"The future of social housing is considered to be crucial."
Foreword by Kaj Bärlund, Director, Environment and Human Settlements Division, UNECE, Geneva

Foreword by Werner Faymann, City Councillor for Housing, Housing Construction and Urban Renewal, Vienna

Programme of the Symposium

Field Visit

Introduction to the summary report

Presentations and debates

Session 1: The role and evolution of social housing in society

Session 2: The institutional and legal framework

Session 3: The macro-economic framework and social housing finance

Session 4: Social cohesion and social housing design

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Case studies

“Social housing”. Term – concept – reality, Christian Donner

Panel-constructed housing estates – a social challenge?, Christoph Gollner

Learning from stock transfer: processes of tenure restructuring in Great Britain, Mary Taylor

Project "Social housing in supportive environment", Branislava Zarkovic

Starting from scratch in Kosovo – the institutional context for new social housing in Kosovo and the experience of Wales, Malcolm Boorer

Responsibilities for housing development at different institutional levels in the Slovak Republic, Alena Kandlbauerova

Social housing in Latvia – reality (or current situation) and future perspective, Inara Marana and Valdis Zakis

“Wohndrehscheibe” – a housing information system for the disadvantaged, Christian Perl

Macro-economic framework and social housing finance. Financing systems, Stephen Duckworth

Financing non-profit housing in Switzerland, Ernst Hauri

Funding for social housing, Jorge Morgado Ferreira

A low-cost building society today, Zdzislaw Slabkowicz

Strategy on access to housing, Nermina Dzepar

Ecological housing construction and ecological housing rehabilitation in Vienna, Robert Korab

A new approach to social and functional mix in Belgrade housing after 2002, Vladimir Macura and Zlata Vuksanovic

Integrated strategies for the creation of sustainable communities in Madrid: The “Eco-Valle” operation, Francisco Jose Rubio Gonzalez

List of participants

Organisers and scientific board
**Foreword**

Kaj Bärlund, Director, Environment and Human Settlements Division, United Nations Economic Commission for Europe (UNECE), Geneva

The housing needs of the socially vulnerable and disadvantaged are a cornerstone of the work of UNECE’s Committee on Human Settlements. Poverty and the social exclusion of vulnerable population groups are becoming an increasing social and political challenge. At the same time, continuously tightening public resources and the process of economic transformation, in particular in the countries of Eastern Europe, the Caucasus, Central Asia and South-Eastern Europe, pose considerable challenges to the provision of affordable housing. In many of these countries, the increasing reliance on market forces has not been sufficient to compensate for the decline of the role of the state in the housing sector. For this reason, the housing needs of the poor and vulnerable are often not adequately addressed. The availability of affordable housing, however, is crucial for an individual’s well-being as well as for ensuring a social cohesive society. It is also an important factor for economic productivity: affordable housing is a prerequisite for labour mobility and an essential part of the creation of a policy environment conducive to enterprise formation and job creation.

Realising this, countries are increasingly searching for ways to effectively and efficiently address the housing concerns of those most in need, and the provision of social housing is an important tool to achieve this. There is a wealth of experience in social housing available in the UNECE region from which countries can mutually benefit. To facilitate the sharing of experience, the Committee on Human Settlements decided to draw up guidelines on social housing to serve the exchange of know-how on social housing policies and practices and facilitate policymakers’ choices through well-documented information on these policies and practices.

The work on the guidelines has received significant input from the Symposium on Social Housing hosted by the City of Vienna. Its long and rich history of social housing makes the City of Vienna an exceptional place for discussions on, and the study of, social housing. More than 300 policymakers, experts, housing providers, researchers and tenants from across the UNECE region as well as members of international and non-governmental organisations participated in the symposium and commented on the draft UNECE social housing guidelines. The symposium was enriched by the presentation of a variety of practice examples of social housing programmes across the ECE region. The profound, diverse and professional feedback received at the symposium, along with the demonstration of the implementation of social housing projects across the region, has proven essential for the finalisation of the guidelines on social housing, and I hope that the symposium’s proceedings will prove to be a valuable compilation of social housing practices and examples for policymakers and practitioners throughout the UNECE region.
Foreword

Werner Faymann, City Councillor for Housing, Housing Construction and Urban Renewal, Vienna

The City of Vienna welcomes any initiative to establish and to further develop social housing policies. We especially support the cooperation that has been successfully started with the UNECE Committee on Human Settlements and which we hope will continue after the finalisation of the Guidelines on Social Housing.

Indeed, Vienna has to offer a wide range of experiences, with its long tradition of socially oriented housing programmes, a tradition that dates to the 1920s. Already in those days, around 70,000 municipal rented flats were constructed under economically and politically difficult conditions for the benefit of the weakest groups of society. Today, “Wiener Wohnen” administers approx. 220,000 flats and is thus the biggest landlord in Austria, perhaps even in Europe. This stock is complemented by thousands of subsidised rented flats mostly built by non-profit housing developers, by subsidised owner-occupied flats and, last but not least, by roughly 10,000 flats annually rehabilitated with public funds. In all, close to 60% of all Viennese households live in subsidised housing.

Subsidised housing construction has decisively evolved over recent years. Newly introduced instruments such as developers’ competitions have markedly increased planning and ecological quality. For example, low-energy standards are now a matter of course in subsidised housing construction. Numerous experiments such as a car-free pilot project, “Frauenwerkstatt” (Europe’s biggest housing project entirely designed by women architects), integrative housing and other novelties are only possible because direct object subsidisation ensures strong public influence on the quantity and quality of housing construction. Together with housing allowances, this safeguards the affordability of modern quality housing even for low-income households. In this way, housing construction contributes significantly to creating a valid social mix for the city and social cohesion for society.

However, housing construction is also an important economic factor that guarantees thousands of jobs in the Vienna Region – a good reason for its constant evaluation and development. This is also why the City of Vienna conducts a comprehensive housing research programme and makes the results available to all involved and interested parties. In this respect above all, international co-operation seems imperative.

The City of Vienna has thus cordially welcomed the UNECE initiative to establish a Task Force on Social Housing in order to develop a basis for social housing construction and to communicate the experiences made with such policies above all to those countries in the ECE region that are faced – sometimes under very difficult conditions – with the task of newly creating social housing programmes. The City of Vienna is highly interested in the results obtained so far, and I may assure you that we will continue to support such initiatives while pursuing the added objective of good neighbourhood in a coalescing Europe.
Monday, 29 November 2004

9.00 Registration

9.30 Opening message

Werner Faymann, City Councillor for Housing, Housing Construction and Urban Renewal, Vienna

Opening

Christina von Schweinichen, Deputy Director, Environment and Human Settlements Division, UNECE

10.00 Introduction

Aims of the social housing guidelines and the symposium

Wolfgang Förster, Chair of the UNECE Social Housing Task Force

10.30 Session I: The role and evolution of social housing in society – lessons learned

Chair: Wolfgang Förster, City of Vienna, Division for Housing Research and International Relations

Presentation of the UNECE guidelines

Martti Lujanen, Ministry of the Environment, Helsinki

10.45 Coffee break

11.00 Session I (ctd.)

Reactions

Doris Andoni, Ministry of Public Works, Tirana

Magnus Hammar, Secretary General, International Union of Tenants, Stockholm

Azer T. Khanlarov, State Committee for Construction & Architecture, Baku

Hubert van Eyk, Ministry of Housing, Spatial Planning and the Environment, The Hague

Practice examples

- "Social housing". Term – concept – reality
  Christian Donner, University of Technology, Vienna

- Panel-constructed housing estates – a social challenge?
  Social structure and social networks in social housing estates of the 1960ies and 1970ies in Vienna
  Christoph Gollner, Institute for Urban and Regional Research of the Austrian Academy of Sciences, Vienna

- Learning from stock transfer: processes of tenure restructuring in Great Britain
  Mary Taylor, Housing Policy Practice Unit, University of Stirling

- Social housing in supportive environment
  Branislava Zarkovic, SDC Swiss Agency for Development and Cooperation, Housing Office Belgrade

Discussion

13.00 Lunch Break
14.00Session 2: **The institutional and legal framework**

Chair: Emiel Wegelin, UrbAct – International Advisory Services for Urban Action, Rotterdam

**Presentations of the UNECE guidelines**

--- Institutional framework

Andrew Dench, The Housing Corporation, London

--- Legal framework

Iris Behr, Institut Wohnen und Umwelt, Darmstadt

**Reactions**

Selman Ergüden, UN-HABITAT, Housing Policy and Development Section, Nairobi

Angelo Grasso, President of CECODHAS, Brussels

József Hegedüs, Metropolitan Research Institute, Budapest

Natia Jokhadze, Ministry for Economic Development, Tbilisi

Adolf Völker, Federal Ministry for Transport, Construction and Housing, Berlin

15.30 Coffee break

15.45 Session I (ctd.)

**Practice examples**

--- Starting from scratch in Kosovo – the institutional context for new social housing in Kosovo and the experience of Wales

Malcolm Boorer, In House Solutions ITD, Llanelli, UK

--- Responsibilities for housing development at different institutional levels in the Slovak Republic

Alena Kandlbauerova, Ministry of Construction and Regional Development, Bratislava

--- Social housing in Latvia – reality (or current situation) and the future perspective

Inara Marana and Valdis Zakis, State Agency „Housing Agency“, Riga

--- "Wohndrehscheibe" - a housing information system for the disadvantaged

Christian Perl, Volkshilfe Österreich, Vienna

Discussion

17.00End of Session II

19.00 Opportunity to visit “**a_show stage 2 – Austrian Architecture in the 20th and 21st Century**”

an exhibition of Architektur Zentrum Wien, Vienna MuseumsQuartier

20.00 **Evening Reception**

by the City of Vienna

MUMOK Hofstallung, Vienna MuseumsQuartier

welcome speech by Kurt Stürzenbecher, Head of Housing Board of the Vienna City Council
Tuesday, 30 November 2004

**Session 3:** The macro-economic framework and social housing finance
Chair: Per Ahren, The Norwegian State Housing Bank, Oslo

*Presentation of the UNECE guidelines*
- Alexander Puzanov, The Institute for Urban Economics, Moscow

*Financing of social housing*
- Claude Taffin, L’union sociale pour l’habitat, Paris

*Reactions*
- Alina Muziol-Weclawowicz, National Housing Fund of the National Economy Bank, Warsaw
- Aleksandar Radulovic, Association of Brokers of Montenegro, Podgorica
- Elena Szolgayova, Ministry of Construction and Regional Development, Bratislava

*Practice examples*
- Macro-economic framework and social housing finance. Financing systems
  - Stephen Duckworth, Housing Finance Consultant for CECODHAS, London
- Financing the non-profit housing in Switzerland
  - Ernst Hauri, Federal Office for Housing Switzerland, Grenchen
- Funding for social housing
  - Jorge Morgado Ferreira, National Housing Institute, Lisbon
- Low cost building society today
  - Zdzislaw Slabkowicz, National Chamber of Commerce of Low-Cost Housing Societies, Warsaw

