Eigen Hard. Eigen Hard became the laureate of the EHRIN

Continued on next page ➔



Conference moderator Phil Morgan with Dorte Skovgård, Copenhagen, and Michaela Kauer, Vienna.

➤ International Tenants Day

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awards category Local Social Sustainability for their work with MOI and other contract partners to support residents' self-reliance and enhancement of their neighbourhoods.

The panel on Environmental Sustainability focused on the hot topic of renovations and energy refurbishment leading to higher rents. The laureate of this award category, French SDH Société Dauphinoise pour l'Habitat, has managed to renovate its housing stock in a neighbourhood of the French city Echirolles at zero cost for tenants. One of the key results of the project was an almost 65 percent decrease in energy consumption for the 643 flats that were renovated, resulting in lower energy costs for tenants. The project also focused on raising awareness of environmental-friendly practic-

James Jones caused the biggest laugh of the day when asked what he has learned from working with tenants – “patience”, was his answer.

es among the tenants, involving them in the project and improving the dwellings' attractiveness. As a result, almost 90 percent of residents were satisfied with the renovations.

Tenant democracy, the political framework for tenant's empowerment, was discussed by Dorte Skovgård, a tenant in Copenhagen and the chairman of her housing association, together with Michaela Kauer from the City of Vienna. Ms Skovgård and Ms Kauer talked under the panel heading Good Governance and Fair Relations with Stakeholders.

Ms Kauer stressed the importance of partnership and dialogue between tenant associations and the local authorities. The audience also became acquainted with the legislation for the Danish non-profit housing associations, where tenant representatives make up the majority of the associations' boards.

Long before this legislation, the laureate of



Davide Lanzillotti, IUT responsible for the ERHIN project.



James Jones, tenant and apprentice from RCT Homes in Wales, together with Andrew Lycett, Chief Executive RCT Homes.



Sorcha Edwards, Secretary General Housing Europe (previously Cecodhas).

this category, the Danish Dansk Almennyttigt Boligselskab (DAB), had introduced the concept of tenants' democracy. DAB have come a long way in institutionalizing active involvement of tenants through education, conducting surveys and implementing tools for information and dialog by the use of the Internet.

The importance of providing job opportunities and training, and contributing to the local economy, were highlighted in the panel discussing Economic Sustainability. Panel member James Jones has had training, which has led to employment. He is a tenant and apprentice at RCT Homes in Wales. James Jones caused the biggest laugh of the day when asked what he has learned from working with tenants – “patience”, was his answer.

RCT Homes became the laureate for this award category since the jury approved of their strong partnership approach with stakeholders

“We have developed a Code of Conduct to help housing providers embed CSR principles in their strategy and operations, and better fulfill their mission to provide affordable, good quality housing and services, responding to a variety of needs.”



Conny Reuter, Secretary General SOLIDAR, presented the award for Local Social Sustainability.

and local companies to achieve the best value for communities.

The award for best Responsible Human Resources Management was presented to French housing non-profit company Habitat 62/59 Picardie. The company has integrated CSR into their business strategy and achieved a strong involvement of employees in strengthening health and safety at work with a highly educational, pragmatic and innovative risk prevention approach.

The signing of the European Declaration on Responsible Housing and publishing of its CSR Code of Conduct, to be used as a road map for encouraging landlords, marked the culmination of two years of EU funded work. The Code of Conduct includes the housing provider's commitment to provide housing which contributes to the residents' well-being, quality of life and empowerment, and sustainable communities.

Sorcha Edwards, secretary general of Housing Europe, said that:

“We have developed a Code of Conduct to help housing providers embed CSR principles in their strategy and operations, and better fulfill their mission to provide affordable, good quality housing and services, responding to a variety of needs.”

The International Tenants Day conference at North Rhine Westphalia's representation to the EU in Brussels gave tenants' representatives and landlords many opportunities to discuss solutions to common challenges. The European responsible housing awards jury's selection of laureates among the 70 applications and nominees from 12 different countries, made a great showcase of what responsible housing mean in practice.