**Discussion**

11.00 Coffee break

11.15 **Special Event**
Presentation of the Austrian model of limited-profit housing
- Karl Wurm, Austrian Federation of Limited-Profit Housing Associations, Vienna

**Case studies and commentaries**
- Karl Blahna, Non-Profit Housing Association „Frieden“, Vienna
- Hans Knoll, Non-Profit Housing Association Neunkirchen
- Michael Losch, Austrian Federal Ministry of Economics and Labour, Vienna

12.00 Lunch Break
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<td>13.00</td>
<td><strong>Session 4:</strong> Social cohesion and social housing design</td>
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<td>Chair: <strong>Eva Bauer</strong>, Austrian Federation of Limited-Profit Housing Associations, Vienna</td>
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<td><strong>Presentation of the UNECE guidelines</strong></td>
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<td><strong>Iskra Dandolova</strong>, Institute of Sociology at the Bulgarian Academy of Sciences, Sofia</td>
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<td><strong>Emmy Galama-Rommerts</strong>, International Council for Women, Zaamslag</td>
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<td><strong>Freek Spinnewijn</strong>, FEANTSA (European Federation of National Organisations working with the Homeless), Brussels</td>
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<td>-- Social Cohesion</td>
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<td><strong>Wolfgang Förster</strong>, City of Vienna, Division for Housing Research and International Relations</td>
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<td><strong>Herbert Ludl</strong>, Sozialbau, Limited-Profit Housing Corporation, Vienna</td>
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<td><strong>Donal McManus</strong>, Irish Council for Social Housing, Dublin</td>
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<td><strong>Alexander Razumov</strong>, Ministry of Labour and Social Development of the Russian Federation, Moscow</td>
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<td><strong>Practice examples</strong></td>
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<td>-- Ecological housing construction and ecological housing rehabilitation in Vienna</td>
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<td><strong>Robert Korab</strong>, raum &amp; kommunikation, Vienna</td>
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<td>-- Strategy on access to housing</td>
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<td><strong>Nermina Dzepar</strong>, Ministry for Human Rights and Refugees, Sarajevo</td>
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<td>-- A new approach to social and functional mix in housing of Belgrade after 2002</td>
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<td><strong>Zlata Vuksanovic</strong>, Town Planning Institute of Belgrade</td>
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<td><strong>Conclusions</strong></td>
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<td>Summary of the input of the symposium to the finalisation of the guidelines on social housing</td>
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<td><strong>Wolfgang Förster</strong>, Chair of the UNECE Social Housing Task Force</td>
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<td><strong>Christina von Schweinichen</strong>, Deputy Director, Environment and Human Settlements Division, UNECE</td>
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In the 1920s and 1930s social housing construction was a main feature of “Red Vienna”. Today, in spite of financial strains, Vienna is maintaining ambitious social housing programmes, with 5,000 to 7,000 subsidized rental flats being constructed every year, and about 10,000 flats being rehabilitated with public subsidies. The field visit organized by Wolfgang Förster and Johannes Lutter, showed several generations of subsidized housing in Vienna.

Rabenhof is an excellent example of 1920s social housing architecture. When finished in 1927 it meant a considerable increase in the quality of life to its thousands of low-income residents. Intense refurbishments in the years 1987 to 1992 helped raising its standards to present needs. 66 elevators have been incorporated – after conducting a special architectural contest to find solutions compatible to this listed monument – more than 4,000 new windows were built in, all facades were covered with new thermal insulation, an underground parking was added, and the whole estate is now connected to the city-owned district heating system. The Vienna subsidy system guarantees affordable rents to all the sitting residents, thus preventing any form of eviction or gentrification. The large estate houses more than 1,000 flats, a nursery school, a dental paediatric ambulance, a laundry, a library, and since 1990 even a theatre in the premises of the former “workers´ club”. The 1920s architects of the Rabenhof, Hermann Eichinger und Heinrich Schmidt, had to meet several challenges, amongst them a street diagonally crossing the area as well as already existing buildings. These “obstacles” form the characteristics of the complex with its small courts and squares and its monumental alley ways which create the atmosphere of a small town within the city. Rabenhof is managed by city-owned “Wiener Wohnen”, which – with more than 220,000 municipal rental flats – is today Europe’s largest landlord.
The Gasometers in Vienna-Simmering were built between 1896 and 1899 as solid-brick structures as part of the Simmering Gasworks. Originally, they held 90,000 cubic metres of gas. The switch to natural gas made the containers obsolete, and they were shut down but put under monument protection in 1978. Since 1996, plans providing for a mixed-use concept had been drawn up (flats, offices, shops, restaurants, etc.). By building the U3 station “Gasometer” the area was duly connected to the Underground network. The overall design concepts, arising from a developers’ competition and realized by two limited-profit housing associations and one private developer, for Gasometers A (arch. Jean Nouvel), C (arch. Manfred Wehhorn) and D (arch. Wilhelm Holzbauer) largely leave their original outward appearance unchanged. Only at Gasometer B (arch. Coop Himmelb(l)au) the outside silhouette of the building is visually broken up by a stunning “deconstructivist” tower. The complex now includes more than 600 flats (a mixture of subsidized rental flats and subsidized as well as free-market home-ownership), a wide range of shopping and leisure facilities (including a large cinema multiplex), offices, a multi-functional hall for an audience of 4,000 people, a students’ hostel, a kindergarten and a police station. The whole estate has become very popular, especially with young people.

Wienerberg City is one of the major urbanistic master-projects of Vienna. In Vienna’s biggest district, Favoriten, a new attractive area evolving into a local centre is emerging, offering leisure and sports options, social infrastructure, educational facilities, flats and workplaces. The Business Park Vienna development with the integrated Shopping Park Vienna (already completed in 1995) is the backbone of Wienerberg City. The Twin Towers, designed by arch. Massimiliano Fuxas (who is also the winner of the master plan competition) and the entertainment centre add another 100,000 m² of useful floor-space including 2,600 workplaces. Moreover, construction work for 1,300 flats, a primary and secondary school with 21 classrooms and another day-care nursery was concluded in 2002. A developers’ competition was carried out for this part of Wienerberg City in order to safeguard great variety of design (architecture, flat sizes, ...) and ownership structures (rented flats, owner-occupied flats, subsidized and free market flats even within the same buildings....) on the one hand as well as top quality and optimised ecological performance of the buildings on the other hand. This part of the development includes buildings by arch. Coop Himmelb(l)au – with stunning “skywalks” connecting the three towers and the rooftop swimming pool – and by Elke Meissl/Roman Delugan. Wienerberg City is to become a successful example of a functionally and socially mixed new urban area, with a number of limited-profit housing associations as well as private developers taking part.

Inter-Ethnic Neighbourhood Housing Estate: Together with the Integration Fund of the City of Vienna and a group of experts, Vienna’s largest limited-profit housing association Sozialbau developed an international community, a “global residential yard” for families of most diverse cultural backgrounds and origins. The idea was to respond to the challenges of a pluralist society also with regard to housing policy. The planning principles, following the outcome of a developers’ competition, as well as the subsidies were carefully tailored to the integrative topic and to the target group. The socio-political demands were also met by a specific architectural design by arch. Peter Scheifinger, inspired in particular by Mediterranean and South-East European architecture. Extensive amenity areas (including larger and smaller meetings rooms to meet the demands of residents with different cultural backgrounds, balconies, private and common roof gardens, a laundry with direct view to the children’s playroom and playground, a wellness and recreation area, and several common satellite dishes) provide opportunities for multi-cultural activities. To prevent the sensation of a “gated community” the courtyard forms part of a pedestrian pathway and is open to everybody. Today the 140 apartments are occupied by a well-balanced mix of residents (appr. 50% native Austrians, and 50% immigrants from 16 further countries). The estate is part of a large urban development axis following the new U6-line in the south of Vienna. In his welcome speech to the participants of the UNECE symposium Mr. Herbert Ludl, CEO of Sozialbau, stressed the importance of an efficient local management to the success of this pilot project which has meanwhile been copied in several other social housing estates in Vienna.
Christina von Schweinichen, Deputy Director, Environment and Human Settlements Division, United Nations Economic Commission for Europe (UNECE), Geneva

Wolfgang Förster, City of Vienna, Division for Housing Research and International Relations, Chairman of the UNECE Task Force on Social Housing

The UNECE guidelines on social housing

The International Symposium on Social Housing held in Vienna from 28 to 30 November 2004 marks another cornerstone in UNECE’s undertakings in the field of housing policy and in the development of the UNECE guidelines on social housing.

The housing needs of the socially vulnerable and disadvantaged have been a main focus of the Committee on Human Settlement’s work for many years. The Committee had in particular dedicated its in-depth discussions in 2001 and 2002 to social and affordable housing and to the role of urban development in facilitating social cohesion and security. The debates demonstrated the strong concern the availability of social housing poses for the Committee’s member states; as an outcome of the in-depth discussions, the Committee thus decided, during its 63rd session in 2002, to prepare guidelines on social housing.

Work on the guidelines started with a UNECE Workshop on Social Housing, which was organised in Prague in May 2003 upon an invitation by the Ministry for Regional Development of the Czech Republic and in co-operation with the European Liaison Committee for Social Housing (CECODHAS). The workshop was attended by policymakers from across the UNECE region as well as by representatives from the private and non-profit sectors. Together the workshop participants helped to identify the main topics to be addressed in the guidelines. In particular, participants stressed the need for encompassing and well-researched information on the different legal, financial and institutional instruments available for the provision of social housing.

Following the workshop in Prague, an international task force was established and in September 2003 began work on the social housing guidelines on the basis of the topics identified by the workshop’s participants. The task force comprised experts from across the ECE region and was chaired by Mr. Wolfgang Förster of the City of Vienna.

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The concerns of the socially vulnerable are an integral part of the Committee’s programme elements, in particular the country profiles on the housing sector and the guidelines on condominium ownership of housing for countries in transition.
Content and objectives of the guidelines on social housing

The guidelines on social housing address the institutional, legal and financial frameworks for social housing as well as the experience made with social housing design. They analyse the role of social housing policies for society at large. In particular, they aim at extending comprehensive and well-researched information on the different instruments available for the financing and provision of social housing in order to facilitate the decision-making process of policymakers. How to build up a social housing stock, how to ensure financing in a period of budgetary constraints, how to use social housing for promoting social cohesion and inclusion, and how to develop and apply appropriate legal and institutional instruments – these are only some of the questions the guidelines aim to address.

The four major areas of the guidelines

1 The role and evolution of social housing in society
   1.1 Housing policy goals
   1.2 History of social housing
2 The institutional and legal framework
   2.1 Institutional responsibilities at different levels
   2.2 Legal responsibilities at different levels
3 The macro-economic framework and social housing finance
   3.1 Social housing and the market
   3.2 Financing systems
4 Social cohesion and social housing design
   4.1 Social and functional mix in housing areas
   4.2 Quality and standards of social housing

Role and results of the Vienna Symposium on Social Housing

The Vienna Symposium 2004 offered an opportunity to present the draft guidelines developed by the international task force, and to discuss them with experts from the 55 UNECE member states and to enrich the compendium with examples of best practice. To ensure that the UNECE guidelines will be of true value to policymakers throughout the region, they were scrutinised by all major actors of the social housing sphere: social housing landlords, developers and housing associations as well as members of international and non-governmental organisations, who all contributed their input before adoption of the guidelines by the UNECE Committee on Human Settlements. The conference therefore provided a platform for delegates and experts from across the ECE region to contribute to an international dialogue on social housing.

Some of the key recommendations of the Vienna Symposium are:
-- not to limit the role of social housing to the provision of affordable housing to those in need of it. Social housing should be treated as an important tool to prevent social segregation and promote socially cohesive societies;  
-- to develop a clear strategy for social housing which signals to all housing market participants the planned approach, the state’s role in supporting it, and what is required from each participant to make this strategy work;  
-- to develop social housing within the framework of a city’s overall urban planning to avoid diffuse or mono-functional urban areas.
The development of the housing situation in individual countries is influenced both by the housing policy pursued by the government and by a number of external factors, such as the socio-economic and demographic situation, political, administrative and legal factors and so on, which are beyond the reach of housing policy. These external variables together with housing policy form the role, aims and different characteristics of social housing.

Main components of housing policies

1 General policies – creating a sound framework for a balanced housing market
   - Ownership and rent legislation
   - Mortgage market (availability of loans, interest level)
   - Supply policies (quantity and quality of housing production)
     - land policy
     - physical planning
     - competition between builders, enhancing research and increasing productivity in the building sector

2 Promotion of certain tenures in general
   - Owner-occupation
   - Social rented housing
   - Housing allowances

What is meant by social rented housing?

Social rented housing can be seen either as a broad concept, where rented dwellings are provided for a fairly large part of the population, or as a narrow concept, where dwellings are provided only for the most underprivileged segment of the population. It is important to consider the varying definitions of the concept of social housing in different European countries.

Dimensions distinguishing social housing from conventional private rental housing:

   - Public production support
   - Determination of rents (where cost-price rents and rent pooling are often used)
   - Social criteria in the selection of tenants
   - Restrictions on ownership of social housing (e.g. local authorities, housing associations, HLM organisations)
   - Specific legislation and authorities regulating the activities
   - Security of tenure
   - Tenant participation
Justifications for social rented housing

- Need for rented dwellings in general (especially for countries that have privatised their stock)
- Need for (moderately priced) rented dwellings for certain population groups, e.g. young households and students, people with disabilities or the elderly

These needs may arise from the fact that the rented housing stock is too small and that the private (profit-oriented) rented stock or the owner-occupied stock cannot provide dwellings suitable for certain segments of the population or cannot respond to the needs of a well-functioning labour market. In many countries, the differences in income levels are increasing (often due to high unemployment), which means that despite the fact that the general income level is rising, the need for social rental housing may also be growing. The goal to increase competition in the housing market may require new approaches, which could be social rented housing undertakings.

Lessons to be learned

In many ECE countries, the role of social rented housing has been important in creating an affordable, well-maintained housing stock. Social rented housing at its best should not only increase the access to housing but should also enhance a range of features such as quality (environment, high architectural standard, energy efficiency), efficient management (rent collection, regular maintenance and repairs, tenant participation, organisation of tendering in construction projects) and the consideration of life-cycle aspects in the planning of new investments. Yet there are also negative examples: social housing areas often end up as large-scale apartment-block housing areas in which regular maintenance is in some cases neglected. The population structure is often one-sided, representing predominantly low-income population groups and immigrants. Integrate social rented housing with other tenure and ownership forms (especially with owner-occupied housing stock)

- Keep social housing architecturally similar to other production segments
- Prevent segregation of housing areas
- Maintain the social housing stock regularly
- Make sure that social housing undertakings have a high level of professional management skills
- Emphasise the need for special skills, e.g. the capability to integrate social aspects into management
- Take a comprehensive, multifaceted approach to tackling social and other problems in existing housing areas. The most important lesson learned is that an early response to the first negative signs (e.g. increasing resident turnover) is best. An early response helps to prevent a negative spiral that will gradually worsen the reputation of the whole housing area.
Conclusion

A sound and effective housing policy requires a comprehensive set of different tools. A country must take the overall housing situation into account when choosing different tools to support the socially disadvantaged in meeting their housing needs. For example, the Western European experience suggests that production subsidies should be used, especially when the need to increase housing production and renovation is at its peak, and that these subsidies should be gradually reduced and the proportion of tenants receiving housing allowance increased as the overall housing market situation changes.

-------------------------------------------------------- REACTIONS

Economic situation influences social housing policies

The role and evolution of social housing should be analysed and evaluated by taking account of a certain economic situation as well as of specific policy goals by clarifying the government’s rationale behind a certain decision taken in a certain economic situation and in a certain period of development, Doris Andoni from the Ministry of Public Works in Albania stresses. For example, what was behind the decision of the Swedish government in the 1960s to start building one million dwellings, or what motivated the Dutch government’s decision in the early 1990s to withdraw from housing provision and to focus on housing revitalisation?

Furthermore, Doris Andoni emphasises the long tradition of social housing in Western European countries. “Western Europe has a history of 150 years of social housing; for countries in South-eastern Europe, this has its positive and negative aspects. We have no experience, we have to start from scratch.” Andoni is convinced that the transition countries can make use of the Western European experience and thus avoid mistakes. “But can we duplicate this history of 150 years in 10 years?”, the housing expert from Albania asks. These countries have to create the legislative and institutional set-up as well as the financial instruments from scratch.

Azer Khanlarov from the State Committee for Construction and Architecture in Azerbaijan describes the tough conditions for the development of social housing policies in the rather unfavourable socio-economic condition of his country. Azerbaijan, being a part of the Soviet Union, had one of the lowest indicators for housing provision among the Soviet republics. The process of first privatisation of the housing stock is still ongoing. Furthermore, a municipal form of management is just being established in Azerbaijan. Due to political difficulties, creating a strong, self-sustaining and financially secure and independent local authority following the overall European concept is not possible right now. “Therefore all social programmes, including social housing, are being developed at a national level and implemented through special funds and agencies with the involvement of the local workforce and specialists on a contract basis”, Azer Khanlarov explains.

Khanlarov further emphasises that when speaking about the role of social housing in society, it is necessary to focus on a number of important and determining factors that should also be considered in the guidelines:

--- the readiness of bureaucratic structures, especially at the local level, to solve the problems and tasks they face;
--- the lack or insufficiency of a national legislative basis for urban planning and housing, particularly at the local level;
--- insuffciently developed complex national criteria for assessing the degree of social housing needs depending on the income of families and individual citizens and other indicators;
--- the incomplete mechanism of registering country (cottage) housing as part of the total housing stock;
--- the lack of highly qualified professional personnel for the solution of problems relating to spatial planning at the local level, despite the great number of architects and urban planners.

“It is of critical importance that the UNECE guidelines we are discussing provide the possibility of such different approaches and leave a wide leeway of creativity for the solution of problems by each country in the context of its peculiar characteristics, yet on the basis of overall European strategic principles”, Khanlarov concludes.
**Defining the demand**

Hubert van Eyk from the Ministry of Housing, Spatial Planning and the Environment in the Netherlands focuses on the question of how the demand for social housing is actually determined. “Much depends on how social housing is defined”, he remarks. He finds it interesting that no clear definition is given in the guideline documents. The title of the relevant chapter is interestingly formulated as “The role and definitions of social housing in society”; however, we should not work towards a theoretical definition, the Dutch expert points out. “We know what we are talking about – housing that has been subsidised, that refers to a certain maximum buying price or rent and is at least meant to house lower-income groups”, he further explains. Conversely, lower-income groups do not always live in social housing units but in other segments of the housing stock. Taking the Netherlands as an example, 35% of the total housing stock is supposed to be social rental housing. It is less known that many of these flats are occupied by households who could afford to live in more expensive dwellings. Almost 50% of the cheapest part of the housing stock is occupied by people who could reasonably live in another, more expensive sector of the market. Van Eyk recognises a considerable degree of mismatch, not only in the Netherlands. “No figure in the UNECE document points out this question of unintended occupation of low-cost houses by higher-income groups”, he criticises.

The general statistical definition in use is determined by the number of existing dwellings and the number of households at a certain point in time – a very rough method providing no information on the kind of dwellings, the number of dwellings needed in terms of size, price level, etc. over a period of time. Consumer needs and preferences are not assessed by that method, van Eyk criticises. Therefore the Dutch administration attaches great value to regular housing demand surveys in order to match the need. “I’d like to suggest that the idea of these surveys should also be promoted in the countries of the ECE region”, van Eyk recommends.

**Privatisation of the housing stock**

Decreasing rapidly in volume, the number of social housing flats is left to the underprivileged groups of society, as Magnus Hammar, Secretary General of the International Union of Tenants, contends. In most cases, the process of social housing privatisation is irreversible, devolving from municipalities or the state to the private sector but rarely in the opposite direction. Most countries do not construct as much social housing as is needed. In Sweden, municipalities had to buy back houses they had sold before to the private sector in order to guarantee housing for vulnerable groups. Rents have been deregulated in most municipal flats over a short time; yet tenants have low state pensions and are unable to afford the new rents.

**Tenant participation**

Tenant participation is taken for granted in most countries in Western Europe, especially in the Netherlands, Denmark, Norway, Belgium, Austria and Sweden, but very rarely is discussed in Eastern Europe. “From my point of view, tenant participation is crucial for the success of the relationship between state, municipality or private housing sector and their customers, the residents”, Magnus Hammar states. He regards well-functioning communication channels between tenants and owners as much more sustainable and effective compared to a situation where landlords consider tenants merely troublemakers. “Where we identify a larger amount of social trust and confidence in the authorities and between the citizens themselves, these societies tend to have better economic growth, lower crime rates, a healthier population and to be more democratic. The existence of safe, sound and affordable housing – whether social, private or other forms of housing – is a key factor here”, Magnus Hammar concludes.
DISCUSSION

In the discussion following the presentations and reactions the panellists had the opportunity to further specify their positions, while at the same time the audience actively contributed to the debate with additional considerations and recommendations.

The guidelines: advocacy tool or agenda-setting document?

The question "what are these guidelines meant to be?" was raised and clarified during the discussion. "Are they meant to tell people how to develop social housing? Are they meant to be an advocacy tool to persuade governments that social housing is important? Are they something in-between – are they an agenda-setting document?", Emiel Wegelin from UrbAct (International Advisory Services for Urban Action) asks. He suggests that the document at the current stage is closest to this intermediate level, a kind of agenda-setting document.

Christina von Schweinichen from the Environment and Human Settlements Division of the UNECE explains that the guidelines are meant to provide a common understanding on the role of social housing, mainly through good practices and experiences. "There exists more than just one definition of social housing, but we have to have a common understanding. The guidelines should serve as a tool for policymakers to understand that social housing is possible in their countries, which is especially important for the countries in transition", the UNECE expert states. Therefore the guidelines mainly address policymakers and can be seen as a tool for assessing policy options.