“The awards and code of conduct are lighthouses showing us ways forward for tenant empowerment and successful landlords across Europe”, concluded Phil Morgan, chair of the conference.

Text and photo
Michael Sköldeholt



PHOTO: KLAUS D. PETER, PERMISSION BY WIKIMEDIA COMMONS

Terraced houses, Brooklyn Rd. in Bath.

TAROE, tenant owned and tenant led

TAROE, Tenants and Residents Organisation of England, is a tenant owned and tenant led organisation established in 1997 from two national tenants' organisations. TAROE represents over 800 tenants and resident's organisations across England. TAROE is the voice for social housing tenants living in England.



TAROE does not receive any government support, but this year we were granted charitable status, and launched TAROE Trust Ltd. As a charity we can attract charitable donations and support, and we can continue our work to represent the most vulnerable of tenants nationally. This is a very big step for TAROE.

TAROE has this past year been working on several big issues that tenants face and the biggest of them all is the Governments programme of welfare reform. Over 60 percent of social housing tenants in England are on housing benefit. The welfare reform will affect all social housing tenants, and will require that

almost all tenants should claim benefits "on line". So the Government expect all tenants to have computer skills. Readers will recognise that although many tenants have computer skills many tenants do not and many do not have access to a computer.

The withdrawal of the "bedroom tax" is at the centre of the welfare reform, whereby if a tenant has an additional, or none occupied, bedroom, their housing benefit is reduced. So reducing the income to the poorest tenants or forcing them to move to smaller homes. Rent arrears are now starting to go up with many tenants now facing eviction.

The overall national housing benefit bill is set to increase as working tenants face continual increases in rent of social housing. Rents in social housing in England have risen this past year by three to four percent while housing benefits have risen by only one percent.

A national survey of tenants was undertaken by TAROE this year, whereby 2168 tenants responded, offering over 4000 suggestions to improve their homes and communities.

One in three of tenants wanted shorter

repair waiting times, scheduling of regular maintenance, getting the repair jobs right first time and offering convenient appointment times.

Nearly one out of ten were concerned about excessive noise, drug taking and dog mess and wanted these better tackled on estates and tenants suggested better policing and better training for housing staff. Tenants also reported concern about outdated heating systems and wanted them replaced by more efficient systems to get heating costs down.

England has a general election in 2015 and tenants were asked "What can politicians do to win tenants votes?" Three key concerns were singled out: Ensuring there is sufficient money to maintain and repair tenants homes; working to address fuel poverty, ensuring homes are well insulated with modern heating systems, and lastly; funding for a national tenants body and making sure tenants are heard locally and nationally.

Over the coming year TAROE will be working with the other national tenants organisations to research how the many social landlords have increased the level of tenant participation and involvement. And how many landlords have in fact reduced the direct involvement of tenants in monitoring the performance of landlords and in particular the role of tenants in getting value for money from landlords.

In particular many social landlords in the past few years have reduced or completely got rid of tenants sitting on the governing boards of social landlords thereby weakening tenant engagement.

Future work will also be looking at issues around tenant satisfaction rates when repairs are carried out and TAROE would welcome information from European colleagues on tenant satisfaction rates in their countries. Fellow tenants across Europe can help here. Does your landlord claim 90 percent satisfaction rates with repairs?

TAROE wishes all tenants and their families across the world and Europe a happy festive season and a peaceful 2015

Text Martyn Kingsford,
OBE TD FRICS FCIH, TAROE
Hon Policy Advisor
The full national survey is
available via
www.taroe.org, e-mail:
runcornoffice@taroe.org



Vienna, a growing city with growing housing costs

With more than 75 percent rental housing, of which 57 percent is government subsidised social housing, Vienna stands out as a unique city. The City of Vienna itself, with around 220,000 homes and nearly half a million residents, is the largest landlord in Europe.



The latest population forecast predicts that more than 2 million people will be living in Vienna by the year 2029, up from 1.7 million in 2014. This will become a challenge for the city, especially in the housing sector.

The Mietervereinigung Österreichs (MVÖ), the Austrian Union of Tenants, has protected tenant's rights in Austria since 1911.