Definitions. Social housing is often defined from the providers' perspective, as an NGO representative criticises. He suggests looking at the definition of social housing also from the perspective of people experiencing housing exclusion. From that viewpoint, social housing is simply "housing these people can access". Both sides of the definition should be considered when talking about social housing. One discussant criticises the use of the term “tenant involvement” in policymaking. “It is time to get rid of this overused phrase and replace it with something less patronising and more active”, he points out and instead suggests the term “tenant action forum”.

Surveys. Do surveys make sense? Many housing associations in England conduct surveys of tenants. A member of a housing association in London calls this "an enormous waste of paper". Instead, he suggests falling back on interested tenants and having them do one-on-one surveys with fellow tenants in order to get a better picture of the situation. In the course of the further discussion, the importance of surveys in general is stressed by several discussants. Especially in countries like Montenegro, where a surplus of houses exists due to the fact that a large share of houses is used as tourist homes, surveys would be of great importance in order to identify the real demand.

Quality. The whole issue of quality needs to be linked to affordability as well as to time and space, Doris Andoni from the Ministry of Public Works in Albania points out. Housing production should be of better quality than the existing stock; this means that new social housing should change the stock for the better, Martti Luujanen from the Ministry of Environment in Finland remarks. He suggests that the existing stock should be used for the provision of housing for low-income families. In terms of sustainability, what is needed is not only new production but also renovation and upgrading of the existing housing stock. And Emiel Wegelin underlines, "It could be a contribution to housing policies in transition countries if we can act as advocates of housing renovation".

Employment impact. Social housing does have an impact on employment. "From Western European history, we know that about three jobs are created in the economy for every job in housing", as a discussant puts it.

Sustainability of programmes. Projects like the Serbian case presented as a best-practice example often face the problem of sustainability when financial support runs out. In the Serbian case, the project was designed for sustainability, and the local community is interested in expanding the project on its territory.
Defining the processes and the principal actors in institutional frameworks

Helping policymakers define a clear, coherent and effective framework for the delivery of housing policy can be seen as the essence of this chapter. Institutional frameworks need to be designed, developed and adapted to achieve coherence and to be effective in delivering housing policies. Unlike architectural master-plans, the difficulty with regard to institutional frameworks lies in paying attention to the people in playing their part and making the frameworks effective. There are 55 countries in the UNECE area, and almost as many different types of institutional arrangements are already present there. So this chapter is no detailed design or prescriptive instruction on how institutional frameworks should be established. Rather, it tries to identify the important characteristics of the various institutional frameworks necessary for the orderly and effective delivery of social rented housing activities. The chapter also attempts to stress that an institutional framework is the instrument countries require in order to achieve their policy objectives. Institutional frameworks are dynamic, therefore they must be capable of change and adaptation to a particular situation, as the respective countries change and advance. Moreover, institutional frameworks need to be stable because the actors in social housing must be able to plan and act with reasonable certainty about the environment they are operating in and have some clarity about the role they are expected to play in social rented housing.

The chapter proposes a working definition of the principal processes covering construction, development, ownership, management and strategy. The chapter provides recommendations on how the different actors can most effectively interact in each of those key processes. The examples and recommendations included can be helpful in indicating how some of these ideas have been applied in practice in different parts of the ECE region.

The closer the particular process is to a household or tenant, the stronger is the argument in favour of devolving that responsibility to a lower local level. It is suggested that strategies are better dealt with at a national or regional level, but when it comes to the management and maintenance of social rented homes, this is a task better done at a very local level, particularly involving tenants.

It is essential that the institutional framework be designed for the collective and individual well-being of the citizens.

Role of the state

The state must act in a strategic role. It must provide the resources to give effect to policy priorities where the market does not act effectively. It has to insure that the legal framework is clearly codified and consistent, providing different parts of the state with different powers to act and offering clarity on the legal structures required for ownership and management. The important role of the state lies in trying to support the actors in the development and performance of their roles.

Role of the private sector and voluntary sector and their activities

The private sector is essential for many of those processes, particularly in the construction and funding of social housing and, in some parts of Europe, increasingly also in the management of social rented housing. It is reasonable for the state to set boundaries and regulate the activities of the private sector. The state must also allow sufficient profit to private and voluntary sector providers so that they can cover the risks they bear by participating. The state could usefully provide incentives to the private sector to act sustainably, particularly in the field of construction.

The role of tenants and the integration of their voices into the development of social housing

We must understand how we can use frameworks to integrate citizens and tenants effectively as individuals and communities into each of these processes. How can we improve our description of the options for integrating the individual and collective voices of social housing residents in decisions about the homes they live in?
PRESENTATION OF THE UNECE GUIDELINES: THE LEGAL FRAMEWORK

Iris Behr, Institut für Wohnen und Umwelt, Darmstadt

The right to housing and its implementation

It is not all that important whether the right to housing is laid down in the constitution. Yet the legal framework is necessary and helpful – law is a means to politically and socially agreed ends.

Countries have embodied a wide range of legal definitions of the target groups of social housing. Target groups will become more specific and restricted in the future. To give an example: until 2001, the aim in Germany was to support wider parts of the population; now the specific target group is defined as those households which are unable to find decent housing in the free market.

Current practices across the region

1. Tendency of the state level to withdraw from housing policy, shift to the local level (decentralisation plus privatisation)
2. Housing policies are increasingly implemented at the local level; while this is hardly new for federal systems like Germany or Austria, it is a novelty for formerly rather centralised countries
3. Increased co-operation between local level and private actors is required, e.g. housing companies, housing co-operatives, private developers

Which legal entities are important?

-- Central level
-- Local level: has to know what tasks it is responsible for and which tasks it should implement on behalf of the state and therefore should receive state funding for
-- Private actors: housing companies, co-operatives, housing developers, landlords – all of these contribute to social housing supply
-- Inhabitants: increasingly important actors

Contractual agreements

A great variety of contractual agreements exists in the various countries. Traditionally, the full-service concept for housing companies exists, ranging from construction to maintenance, renting and selling flats. Gradually, however, contractual agreements of public-private partnerships are taking over. In this model, formerly public tasks are executed and often financed by a private partner, i.e. a developer. The main reason for this development is the fact that public bodies can no longer afford to finance the whole range of tasks by themselves. Generally, these contractual agreements are based on statutes of housing or planning acts.
Indicators

- Housing finance law (as a support for social housing)
- Rental law (find a balance between tenants’ and landlords’ rights)
- Prevention of homelessness (central area for co-operation contracts to include NGOs and other actors)
- Condominium laws
- Building laws and standards of planning, construction, urban renewal
- Public-private partnerships
- Transformation of EU legislation
- Programmes and tasks should be accompanied by agreements to clarify which level is to pay for their implementation

-------------------- REACTIONS

EU influence on legislation

It is important that governments should seek to define the content and role of social housing, Angelo Grasso, President of the European Liaison Committee for Social Housing (CECODHAS), stresses. “I see from a comparison of the laws passed in the various member states that there exists a body of laws but no overall strategy”, the expert declares. Moreover, if we consider the fact that competences are being transferred from national states to the regional and local level, the degree of confusion becomes enormous. “Meetings like this conference serve to create pressure vis-à-vis legislators. In the field of social housing, no exact, concrete data are available that could be drawn upon – also by EU policy. We as CECODHAS have the additional task to ensure that data provision”, Grasso explains. To meet this need, CECODHAS organises a European housing observatory which will provide data and know-how for all member states that want to make use of this material.

“There is an important to work on the language and laws, and on their comparison, together with the EU because Europe will dictate social legislation in this new millennium – this is a viewpoint that is not yet sufficiently picked up by ministers within the European Union”, Grasso concludes.

Special challenges for countries in transition

Central European countries and countries in transition have had to address social housing policies since the mid-1990s. Each country has developed certain models and instruments for social housing. Nevertheless, a comprehensive vision in terms of social housing is still lacking, Josef Hegedüs from the Metropolitan Research Institute in Budapest admits. “We could not get advice on issues from the guidelines because this is a very country-specific issue”, Hegedüs considers. These countries are going through a lot of legal and institutional changes. It has to be taken into account that the countries in transition face high unemployment, a huge decrease of real incomes and mushrooming costs. The Hungarian expert points out that ten to fifteen percent of Hungarians cannot pay for heating, water and the like.

Starting with the needs of target groups

Institutional and legal arrangements are the cornerstones to facilitate sustainable housing development. Selman Ergüden, Head of the Housing Policy and Development Section of UN-HABITAT, stresses the importance for policymakers to start with the needs of the target groups when defining social housing policies. Nati Jokhadze from the Ministry for Economic Development in Georgia also highlights the fact that target groups should be identified for whom the legislation and institutional framework is to be improved.

Examples from Georgia and Germany

While Germany does not face severe problems with housing, Georgia has to deal with a problematic housing situation. The main problem in the housing sector is the huge percentage of so-called “poor owners”, Nati Jokhadze explains. Approximately 70 to 80 percent of the housing stock is in a very bad condition, and owners are unable to provide maintenance. A lack in institutional arrangements as well as a lack of legislation on social housing are parts of the problem. As target groups for whom the legislations should be improved, Jokhadze identifies about 400,000 displaced persons in Georgia, a high percentage of unemployed people, low-income families, homeless people as well as eco-migrants temporally living in different places. “A legal and institutional framework for
Georgia should take account of these problems specific to our country”, Jokhadze concludes.

In Germany, people are very content with the provision of housing in general, Adolf Völker from the German Federal Ministry for Transport, Construction and Housing states. Substantial housing production – about four million dwellings were built over the past few years, some of them for social housing but mostly in the private rental sector and private owner-occupied sector – has created a balance between supply and demand. Nevertheless, with about six percent, the share of social housing in the total stock is very low. “We underestimate the role of social housing. We had a lot of investment in social housing, especially during the post-war period. In the 1950s and 1960s, we had about two thirds of housing production in the social sector, but this sector is decreasing due to the fact that investors pay back their mortgages and subsidies and are no longer obliged to fulfil social criteria”, Völker considers. Thus social dwellings changed to the private market, and the role of social housing is decreasing – also in the qualitative sense. “It is no longer directed at broad strata of the population; rather, we concentrate on households belonging to the so-called ‘vulnerable groups’”, Völker adds.

**Recommendations for the guidelines**

The guidelines underline the necessity for the state to create a very precise definition of the role of social housing. Social housing should be used together with other instruments, Adolf Völker stresses. In addition, Josef Hegedüs also points out that "social housing must be part of social policy, part of the whole benefits programme.”

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**Laws – the basis for social housing development?** Legal frameworks are particularly important for countries in transition. Emiel Wegelin identifies a need for harmonisation with EU legislation although he considers that “perhaps there should be a focus on learning by doing and not necessarily on adopting new legislative provisions if you could maybe work with the old ones.”