To have a price-mitigating effect on the tense housing situation, Vienna relies on subsidized housing construction. Currently about 7,000 subsidized apartments are built annually. The money comes from subsidies provided for residential construction by the

federal republic, as well as from additional capital provided by the City of Vienna.

No other city in Europe invests as much in the construction of new apartments as Vienna.

Throughout Austria as a whole, Vienna has the function of a role model. While other Federal provinces spend allocated subsidies on e.g. building streets, swimming pools or schools, Vienna has always stuck to the original purpose of these subsidies, which is the construction of housing.

Still, land speculation and the real estate market bull the housing market. Rents increased in Vienna by an average of 13 percent between 2009 and 2013, lower in the public sector while higher in the private sector. New tenants, and therefore mostly young adults, are often affected the most by these increases.

Vienna faces challenges, even though the housing situation is still quite relaxed compared to most other European rental markets. According to current forecasts between 9,000 and 11,000 new apartments are needed annually, but it is increasingly difficult to find the sites to build them on. This is partly due to

steady increases in the price of land, and also because of a situation where some landowners do not construct houses even though their land is earmarked for housing construction.

Another factor that makes construction difficult is NIMBY – the not-in-my-backyard mentality.

Furthermore, according to estimates, there are between 50,000 and 100,000 dwellings left vacant, often due to speculation, and there is no current obligation to report those vacant apartments. To counteract this behaviour, the Mietervereinigung Österreichs, MVÖ, wants to make it obligatory for owners to report a vacancy after 6 months.

Of major importance to many Viennese households is the 'Lagezuschlag' (~location rent surcharge), which can be charged in certain attractive areas. The MVÖ considers that this location surcharge should be scrapped. The landlord should not be allowed to demand a higher rent, just because of metro developments or other public investments in the area, for example.

Other measures, which are necessary according to the MVÖ, are limitations on rents in the private rental sector, as there are presently no limitations. Today there is a benchmark net rent in Austria, *Richwert*, of €5,39/m²/month. The MVÖ can agree to a maximum increase of 20 percent, not more.

The Austrian Landlord and Tenant Act, *Mietrechtsgesetz* (MRG) today only applies to buildings built before 1945, or thereafter with state subsidies. The MVÖ would like the MRG to cover all tenancies.

The Mietervereinigung Österreichs expects a clear commitment to the creation and preservation of affordable living space, including the basic legal conditions, from the politicians in charge.



The Hundertwasserhaus from 1985 is a residential house, social housing, in Vienna. It was built after the idea and concept of Austrian artist Friedensreich Hundertwasser on the corner of Kegelgasse and Löwegasse.

PHOTO: MAGNUS HAMMAR, IUT



Text Mag. Elke Hanel-Torsch, managing director, MVÖ Vienna



TPAS typically works with tenant's organisations, housing associations and local authorities.

TPAS Scotland, for tenant participation

TPAS stands for Tenant Participation Advisory Service and TPAS Scotland is the national tenant and landlord participation advisory service for Scotland.

"Tenant involvement is essential if landlords are to meet the specific housing needs of their tenants. Tenant participation, however does not always happen naturally and TPAS offer a range of services to help you get the most out of tenant participation," says Lesley Baird, Chief Executive of TPAS Scotland.

TPAS typically works with tenant's organisations, housing associations and local authorities.

TPAS Scotland Annual Conference 2014, November 7–9, was held just outside the famous golf town of St. Andrews, on the Scottish east coast. But there was rarely time for any golfing as the 350 delegates were busy attending a wide range of activities; networking sessions, workshops and plenary sessions. The delegates were tenants and residents on the boards of housing associations, tenant committee members and employees of housing associations.

Workshops dealt with topics such as the situation for gypsies and travellers in Scotland, the Scot-



PHOTO: JOHN RAE

The Tenant/Resident Award was presented to Anne Cameron, South Ayrshire Council, for her 23 years of contributing a huge amount of time, energy, skills and knowledge to improving services for tenants in her home town of Troon, throughout South Ayrshire Council's area. Captured together with Lesley Baird, chief executive of TPAS Scotland.

tish Social Housing Charter from 2012, and energy poverty. Energy poverty is a major issue in the UK affecting millions of people. The government have said that their aim is to eradicate fuel poverty by 2016. A too ambitious target and impossible to realise, say many.