The development of institutional and legal frameworks is a continuing process, nothing started from scratch, Selman Ergüden points out. Therefore every country has its own regulations relating to different aspects of housing development. Any need for a new focus would concern the question of how the framework can be improved. Discussants from transition countries point out the importance of obtaining information about the first steps taken in countries like Austria regarding the building of institutional frameworks in order to draw on these countries’ experience.

Jozsef Hegedüs considers that “in the beginning, there existed the illusion that if we have a nice law everything will be solved sooner or later, but this was an illusion”. He suggests that legal issues have two aspects. On the one hand, the legal environment has to be improved to provide more security for low-income households. On the other hand, it could be understood as a message to the actors to behave in a certain sense. Institutions are needed in order to keep programmes sustainable because a country needs the capacity to repeat programmes once implemented with European or ECE money.

"We cannot establish stable social housing policies if we have no laws", a discussant from Latvia puts it. She further explains that there is a big difference in transition countries concerning institutional frameworks and the capacity to implement housing policies. Therefore much more attention has to be paid to the division of responsibilities at these two levels. The problem in most European countries is that they have legal constitutions that do not correspond exactly to real-life practice. This connection is very important and should be embodied in the guidelines, a representative of the Council of Europe considers.
In terms of developing social housing, law is one element. Nevertheless, it is not just having a law about housing but developing the regulatory framework around the whole issue, such as the choice of beneficiaries, as one discussant puts it. And, of course, money should be available for efficiently implementing laws and managing resources.

“However, we should be careful not to underestimate the importance of laws and legal arrangements, because it is still true that the countries with the best laws have the fewest problems with housing exclusion. For example, Scotland is the only country in Europe that stipulates an enforceable right to housing. I have the impression that this works. The same goes for constitutions; even if the right to housing embodied in a constitution is not immediately enforceable, it does create a framework,” as another discussant points out.

Embedding social housing in a wider context of social issues. Housing issues in transition countries are covered by legislation above all as a social issue. For the majority of these countries, the development of the housing sector will correlate strongly with the social welfare system because we are witnessing very liberal welfare states in these countries, as a discussant from Zagreb puts it.

The majority of transition countries are faced with the question of modernisation of all existing institutions. It is suggested that the guidelines should specifically outline the housing issue as a political priority to render it applicable in those countries as well.

The point to link up social housing provision to other social issues is made by a discussant. In many countries, social housing clients are very vulnerable groups, such as disabled and homeless people, who require social support to sustain their tenancy. Adolf Völker also stresses the importance of solving social problems around the housing problem. A tenant from England reports that it is left to charities in his country to provide housing for vulnerable groups, and many of these charities have to spend a lot of energy to provide housing whereas they actually could assist these people in other ways.

Role of the local level in the implementation of laws. Iris Behr identifies municipalities as important facilitators, as bodies that have to bring together the relevant actors in order to implement laws. It is also the local level that has to focus the financial means and co-operate with higher levels in times of scarce resources. A discussant from Slovakia stresses the problems his country still faces with the implementation of housing legislation introduced in 1998. Local (private) actors such as construction companies or developers are often inexperienced in this area. Nevertheless, even if the legislative framework is not excellent, even if there is a turbulent environment, it is imperative to start implementing social housing policies.
**Building trust and capacity.** "The institutional and legal framework does not exist in a vacuum", Andrew Dench maintains. Linking it to other chapters of the guidelines, particularly the chapter on social cohesion, is necessary. "Developing an effective institutional framework is not simply a process of administrative design and bureaucratic implementation; it is furthermore essential that there be political leadership, trust, integrity, clarity and transparency in the operations of the various actors", Dench says. As a recommendation for the guidelines, he suggests that the task force should think about how to describe that particular element – building trust – in the paper as a very important point. Angelo Grasso stresses the importance of putting the issue forward also at the EU level. "We have established the Social Housing Intergroup in the context of the EU Parliament because the social housing problem is one that really concerns most citizens.”

**A protracted process.** Law is a necessary but not a sufficient tool. "If you look at countries where laws have truly taken effect, this has always happened in the context of a protracted process, accompanied by political intent and by appropriate financial means – all these factors have to be taken into account in implementing social housing policies", Iris Behr concludes.

"The chapters we are talking about are not intended as abstract, they are very much intended to help us to work in the here and now with the actors concerned to achieve the objectives we have", Andrew Dench repeats. Therefore this chapter is not to suggest a design of institutional frameworks. Emiel Wegelin also points out that the chapter should be discussed in a more process-oriented manner. The chapter should try to capture the dynamics that result from a diversity of opinions on what legal provisions should be available. Particularly in transition countries, there is a tendency to remedy things through additional laws; but often this can also be done within the existing legal framework. In his concluding words, Wegelin defines the continuing need to build institutions and capacities; this applies to both the transition countries and the developed countries of Europe.
PRESENTATION OF THE UNECE GUIDELINES: THE MACRO-ECONOMIC FRAMEWORK

Alexander Puzanov, Institute for Urban Economics, Moscow

Subject area of economics of social housing

-- Market failures justifying the need for social housing
-- Comparative effectiveness and efficiency of various models of subsidising
-- Re-distributional aspects of social housing policies
-- Social housing externalities
-- Other aspects of the social value of housing value

Economic justification for the existence of social housing

Public funds are drawn upon to secure housing. These funds should not only be used as a demand-side subsidy; rather, there is an economic justification for providing some portion of these public funds for maintaining and developing the social housing stock. The need to ensure a minimum level of housing consumption to prevent negative externalities related to crime, health, etc. justifies the existence of this housing sector in most countries.

Most serious market failures

A series of market failures can be identified:

-- lack of housing investments as a result of lack of information
-- difficulties in adequate and timely responding to price messages of the market
-- risk of adverse externalities associated with housing sector development in a competitive environment (slums and homeless people)

These market failures are followed by the long-term risk of housing shortage and the short-term risk of sharp price variations both at the national level and in specific locations. These short-term risks will be more important in the coming decades in all countries of the region.

Specific risks of transition economies are associated with a lack of knowledge regarding decision-making in the design and management of social housing on the part of new homeowners and society as a whole. Mutual obligations between state associations and individual households are not properly formalised. The development of legislation would help a lot here because it would clarify the situation. The lack of transparency itself is a big challenge to transition economies; the “poor homeowners” phenomenon (a situation when poor owners are unable to provide sufficient finance for their housing) is a source of imminent social problems of local communities. It will be necessary for governments to apply social housing policies; the sooner this problem is addressed, the less costly it may turn out.
Conclusions

-- National social housing policies reflect characteristic features of market failures as well as financial risks associated with them.
-- The economic behaviour of large population groups may be influenced by social housing policy.
-- Significant change in various market failures and risks are usually discussed in connection with social housing.
-- The social housing sector in the region has been shown to cope with the new challenges observed.

Recommendations

Policies should be developed and assessed on the basis of a range of criteria not limited to the immediate tasks of social housing. These policies should not just follow economic realities and try to justify them. A more active co-operation of the public and private sectors would provide a flexibility in social housing that is sorely needed in an era of a globally flexible economy. An exchange of best or advanced policies and practices of housing management between public and private sectors should be enhanced. There is a real need in clarifying all housing sector-related public obligations (both explicit and implicit).

PRESENTATION OF THE UNECE GUIDELINES: THE MACRO-ECONOMIC FRAMEWORK

Claude Taffin, Union sociale pour l’habitat, Paris

Financing new investment in social housing requires a long-term view. It is recommended to privilege a global approach including both investment and operating costs. The key issue is rent setting; it is therefore recommended to set rents according to the cost-rent principle. Rent calculations should be based on the actual total cost of investment account and operation account, which should be considered together. Yet it is not only a matter of rent setting according to accounting rules – we also have to make rents affordable to low-income groups. This should be done by using object and subject subsidies, not by setting rents at a low level. Object subsidies are more or less equivalent to “bricks and mortar” to production or the supply side. Subject subsidies are housing allowances; they may also be called consumer subsidies or demand-side subsidies.

A too wide gap between social and market rents implies negative effects.
Decisions to be taken by housing policymakers

-- Rent setting
-- Good balance between object and subject subsidies
-- Loan securities, direct subsidies and own funds

Rent calculation is to be based on actual investment cost.

Market finance is always more efficient than public finance. Market finance at least requires macro-economic stability and a well-functioning and developed financial system. Even when these conditions are supposedly met, there are further conditions for financing social rented housing, like e.g. stable access to long-term credit for social landlords.

Object subsidies are the counterpart of the social commitment on the part of landlords and should be proportionate to this commitment. They should be associated with controls on various costs.

The “ex ante” calculation (cost-rent method) provides a good overview of balances of investment and operation accounts. However, this is not a panacea, because it is impossible to make a forecast for 30 or 40 years. Yet it provides at least an overview of future balance operations.

The use of own funds in social housing finance is a rather political issue. In general, this cannot be a sustainable policy, except in some countries like the Netherlands, France or UK, where the amount of new social housing is relatively small compared to the stock. It should be limited to particular circumstances, e.g. when housing needs are massive and land costs are high, when access to credit is limited for macro-economic reasons, or when subsidies are scarce. The way of generating own funds is to sell existing property to sitting tenants. There are some other ways of generating low-cost resources. Revolving funds (Austria, France) use a mix of external (earmarked taxes) and internal resources (loan returns). Furthermore, the role of international banks (EIB and CEB) should be mentioned. Eligibility for programmes has to be checked because these cannot intervene that easily; EU funds, too, may be used in urban renewal policies, except for housing.

Object or subject subsidies?

It is usually considered that housing allowances are the most flexible way of making rental housing affordable to low-income households, as they can be rapidly adapted to household income composition. However, this has little impact on housing supply. Housing allowances and object subsidies should be used in parallel, in particular if housing needs remain massive. Housing allowances
require relevant and up-to-date information on household income and composition; yet this has little impact on housing supply. Object subsidies should be transparent and measurable. Unpredictable subsidies should be avoided; by the same token, subsidies creating long-term liabilities should be avoided.

There is no ready-made recipe that can work universally. There are a few basic principles; the rest is more a matter of not adopting models, but of adapting them to the present and local situation.

---------------------------------- REACTIONS AND DISCUSSION

Experiences from Poland, Montenegro and Slovakia

“In Poland, we still observe a quantitative shortage of dwellings, which is not very common for the countries in transition in Eastern and Central Europe”, Alina Muziol-Weclawowicz from the National Housing Fund of the National Economy Bank in Poland reports. Poland also has to face a quite sophisticated but unstable housing policy whose political priority is very low. The budgetary spending for housing is equal to 0.3% of the GDP, which means that as far as spending is concerned, Poland is much more similar to Western European societies, where basic housing needs are largely satisfied, than to the Central European region. Furthermore, a huge renovation gap can be identified. Almost 2 million dwellings in Poland may be categorised as substandard.