Universal Credit was another topic discussed. Universal Credit is a welfare benefit reform launched in the UK in 2013 to replace six other means-tested benefits and tax credits, including housing benefits and employment allowance. The reform affects 8 million households. Universal Credit, billed as the biggest change to the UK welfare system since the 1940s, has been heavily criticised for being too complex, expensive and increasingly unaffordable and the full launch has been delayed several times.

Also, the Scots like to combine work with having fun. Friday evening offered a gala dinner together with a National Good Practice Awards Ceremony, where best practises and work were recognised. Among the Awards were: Tenant & Resident Group of the Year, Best Practises in Developing Communities and Outstanding Officer of the Year.

The Tenant/Resident Award was presented to Anne Cameron, South Ayrshire Council.

Text Magnus Hammar / IUT

Geneva UN Charter on Sustainable Housing includes tenure neutrality

Tenure neutrality, secure tenure and promotion of fair and transparent rental markets are among the recommendations in the new Geneva UN Charter on Sustainable Housing. The Charter was adopted on October 8 by the present 42 country delegations, and CSOs including IUT, of the UNECE Committee on Housing and Land Management.



The UN Economic Commission for Europe (UNECE), established in 1946, embraces 56 countries. Apart from Europe, the UNECE includes also the US, Russia, Israel and Canada as well as the former Soviet republics. The Commission's initial objective was to initiate and participate in measures for facilitating concerted action for the economic reconstruction of post-war Europe. Today the main objective is to raise the level of European economic activity, and promote the economic relations of the UNECE countries.

The UNECE region faces challenges in the housing sector that directly impact their citizens' quality of life and the environment. Well-functioning housing systems, and sufficient provision of housing, are also fundamental pillars of true democratic and stable countries.

Increased urban sprawl has reduced the land available for other uses. Uncontrolled urbanization has created or expanded informal settlements whose residents may lack security of tenure, infrastructure, water, sanitation and other public services.

Energy-efficient housing is of utmost importance. According to the UNECE, buildings in the region are responsible for approximately one third of total final energy consumption. Three quarters of this energy is consumed by the residential sector. Home energy use is responsible overall for 25 percent of energy-related greenhouse gas emissions in the EU alone, according to the European Environment Agency.

The Charter points out the importance of improving the energy performances of dwellings, through retrofitting, to curb energy consumption but also to combat energy poverty in many countries.

Climate change and natural disasters have caused economic and social losses and affected people's lives



PHOTO: MAGNUS HAMMAR, IUT

Buildings in the UN ECE region are responsible for approximately one third of total final energy consumption. 75 percent of this energy is consumed by the residential sector.

and assets. There is limited access to housing and, in particular, to affordable housing of adequate quality for vulnerable groups such as the young and the elderly.

Social inclusion and participation should be addressed through increased availability of housing options, in particular affordable and social housing.

The backbone of the Charter is its four principles: environmental protection; economic security; social inclusion and participation; and cultural identity. These four principles are intended to support a housing sector in the UNECE region that focuses on: promoting environmental sustainability; being the foundation of a vibrant economy; increasing access to decent, adequate, affordable and healthy housing; and better meeting the needs of all citizens, including the vulnerable.

"The Charter is a practical contribution to the post-2015 development agenda, as it provides a blueprint to better living conditions, reduced emissions and environmental impact and fairer societies," says Ms. Elena Szolgayová, Chairperson of the Committee on Housing and Land Management.

The Charter will now be entered into the process for formal approval by the UNECE at its April 2015 bi-annual session.

Text Magnus Hammar / IUT



Elena Szolgayová, Chairperson of the Committee on Housing and Land Management.



Brooklyn is the most populous of New York City's five boroughs, with about 2.6 million people. Crown Heights is a neighborhood in central Brooklyn.

Crown Heights Tenant Union

A new kind of tenant unionism in Brooklyn

In the late summer of 2013, a small group of long-term Black, West Indian, and working-class tenants of Crown Heights, Brooklyn joined forces with their newly arrived neighbours and formed the Crown Heights Tenant Union, CHTU.



We defied the divide-and-conquer logic of the landlords and the market, and forged a new kind of tenant union in our historically West Indian and Jewish neighborhood in central Brooklyn – and not a moment too soon. For our newborn and fast-growing organization, the word union is more than a name. It is a creed, a strategy, and a goal for the society we will build together through our struggle as tenants and workers.

The sense of crisis in our buildings was palpable and real. A wave of Wall Street-backed corporate landlords crashed down on our neighborhood. These mega-landlords purchased buildings at an alarming rate. They swiftly proceeded to push long-term residents out through fraudulent eviction proceedings, through harassment, through intentionally destructive repairs, through offers to “buyout” rent-stabilized tenants with payoffs a mere fraction of the margin of profit they sought to make on the apartment.

Landlords cut telephone wires, refused to provide heat and hot water, ignored their responsibility to make decent repairs, even refused to remove mold from apartments. Skirting the rent-stabilization laws which generations of tenants and workers had won in order to prevent extortionate rent and tenant abuse, these new landlords sought to “renovate”

vacant apartments with cheap materials, and to overcharge the new residents of our buildings. Landlords take tenants to court on frivolous matters. Their intention is to make tenants weary so they will give up, but the Tenant Union makes us strong.

The Crown Heights Tenant Union was born out of the need to preserve the rent-stabilized and rent-controlled apartments that currently exist. We provide tenants a place to meet to share their stories of suffering but also to learn about their rights as tenants. We arm tenants with knowledge and free legal services, and we fight both our landlords and the State for new social rights as tenants. Our demands include a five-year rent freeze, re-regulation of apartments lost to market-rate conversion, and tenant power over renovations in our buildings.

We have been successful in pushing back the onslaught of displacement of long-standing tenants. We were victorious in winning a case wherein the landlord refused to cash the government subsidy check of a tenant and senior-citizen who has lived in the same apartment for 55 years. This is clearly a form of harassment – illegal in New York City, but only enforced by tenant power. Alongside the city-wide tenant movement, the CHTU rallied and won the lowest rent increases in the history of the Rent Guidelines Board; a 1 percent increase for a one-year lease and 2.75 percent for a two-year lease.

Gentrification is the crisis that brought us together is. In reality, it is a cycle of displacement and overcharge, affecting the long-term Black and working-class tenants and the newcomers differently, but with common causes: the landlords. We have organized as a class – the class of tenants in the profit-machine that is a multifamily apartment building.

The CHTU has already become a powerful force for tenant power and new social rights in New York City. Embracing tenants and tenants associations in more than fifty buildings, the CHTU emerged from a long tradition of New York City immigrant and worker radicalism, and a specifically Brooklyn creed: “Spread love / It’s the Brooklyn way.”

Text Donna Y. Mossman and Joel Feingold, Crown Heights Tenant Union.



South Korea's unique rental housing system on its last legs

Under South Korea's housing system, renting out a modest two-bedroom unit often entails the lump sum possession of hundreds of thousands of dollars. Jeonse, or "key money", dates back over five centuries but first took root in the post-war Korea of the 1960s.

Jeonse is an internationally unique rental agreement; the only other place with a similar system in use is Iran. In it, tenants put down a hefty deposit, typically about 40–60 percent of the dwelling's value, to lease a unit for two years (most common) from a landlord. The landlord can invest these funds until the end of the two-year contract, upon which they must return the full sum to the tenant. The unit acts as collateral in the event that the landlord can not or will not pay it back. Estimates show that about a tenth do not.

Jeonse is a good deal for landlords, if interest rates are high – it is basically an interest-free loan, which they can invest at the bank or commonly, into another property purchase. At the outset, jeonse was intended to finance property purchases in the absence of a developed mortgage sector. If they have got the cash, it is a good deal for tenants as they can live in a unit rent-free and save up.