In Montenegro, the total number of dwellings is higher than the number of households, a first result of the housing policy, as Aleksander Radulovic from the Association of Brokers of Montenegro reports. “We started the transition process in 1991 and after the privatisation of housing stocks, we became a country of poor homeownership”, says Radulovic. The newly built dwellings are mostly built as seaside tourist homes. Unfortunately, a lot of these dwellings in the best locations of the country are left vacant, Radulovic further considers.

“In Slovakia, we had to start from the very beginning, similar to the South-eastern European countries today”, Elena Szolgayova from the Ministry of Construction and Regional Development in Slovakia says. The rich experience of developed ECE countries has been of considerable help for Slovakia, the Czech Republic, Hungary and Poland in understanding the processes behind a well-structured social housing policy. The Slovak case may be described as a relatively optimist and satisfactory attempt on the part of the state to cope with the needs of target groups. However, the weaker the economy, the higher the proportion of the population in need of public interventions. To cope with this contradiction, a legal framework is considered very important.

“We are in the so-called ‘transition economy trap’, where we have to co-ordinate our activities since individual measures alone do not help”, Radulovic points out. He mentions the example of Russia, where 27 federal laws are being adopted and a new housing policy agenda is being set. The expert from Montenegro pleads for a comprehensive approach to housing policy in transition economies.

“Poor owners” and the problem of renovation

The problem of “poor owners” is identified as a crucial issue by panellists. “Usually, social housing policies are concentrated on low-income families and on providing them with housing, but we have a lot of low-income families who are owners, although they are not aware of their duties and unable to fulfil them”, Elena Szolgayova explains. In this connection, the experts underline that the whole issue of renewal and renovation is of great importance for transition countries. “We cannot solve this problem quite without international interventions”, Muziol-Weclawowicz explains. And Szolgayova likewise points out that “it is important to divide the responsibilities in the renewal process between the state and the municipalities. Models of public-private partnerships would also be a solution.”

Need for stability and a long-term perspective

Social housing finance in transitional countries is changing; certain programmes are often exposed to vehement criticism from both sides – from politicians, who are unsatisfied with short-term results of instruments, as well as from the consumer side, whose interest is very particular and very narrow. There is a need for medium-term or long-term perspectives on social housing policy, especially
as far as the stability of the housing finance system is concerned, says Alina Muziol-Weclawowicz. “To establish finance and policy instruments, we need time to build institutions, to promote the system, to promote good-practice examples, and we need also some time for a rational evaluation of the programmes”, the expert from Poland considers. Social rented housing cannot fulfill its mission without a long-term perspective and reliable financial support. “Without a medium-term perspective, we cannot think about social rental housing as a tool for mobility of labour, a tool for keeping a good social mix and a tool for competitiveness and effectiveness of the system”, Muziol-Weclawowicz highlights.

As a long-term perspective, housing finance and housing policies need political support, Aleksander Radulovic stresses. The continuation of housing policies should be guaranteed even in case of a change in government. This is especially important for the macro-economic stability for housing finance, and the financial stability for investors is equally important, Radulovic adds. However, it should not be forgotten that politicians think in their own political cycles of usually four to five years. Within this perspective, interest-rate subsidies are much more interesting because this allows helping more people. As a result, it will be the next political cycle that must bear the negative effects of this approach.

The cost-rent principle

Adolf Völker identifies the biggest problem in the cost-rent principle applied in social housing. “It sounds reasonable to get tenants involved in social housing financing. Conversely, our experience with a developed free market is that you observe that cost rents are higher than the rents developing in the private rental market”, Völker explains. Guaranteeing cost rents creates an incentive to increase costs. As a possible solution, the German expert suggests cost control and competition, respectively. “For this reason, we have tried to involve private investors in the supply side and made positive experiences”, Völker concludes. But even with control and competition you have higher cost rents compared to the market rents of the existing stock, Claude Taffin considers. Emiel Wegelin points out that there is a need for some type of regulation or accreditation mechanism that safeguards the use of public funds as well as providing incentives for private financiers. And Martti Lujanen agrees that competition as well as financial mediators are important.

The chapter on the financing of social housing offers an excellent description of the instruments available for coping with this very basic issue in housing policy. Nevertheless, it is important to also visualise the processes of housing financing, not only the available instruments as a kind of static element. Aleksander Radulovic suggests enhancing pilot projects in social housing and using European Investment Bank funds to develop such projects. In principle, these EIB funds are available also outside the EU region and could be tapped especially for renovation. The experts moreover recommend not to mix financial needs and subsidy needs – often grants have been used to solve financial needs, which is very costly, as a grant is the most expensive form of financing. In many cases, there is a need for subsidies in the first years only. A combination of different forms is crucial here.

The European Structural Funds should also be used more flexibly towards housing issues, a panellist suggests. In addition, European financial institutions should be encouraged to financially support the upgrading of the housing stock. Furthermore, awareness-raising and education of politicians in this respect is also considered important by the panellists.
Remarks on the definitions of “social housing” and “social cohesion”

Social housing can be defined from the perspective of housing providers and fund providers – this is the usual definition. It would be useful, however, to look at the perspective of people in housing need. From their perspective, social housing would be “housing to which they have easy access”. We should rebalance the definition of social housing from time to time because the perspective of the users is easily forgotten.

Social cohesion is a concept that comes from international intergovernmental forums such as the OECD and the Council of Europe. Sceptically speaking, for these levels, this is merely a vague concept for reaching joint agreements between policymakers active in these fields. In the context of the social housing guidelines, it is probably better to talk about social inclusion.

Social cohesion is first of all a societal concept with many different dimensions where social housing has a role, but not a key one. Social inclusion is an individual concept where social housing actors do have a key role. Social cohesion may in some aspects operate against social inclusion. Socially coherent societies may exclude certain parts of the population. Therefore social inclusion is preferable as a concept for social housing, it is suggested. Social inclusion moreover is a concept with many dimensions – the focus should be put on housing inclusion.

Additionally, the chapter provides an overview of the current situation with regard to housing exclusion and the social housing sector. In terms of exclusion, we see a growing part of the population experiencing housing exclusion. Increasingly, even medium-income groups in urban areas are confronted with the problem of affordability. At the same time, there are very poor and vulnerable groups who continue to experience housing exclusion as well as problems related to their other needs. In most countries, these people do not have the option to find housing solutions in the private market.

The social housing sector is relatively small in most countries. We have to take that into account when defining the role of social housing actors.

The role of social housing actors to promote housing inclusion – some recommendations:

1. Social housing actors should target people experiencing housing needs.
2. Social housing actors should provide additional services for these people beyond the provision of housing as such. This should be done in co-operation with organisations experienced in providing these services.
FEANTSA has compiled a list of housing need categories; four categories are distinguished:

-- people who are roofless,
-- people who are houseless,
-- people who are inadequately housed, and
-- people who are insecurely housed.

This sort of typology is much more effective than e.g. focusing on large families or immigrants. One argument against targeting is of course the financial aspect. Nevertheless, we have to provide a social mix in housing because this is the only way to ensure sustainable communities. However, although we do not want to argue against a social mix, we cannot use this argument against housing the poorest, as is often done across Europe. Another argument we hear is that vulnerable groups do not have housing problems but other problems. This is true in many cases, but these groups do have housing problems as well. In order to address their other problems, they have to be put into normal, long-term housing.

PRESENTATION OF THE UNECE GUIDELINES: WOMEN AS A TARGET GROUP FOR SOCIAL COHESION

Emmy Galama-Rommerts, International Council for Women, Zaamslag

It is important to focus on the aspect of women and social cohesion in housing policies, because half the population is composed of women and girls. Having children is the biggest poverty risk in many countries. During the past 20 years, an increasing number of people in Europe were excluded from labour, education, social and health services. The effect was not only economic but also social, cultural and political. Especially women migrate from rural areas to the cities for many reasons – always expecting a better life and home. A UN-Habitat publication shows that most migrant women live in urban ghettos. We observe a "feminisation of urban poverty" that especially affects single mothers and low-income families with children. These vulnerable groups should have access to subsidies. Social housing and subsidised housing can be a key to overcoming that problem. For families, segregation also means a lack of access to social services (e.g. social care for the elderly and disabled, for children, etc.). As a result, mothers can work less, and there is less income for the family. This negative spiral exacerbates poverty.

Women as housing experts

Women live and often work in the home and therefore have good understanding of housing quality. They can address issues like social safety through e.g. lack of street-lighting, importance of community centres, safe playgrounds, lack of daycare nurseries, etc. In the Netherlands, there exists a tradition of over 100 years of social housing. It was already suggested in 1920 that women should have a voice in planning and housing matters. After the Second World War, reconstruction was organised by women – because of their daily experience in the home, they knew what was right and wrong in housing planning.

To combine work and family care is a problem for women. We should promote the possibility for women to be trained and raise their voice in meetings with local authorities and in the planning of new houses and neighbourhoods, so that their needs will be heard.

Spatial planning of cities, towns and neighbourhoods is needed for good social cohesion. Housing is more than bricks and stones. People have to live, work, care, rest and relax in their living environment. The more inhabitants feel at home, the more social behaviour and social cohesion will be enhanced. The planning of factories and shops together with houses, schools, childcare and social services, sports and recreation facilities will guarantee optimised planning, and women should be included here.
Iskra Dandolova, Institute of Sociology at the Bulgarian Academy of Sciences, Sofia

It is difficult to give a precise definition of social cohesion. We have to distinguish between social cohesion and social mix, as the example of Kosovo makes clear: in a gated community with 1,000 retired people living together, you have social cohesion but no social mix. Both is needed, as without social cohesion we face tensions and severe problems.

**How to achieve social cohesion?**

**Increasing** social cohesion means more
- Equality
- Solidarity
- Fraternity
- Participation
- Sense of togetherness
- Sense of belonging
- Decent housing
- Employment
- Tolerance
- Social inclusion

**Decreasing** social cohesion means more
- Inequality
- Isolation
- Segregation
- Fragmentation
- Discrimination
- Unemployment
- Poverty
- Homelessness
- Social exclusion
- Seclusion of the rich

Social cohesion is the objective of social housing policy. Social housing is a powerful instrument to increase social cohesion, but social housing and social cohesion are also connected to urban policy.

**Approaches to increase social cohesion in housing**

The role of urban policy is to control urban segregation by means of urban planning measures and legal restrictions to control and stimulate the urban social mix and cohesion through social programmes and urban plans. This does not only mean to produce housing for the poor but also to avoid the social seclusion of the rich.

**Social housing trends**

in transition countries

- New phenomenon and political subject
- No adequate legislation and institutions
- Absence of voluntary sector in housing
- Absence of special social housing actors
- Lack of social housing stock: public and private
- Lack of new social housing construction
- Lack of permanent professional information about housing, housing market and groups at risk
- Quickly evolving seclusion of the rich through gated communities
- No adequate urban policy against spatial segregation

**Social cohesion trends**

in transition countries

- Total change in ownership and revival of aggressive primary accumulation of capital: uncontrolled exploitation and social division
- Fragmentation of families, demographic crises
- Increase in homelessness
- Increase in unemployment
- Sharp increase in inequalities
- Quickly evolving social and spatial segregation
- Process of social fragmentation
- Increase in social tension and confrontation

Social cohesion is the objective of social housing policy. Social housing is a powerful instrument to increase social cohesion, but social housing and social cohesion are also connected to urban policy.
How to achieve social cohesion?

- Definition of persons “in need” of housing
- Legally approved typology of vulnerable households and social groups eligible for social housing
- Elaboration of a set of standards for social housing with attention paid to the different cultures of inhabitants
- Division of social housing responsibilities between central and local authorities
- Housing law and housing institutions
- Priority given in social housing to young households and groups at risk
- Permanent monitoring of housing and its distribution by social groups in the urban area
- Management of housing areas by population size and cultural particularities
- Restriction and control of seclusion of the rich in residential areas
- Restricting the formation of gated communities

Special recommendations

- Increase in social housing stock owned by public, private or mixed landlords with the help of NGOs (non-profit, limited-profit organisations)
- Creation of national and local registers of the social housing stock
- Protection of social housing from rapid and unjustified privatisation
- Attention paid to spatial proximity in social housing neighbourhoods
- Maintenance of a varied social mix in residential areas to avoid the formation of ghettos and social division in urban space
- Stimulation of the empowerment and participation of inhabitants in the construction, management and maintenance of social housing areas

---------------- PRESENTATION OF THE UNECE GUIDELINES: SOCIAL HOUSING DESIGN

Wolfgang Förster, City of Vienna, Division for Housing Research and International Relations

There is a strong connection between social cohesion and social housing design. Originally, these topics were dealt with together in one chapter. Social design can find the answers to such challenges as the inclusion of groups with special needs, so we decided to cover it as a separate chapter because it includes a number of topics that we have dealt with in detail – e.g. quality and standards including the construction process, competition among developers, health aspects, ecology (especially low-energy solutions), etc. Furthermore, we focused on pilot projects, evaluation and research.

Recommendations about quality and standards

Social housing must be viewed within an overall urban planning process that includes public ownership or control over land; otherwise aims such as social inclusion are unattainable. The availability of land is a crucial point when it comes to the development of social housing projects. In order to achieve socially inclusive housing areas, we suggest a mix of different types of housing; this also means different types of developers within larger housing areas. Even more importantly, we strongly recommend that social housing be included into larger housing areas, e.g. in the same housing projects, but at least in larger housing areas, to avoid the emergence of social ghettos.

Social housing standards should somehow reflect the standard of housing in a specific country, so there will be differences from country to country. They should also reflect average local standards in order to avoid stigmatisation and social segregation. Social housing should also be seen as a means of integrating special target groups and including immigrants.
Recommendations concerning health

Health aspects should be considered in all stages of planning and building. This refers to various aspects, ranging from the arrangement of open and green areas to the choice of building materials. Actually, it was health considerations that stood at the beginning of social housing programmes in Europe. It was not so much housing shortage but the health crisis in European metropolises that led to the development of the first social housing programmes. A large number of households live in health-threatening circumstances. Within the process of social housing, priority access should be given to households that live in such unhealthy dwellings. Environmental improvements in housing areas should be enforced, also concerning health – such schemes should offer integrative solutions for aged and disabled persons in order to avoid institutionalisation. Health monitoring and rating systems should be introduced into the development of social housing programmes right from the outset; in fact, there are many good examples that we have mentioned in our report. Good models are provided e.g. by WHO – we recommend very strongly that countries make use of this.

Green areas within housing estates are of great importance, and this leads us to ecological recommendations. Social housing should be seen as a model for ecological construction as well as a model for cutting down on energy consumption. This is actually very easy. We have experiences from the past, from the times of the energy crisis. It was much easier to introduce new conditions, better glazing, better heat insulation in social housing projects because there was an obvious connection between the conditions for public subsidies and the way in which these houses were constructed. It is much easier to change subsidy conditions than to change laws. Ecological optimisation should be based on clear indicators to be developed.

Recommendations concerning competition among developers

Furthermore, it is important to stress that there is no contradiction between social housing programmes and the introduction of certain market elements. That does not mean a free market, but one can learn from the market and introduce certain elements into social housing. We also suggest new forms of competition instead of monopolistic structures. That includes compulsory competitive procedures as well as a division of the roles of developer and contractor.

Recommendations concerning pilot projects and experiments

Especially for countries that are now in the stage of designing social housing policies, we strongly suggest establishing experimental housing programmes. This makes it possible to learn very quickly, to reduce risks; moreover, it raises public awareness and stimulates media interest; in addition, it creates some sort of public discussion about social housing. Pilot projects may also be connected to building exhibitions, again in order to raise public awareness for housing as such.

Recommendations concerning evaluation and research

We recommend that evaluation systems should be set up in social housing programmes right from the outset of these programmes. We have made good experience with financing stable budgets for such research (e.g. via a fixed percentage of housing subsidies). Social housing developers should also be forced to provide performance reports; in fact, in some European countries, this goes even further and includes the obligation of social housing companies to provide such performance reports annually to tenants. Of course, this ensures better control of the whole social housing system. We also strongly recommend to make use of international research networks, NGOs, UN bodies (WHO and others) and of the European Network for Housing Research, one of the leading organisations in the field of housing research.
Who is responsible for social cohesion?

Donal McManus from the Irish Council for Social Housing identifies two levels influencing the creation of social cohesion: the policymaking level and the individual social housing organisation. "It is important when looking at the whole issue of social cohesion that the government and the state are responsible for those issues. The state has to provide the structure and to support social services", McManus contends. What can the contribution of social housing organisations be? The Irish expert suggests that they may be contracted by local authorities to provide housing services as well as additional support and social services to vulnerable groups to help sustain their tenancy. "It is important to profile the different aspects of social housing, the 'non-bricks-and-mortar aspects' more clearly", says McManus.

Social cohesion therefore has to focus on the long-term impacts linked to societal issues. In this process, social organisations can offer assistance because they provide services and are often underestimated, but the main task lies in the responsibility of the governments.

Social cohesion – more than a housing issue

The lack of social cohesion is not just a housing issue, social facilities are necessary as well, Donal McManus points out. The lack of social housing in many countries has created unbalanced housing systems. The success of a housing system cannot be measured in terms of new dwellings only but by the range of housing services available to vulnerable groups. "We should look at social housing as being a service rather than providing tenure", McManus stresses. "Access to social housing for vulnerable groups would improve social inclusion. We could then focus on the broader issue of social cohesion." The close linkage between access to affordable or social housing, access to employment and access to education is also stressed by Alexander Razumov from the Ministry of Labour and Social Development of the Russian Federation. Especially for transition countries, access to decent employment and jobs is important to provide vulnerable persons with adequate wages.

The larger context

A strong link between land use plans and social housing can be identified. "In order to provide good social housing environments, this effort must be underpinned by a land use plan. In many countries, land use planning or planning laws are being used to provide more social rented housing and in turn integrated developments", Donal McManus says. This needs to be linked to the allocation policies of social housing organisations. From the 1950s to 1970s, social housing was used as an experiment. Today we have moved away from ideological planning, and broad principals of good urban design should apply to social housing as well. This means a big challenge for many transition states, combined with the whole problem of having to redesign some of the large-scale estates.

Transition countries: a special case

The UNECE should pay more attention in the guidelines to the specific problems of developing social housing policies in transition economies, Alexander Razumov stresses.
This does not mean that sub-guidelines for transition economies should be created; yet the paper should deal with more items of importance to social housing policies in transition countries.

Razumov stresses the fact that social housing in Russia is a relatively new phenomenon. It is related to categories such as refugees, forced migrants, homeless persons, etc. Only rich regions of the country such as Moscow have financial resources to build western-style social housing estates. Therefore the different approaches and points of view on what social housing means in connection with the economic situation, historical development and mentality of the population should be considered in the guidelines. Statistics on homeless persons would be a key element for Russia and the majority of transition countries to assess the need for social housing, Razumov says. For Russia and for the majority of transition countries, the problem of collecting information, of obtaining statistics on the number of homeless persons is of key importance.

**Broad definition and flexible interpretation**

Herbert Ludl, Director of “Sozialbau”, a limited-profit housing association in Vienna, advocates a wide definition of social housing. The housing expert calls attention to the fact that too narrow a definition of target groups would favour the formation of ghettos of specific social groups. “A wider definition makes it possible for policymakers and public authorities to set priorities where they consider this necessary”, Ludl adds. Social cohesion in a residential building or a neighbourhood is not created by the poorest strata of the population banding together but above all by creating additional facilities no private housing provider could or would afford, Ludl contends. “This is a field where policymakers have the possibility of creating common facilities in a targeted, well-planned manner, in order to bring about inner cohesion in a housing project and hence the inner cohesion of society”, the Viennese housing construction expert emphasises.
DISCUSSION

Controversial view on target groups

A quite controversial view on the target groups of social housing exists among the panelists. As far as Austria is concerned, about 50% of the whole housing stock was financed with public funds, which means reduced housing costs for the people living in these dwellings. “We have a majority of households that are unable to afford market prices and market rents and cannot afford decent housing”, Bauer says.

Herbert Ludl advocates the widest possible definition of target groups. “This is because I see big differences between the housing situation in, say, Sweden, Ukraine or England. I am afraid that too narrow a definition will lead to people being excluded. But this is also a political question. I think that companies active in social housing provision would be very quickly overtaxed if relegated to becoming workshops for repairing political mistakes”, Ludl adds.

Conversely, Freek Spinnewijn mentions the problem that many people have no option to access housing through the private market. “Who will house them if not the social housing sector?”, he asks. The housing expert does not oppose a broad definition, as long as these people are housed, and this is not the case at the moment. “If social housing companies do not see their role in housing these people, I get worried about the future”, Spinnewijn says.

Positive discrimination is mentioned as one possibility of facing the question of social inclusion. A number of housing units should be provided e.g. for low-income families, for people suffering from learning difficulties, etc. Thus the different vulnerable groups could be addressed one by one, as one discussant suggests. Early warning systems or debt management advice could be helpful to prevent tenants from losing their home. Often the way back into standard housing can be very long, expensive and complicated.

Tenant participation

Tenant participation is brought up by a discussant who proposes that tenants should be better integrated into the planning stages of new projects. Herbert Ludl also supports this view but contends that the problem chiefly lies in the fact that tenants mostly take decisions about dwellings at short notice and therefore are simply not available at the planning stage.

Social cohesion or social inclusion?

The term “social cohesion” was strongly questioned during this session. For most panellists, the term and concept of “social inclusion” is more acceptable. “I would support this on the basis of terminology already adapted by member states and included in the Habitat agenda. We are not trying to facilitate cohesion in the society, we are clearly trying to facilitate an inclusive process”, as a representative from Habitat puts it.

Social cohesion is a notion and a phenomenon that does not lend itself to explicit and precise definition, Iskra Dandolova adds. The chapter in the guidelines is to provide an understanding of social cohesion as linked to social housing. “The definition of social cohesion in the social housing context has to be set according to your practice and the local situation in your countries”, Dandolova says.