Getting the cash is no easy feat, of course. The typical deposit would be US\$200,000, which takes the average household up to five years to save. Despite this, many Korean families seem up for the challenge. A standard monthly rental system, called *wolse*, is still in effect, but enjoys much less popularity. It is thought of as a waste of money and carries a stigma of poverty. The ratio is about 60:40 for *jeonse* to *wolse*.



Street scene from Seoul.

PHOTO: FRANCISCO ANZOLA, BY PERMISSION WIKIMEDIA COMMONS

When Korea was embarking on a golden age of industrialization and urbanization, *jeonse* worked well. But times have changed. As the two preconditions for its success – high interest rates and rising house prices – are notably absent in today's economic environment, landlords have started to either raise the deposits on *jeonse* or move away from it altogether to *wolse*, while a sluggish housing market stokes higher demand for *jeonse*.

Korea's current demographic woes may be further exacerbated by *jeonse*. In 2011, economists identified *jeonse* as a factor in Korea's difficulties with marriage and childbearing. That may seem like a jump, but here is the connection: Grooms are culturally expected to provide an apartment or house upon marriage, which has led to many delaying the union until this is financially feasible. Coupled with the trend of rising education levels

The Affordable Housing Institute (AHI) is a US-based non-profit affordable housing consultancy with a global network and portfolio that spans over 25 countries. We help pro-poor innovators develop and finance affordable housing around the world, with an emphasis on the Global South.

www.affordablehousinginstitute.org, and blog ahiglobal.wordpress.com.

and career aspirations among women, Korea's average age for first marriages has jumped five years since 1990, and its fertility rate of 1.24 is among the lowest for developed countries.

Policymakers are encouraging the shift away from *jeonse* by ramping up state affordable housing delivery, offering tax breaks to incentivize *wolse* and homeownership, introducing

home purchase programs, and reforming housing finance.

Jeonse will continue to fall out of favor going forward, as house prices and interest rates remain depressed and *wolse* offers better returns. Some landlords have been opting for a middle road between *jeonse* and *wolse* by asking for a smaller, albeit still considerable, lump sum deposit with lower monthly rental payments. It will be interesting to see how this hybrid system will fare – whether it will achieve some happy medium or simply be a quick pit stop on *jeonse*'s path to extinction.

Text Judy Park, Analyst,
Affordable Housing Institute, AHI



Australia, boarding housing sector on the raise

For most of their history, boarding houses in Australia, also known as lodging houses or rooming houses, catered to single, working class men on either a short term basis as they travelled between rural areas and the city for work or on a permanent basis as the casual occupancy arrangements suited their lifestyles.

Defined as tertiary homelessness, boarding house residents usually have their own room but share bathroom, kitchen and laundry facilities. There is no security of tenure and residents, up until recently, could be evicted without notice. Although boarding houses are now associated with accommodation for single men, down on their luck, living on government benefits and suffering from drug and alcohol abuse or mental health problems, that has not always been the situation.

Three changes happened in the 1970's that altered the way boarding houses traditionally operated. Firstly, there was growth in the number of self-contained flats that were affordable

to buy or rent by traditional clients of boarding houses. Secondly, there was a decline in the manufacturing industry in the inner city resulting in a drop in the number of men needing boarding house accommodation. And thirdly, mental health facilities became de-institutionalised leaving many vulnerable people seeking a cheap form of housing.

As the boarding house sector lost its traditional clientele, it declined, and the remaining boarding houses became magnets for people seeking affordable accommodation near support services that were located in inner city suburbs.

Now there are signs that the sector is changing – and growing – again. According to the Australian Bureau of Statistics, on census night in 2011 there were roughly 17,700 people in boarding houses in Australia, down from 21,300 in 2001, but up from 15,460 in 2006. Workers in the sector acknowledge that the real numbers are much higher. Most people living in boarding houses are male, 75 percent, with most, 46 percent, over the age of 45, but a growing number of women now use boarding houses for accommodation.

Poor migrants, international students,

and asylum seekers also often live in boarding houses – particularly 'informal' boarding houses, which are ordinary houses and flats subdivided into lodgings. Residents usually pay between \$180 (€125) and \$250 (€173) per week for their accommodation.

Boarding house development has become part of the New South Wales government's affordable housing policy. Aimed at individuals on moderate incomes, new generation boarding houses are being developed to include individual bathroom facilities but with shared kitchen and laundry facilities. These new generation houses, often priced above AU\$350, or €240, per week, provide residents with a more acceptable standard of living than older boarding houses, but still mean that residents are vulnerable to the actions of the owner.

The Boarding Houses Act, 2012 gives the residents legislated rights for the first time. These rights include: a written occupancy agreement and a receipt for any money paid; limits on security deposits and other fees; premises that are clean and secure and in a reasonable state of repair; and reasonable notice of termination.

The Act also requires boarding house operators to register their premises. This should allow local councils to know the number of boarding houses in their area and to monitor them for fire, health and safety reasons. However, registration is not being carried out by all owners and many residences are 'flying under the radar'.

The Tenants' Union of NSW is running a campaign aimed at residents, owners and local councils to inform them of the requirements of the Boarding Houses Act. By the end of the campaign, residents will have the knowledge and skills to exercise their new rights under the Act.



On any given night in Australia
1 in 200 people
are homeless

 Homelessness Australia
Creating a framework for ending homelessness

A person in Australia is considered homeless, according to Australian Bureau of Statistics, when he/she does not have suitable accommodation alternatives; an inadequate dwelling, or she/he has no tenure, or if the initial tenure is short and not extendable. Also when the dwelling does not allow them to have control of, and access to space for social relations. One in four was homeless because of domestic or family violence, in 2013. In NSW, 23 percent of the homeless lived in boarding houses, while 40 percent lived in overcrowded conditions. Only 7 percent were rough sleeping.



Text Margaret Di Nicola,
Boarding Houses Project,
Tenants Union NSW
Find out more via www.tenantsunion.org.au/publications/e-news





Tony's situation could be anyone's, after separation, sudden unemployment or other personal financial crises.

Loose power cords and over-filled power points are a common sight.

Tony himself cleaned the top bathroom for almost a month, just to get it up to a standard where he felt he could shower there. Tony regularly washes his bedding and uses two cans of insecticide per fortnight to keep the bed bugs at bay. But, he still gets bitten.

When asked about the other residents in the house, Tony shakes his head. He advised that when entering a boarding house, to be prepared for dysfunction and people regularly using medications or drugs and alcohol. He believes that 80 percent or more of the residents have absolutely no idea about respect for others – or themselves. Most of them do not work, and spend little time outside the premises.

Since living here he has experienced antisocial behaviour, violence and unreasonable levels of noise. The police are called to the house regularly to settle disputes between residents. The manager is nowhere to be found when this occurs.

This Newtown boarding house was easy to access, affordable, close to amenities and gives Tony his independence while he sorts out his other priorities. He feels that his current position is only temporary, making him able to accept the not-so-acceptable living standards. He feels that the duty of care of the operator is 'next to nothing'.

Tony is keen to take legal action regarding the unacceptable conditions in the house, and knows what he needs to do. However, Tony has chosen to do this when he is ready to leave, because of his fear of being evicted instantly for standing up to the landlord. He has seen this happen to several residents since he arrived. He is optimistic that his current housing status is not forever so is staying positive and making the best of his situation.

Text by Sally Chalmers, Resources and Development, Boarding House Services, Newtown Neighbourhood Centre, NSW.

Tony's Story

or living in a boarding house

Within minutes of talking to Tony (63) for the first time, he neatly summarises his life, painting a clear picture of how he came to be in Newtown, a suburb of Sydney's inner west, renting a single room in a 13-room boarding house for AU\$172/week, or €120. This is the first boarding house he has ever lived in and has now been there for around 12 months.

Serving in, and surviving, Vietnam may have contributed to his ability to 'battle on', despite what comes his way. His life's ups include two marriages, having children and a successful career. But these positives have been punctuated by very difficult times such as caring for his ill wife, being widowed, surviving cancer, and his more recent separation from second wife and a young child.

Tony agreed that his relationship break-

down, separation and his subsequent financial position meant that boarding house accommodation was the only real option for him at this point in his life. He currently receives a government Newstart allowance but spends more than half of that on his rent. While his rental history would have given him access to the private market, the bond plus the setting-up costs of private unfurnished accommodation was well beyond his means.

When he first arrived he was shocked at the condition of the house. He felt it was unclean, had a 'fierce' odour, and there was much disrepair in the communal living areas – particularly the bathrooms and kitchen, which he still will not enter due to the horrific state they are in.

The manager, an elderly male resident, does not engage in any regular cleaning or arranging repairs, so many areas are damaged, run down and dirty. Appliances, the water heater and gas stoves are often broken.

SOUTH AFRICA

New Rental Housing Bill

The South African Parliament passed, in October, the Rental Housing Amendment Bill, which have now been sent to president Zuma for signing. The bill clarifies obligations and rights of landlords and tenants



such as the requirement of leases having to be in writing. Also, the Bill provides for the establishment of Rental Housing Tribunals in every province and also Rental Information Offices in every municipality.

Source: www.sabinetlaw.co.za

Dr. Sayed Iqbal Mohamed, Chair of OCR, comments on the new Bill:

– The new Rental housing Amendment Bill will provide greater protection to tenants, significantly entrenching habitability, landowners' duty to maintain and written leases into a well-crafted legislation. It



further protects landowners' rights and extends protection to prospective tenants, tenants' family and visitors.

SLOVENIA

No security of tenure for sitting tenants



Združenje Najemnikov Slovenije (ZNS), the Slovenian Tenants Association, has lost its six year long case and battle against the State of Slovenia. ZNS had claimed that tenants who today live in restituted houses, but before lived in socially-owned flats under the socialist system of Yugoslavia, had lost many of their rights under "specially protected tenancy" agreements. In October, the Grand Chamber of the European Court of Human Rights, ECHR, announced that they will not review the case.

Source: ECHR

AUSTRALIA

Public housing becoming permanent



The share of public housing dwellings in Australia fell from 5.2 percent of all housing stock in 1996 to 4.1 percent in 2011. Increasingly the remaining stock has been targeted at households in greatest need.

Public housing is also moving away from being temporary. In 2012–13, only 4.6 percent of public housing tenants left voluntarily while 63 percent had lived in public housing for five or more years.

Source: AHURI Evidence Review

SWITZERLAND

Swiss Tenants Association 100 years



The Swiss Tenant Association, Schweizerischer Mieterbund, was established in 1915. But already in 1891 the first tenant associations in Switzerland were formed in Basel and in Zürich, due to the horrendous housing situations. In 1915 the local association in Geneva, Asloca, took the initiative to form a national organisation, which is today the Schweizerischer Mieterinnen- und Mieterverband.

Source: Asloca

IRELAND

Rent control no solution



Rent controls won't fix the Irish market, says the government agency Private Rental Tenancies Board (PRTB), and warns that rent control would do little to curb increasing rents. Rents in the private rental have soared this year by 10.5 percent in Dublin. Instead, the PRTB argues, landlords should be given tax breaks and tenants should be given more rights.

Source: thejournal.ie

SWEDEN

Market will not solve housing shortage



The market is not capable of solving the housing shortage, that is why the government has to step in, says new Housing Minister Mehmet Kaplan (the Greens). The new social democratic/green government promises 250,000 new homes by 2020, of which a large share to be affordable rental homes.

Source: Hem& Hyra

ENGLAND

Bed-room tax causes record levels of evictions



Figures show that more than 30,000 tenants in England and Wales were thrown out of their homes by the end of September this year, mainly by social landlords such as local councils and housing associations. Social landlords say it is mainly due to bed-room tax.

Source: The Guardian

USA, NY

Mayor de Blasio signs anti-harassment bill



The measure gives teeth to a 2008 city law prohibiting landlords' tactics, such as interrupting utilities, that are commonly used in an effort to force tenants to vacate an apartment or waive their tenancy rights. From next year, such landlords who run afoul of the law will be publicly exposed. The measure also lifts the maximum penalty for such landlords to \$10,000 per residential unit.

Source: therealdeal.com