Social housing as a learning process

What becomes clear from the presentations of the different countries is that social housing must be understood as a learning process. One way of ensuring this learning process is networking, at either a national or international level, as a discussant puts it. It is furthermore suggested that the static set of guidelines also should take a more proactive role in developing international networks in order to build a more process-oriented attitude. Pilot schemes are mentioned as an opportunity to learn.

The promotion of social housing turns out to be a key issue in the discussion as well. “Social housing has to be put on top of the national and international agendas, and we have a range of means to do that”, a discussant says.
PRESENTATION OF THE AUSTRIAN MODEL OF LIMITED-PROFIT HOUSING

Karl Wurm, Head of the Austrian Federation of Limited-Profit Housing Associations, Vienna

When talking about Austria’s housing policy abroad, it is mostly the interwar municipal projects of “Red Vienna” people remember well. Yet municipal housing construction is only one facet of housing policy. Austria’s housing stock and the available housing policy instruments are the outcome of a long tradition. In the beginning, there existed a certain degree of competition between the concept pursued by Vienna’s municipal politicians and the co-operative movement on the one hand and first approaches to non-profit housing construction and housing promotion and subsidisation on the other hand.

Present-day housing in Austria and the non-profit sector

The present-day housing stock provides a good opportunity to recap a history stretching back over more than a century. With roughly one million units, private, owner-occupied dwellings constitute the largest segment of the modern-day housing stock in Austria, recording the biggest growth rates in the post-war period. However, at the moment, it seems that the trend is about to turn. Housing policy interventions in this segment are due to both regional planning policies at the local level and direct and indirect housing construction subsidies (cash savings plans). Roughly half of all single-family homes built after 1945 were financed with the support of direct subsidies.

Today, approx. 513,000 flats are owner-occupied. Newly constructed owner-occupied flats are overwhelmingly built by non-profit or limited-profit housing associations. A key regulative is provided by the Housing Ownership Act, but the Non-profit Housing Act contains provisions for the construction and sale of dwellings as well. Construction of new owner-occupied units is strongly influenced by housing subsidies, which account for approx. 80% of the required funds.

The share of privately-owned rented flats in the overall housing stock equals roughly one fifth. The main part of this stock dates back to the Gründerzeit (promoterism) period, while construction activities in the rented sector have been rather slack in recent years. The reconstruction of flats destroyed in the war as well as the construction of service flats were subsidised.

The social housing segment

No precisely defined legal term is available in Austria to denote social housing. As a rule, municipal and non-profit or limited-profit housing construction activities are classified in this segment. These are characterised by voluntary self-restraint regarding rent ceilings and by special access conditions for groups in need. After the withdrawal of the municipalities from new construction activities because of budgetary constraints, municipal housing stocks have increased only minimally in size over past decades; the last decade was even marked by total
stagnation. Conversely, non-profit and limited-profit housing associations record massive growth rates. Europe-wide, the Netherlands are leading here, with Austria more or less at the same level as Sweden, Finland, Denmark and France. The segment of municipal rented housing construction is regulated by tenancy legislation and housing subsidies. In addition, various municipal policy concepts have a certain importance as well, as they regulate access to this segment. The non-profit and limited-profit sector is regulated by a complex set of rules and provisions in the form of special legislation that inter alia stipulates specific terms for pricing and a special manner of evaluation and official monitoring.

**Current trends**

- Construction boom of the late 1990s: this boom mainly related to multi-storey buildings, with an emphasis on rented units and new forms of real-estate leasing (renting with purchase option)
- The trend towards rented units is reinforced by the intensified renting of private-owned flats and houses
- Withdrawal of non-profit or limited-profit developers from owner-occupied housing construction and intensified activity in the rented-unit sector
- The stagnation in municipal housing construction is compensated as a result of the growth of other housing forms

Co-operative housing construction, service flat construction and municipal housing supply are viewed as the most important historical roots of the non-profit principle in Austria. This principle stands for the continuous fight against housing shortage in the market for the benefit of broad strata of the population; it is also functionally interdependent with labour markets and thus has both social and economic significance. A prerequisite for the implementation of non-profit or limited-profit housing construction is obviously favourable financing. Housing subsidisation has a long tradition in Austria and in fact dates back to the Austro-Hungarian monarchy.

**Principles of non-profit housing construction**

- Tying assets to housing construction – development of earmarked capital
- Limitation of profits
- Cost-coverage principle in pricing
- Principle of the economical and targeted use of funds
- Providing for stock preservation and modernisation
- Public monitoring and special evaluation

The highly varied structure of non-profit and limited-profit developers contributes essentially towards integration. For example, an international comparative study has shown that Austrian households feel much less threatened by crime and vandalism in their neighbourhood than in the other EU Member States. The social mix of neighbourhoods, which is partly due to housing subsidisation, contributes significantly towards this goal.

Object subsidies in general entail improved political control and harbour a clearly integrative aspect. Conversely, if subject subsidies were granted to low-income families as the only tool available, the outcome would be stronger segregation. Thus object subsidies and the mixed subsidisation system offer the additional advantage of allowing for the creation of innovative housing of outstanding architectural standards, which would be largely impossible without housing subsidisation.
STATEMENTS & DISCUSSION

New co-operation projects in the enlarged EU

Housing legislation is a national competence that in Austria is covered by several political levels. In addition to the Federal Ministry of Justice, which e.g. deals with tenancy legislation, the Federal Ministry for Economic Affairs and Labour (BMWA) assumes competence under non-profit housing legislation. At the moment, the EU is not interested in harmonising housing laws. However, EU legislation does impact national laws, as is in particular reflected in the discussion about services of general interest. For some of the new Member States, it seems to be of special interest to be able to tap the European Structural Funds for social housing as well.

A comparison of Austria with Slovakia, Hungary and the Czech Republic

With respect to the completion of new dwellings in 2002 as compared to the number of inhabitants, the new Member States still need to catch up with Austria, Michael Losch of the Federal Ministry for Economic Affairs and Labour comments. This pent-up demand is particularly high in Slovakia if the country wants to attain the same quota of dwellings related to the population, which will be the case in ten or twenty years. The Czech Republic will achieve the average values of the “old” 15 EU Member States at an earlier date, Losch adds.

While the overall development of new housing construction in EU-15 is not particularly marked, it is a positive one. The share of housing construction in the total construction volume is 46% in EU-15 but only 24% in the Central and Eastern European countries (CEEC). It may be expected that this difference will level out in the coming years.

Yet the current situation does not offer cause for concern – rather, it harbours opportunities for Europe’s economy, Losch emphasises. In the efforts towards attaining the Lisbon goals, the construction industry with its manifold employment effects and potential is obviously a key factor. “We have identified a clear need for better financing of the housing sector in the new Member States – Austria could make a contribution here, e.g. through co-operation projects”, Losch contends.

International co-operation of non-profit and limited-profit developers

Karl Blahna, Director of the limited-profit housing association “Frieden”, and Hans Knoll, Board Director of the limited-profit housing association “Neunkirchen”, explain the current international co-operation projects between non-profit Austrian developers and the neighbouring countries Hungary and Slovakia. The subsidiary “Niederösterreichische ProjektentwicklungsgesmbH” will launch its first project – the construction of 24 housing units in Hungary – in the spring of 2005, Blahna reports. “We view our function in the neighbouring countries as that of know-how providers but must also make sure that our investments will some day return – this is essential for us”, Knoll admits.

Co-operation projects with neighbouring countries are not always easy to implement, he adds, but the first, still somewhat timid efforts are to be welcomed. Currently, two projects are underway in Slovakia (Bratislava), each comprising approx. 40 housing units; the plans for the first project have already been completed. Talks about rehabilitation projects were already initiated with co-operatives and private players, although no concrete programmes have been implemented yet.

Knoll adds that he expects protracted processes, as many cultural differences must be overcome. “We often use terms that sound the same but mean something different.” For this reason, Knoll calls attention to the urgent necessity of establishing some form of housing subsidisation also for rehabilitation projects, if housing construction is to attain a quality level comparable to that of Austria.
“Social housing”. Term – concept – reality

Christian Donner, University of Technology, Vienna

“Social housing” is widely used as a catch-all by housing researchers and housing politicians but there is no generally accepted definition. Diverging concepts behind the same term potentially lead to conflictive discussions.

Terminology applied in various countries

Terms commonly used as synonyms for “social housing” differ among different countries. So does the concept associated with each term.

Some international examples are:

**UK**: “social housing” (social landlord, social tenant), comprises “council housing” and “RSL housing”

**FR**: “logement social” = habitation à loyer modéré, low-rent housing

**AT/DE**: Sozialwohn(ungs)bau (in law: “geförderter Wohnbau” = subsidised housing), “gemeinnütziger Wohnbau” (common-good housing)

**DK**: “støttet bolig” (supported / subsidised), “almen bolig” (general housing)

**SE**: “allmännyttig bostad” (common-good housing)

**FI**: “ARAVA dwellings” (subsidised-finance housing)

**ES**: “vivienda de interés social” / “vivienda de protección oficial” (social-interest housing, officially protected housing)

**PL**: Towarzystwo “Budownictwa Spo_ecznego” (societal housing construction) / “social dwelling” (low-standard)

Term versus concept

The same words often convey different concepts. Specific concepts depend on country (path dependency), politics, agents.

“Housing”

-- Shelter
-- Lodging
-- Group of dwellings and immediate semi-public and public environment (“habitat”).

Essentially physical connotation.

“Dwelling”

-- Abode
-- Habitation
-- Residential construction
-- Housing unit (consists of walls, roof, doors, windows, installations, …)

“Physical enclosure for independent living of one person or several persons”.

Essentially physical connotation.

“Social”

-- Hospitable, at ease in society, pleasant company, co-operative (positive)
-- Referring to status, rank, position (neutral)
-- Societal = related to society (neutral)
-- Socially intended = related to society correction, (positive!?)
-- Redistribution of assets, goods, income
-- Specifically: achieve more equal (adequate) housing conditions in a given society

“Social housing sector: assumed to improve housing conditions for certain population sectors/strata

The positive connotation of “social” is sometimes transferred unto intermediary agents.
Agents and activities in market and non-market housing sectors

Market owner-occupied housing

Land, construction and finance assembled into dwellings by market-oriented developers (physical or legal persons). Completed dwellings sold to buyers and later occupants.

Is low-standard / low-income owner-occupied housing (de-facto) “social housing”?

Non-market owner-occupied housing

Same as above, but all components may be subsidised; non-market developers may intervene.

If subsidies are income-tested: “social owner-occupied housing“?

Market rental housing

Developer hands completed dwelling over to an additional agent: the landlord! Then landlord lets to occupant = tenant.

Is rock-bottom (private) rental housing (de-facto) “social housing”?

Non-market rental housing

All components may be subsidised (directly or indirectly).

Various potential developers / landlords:
state, charity, limited-profit association, private entity, private person.

Possible arms-length arrangements instead of direct operation.

Allocation to target group: who is entitled: 10%, 30% or 50% of households?
Only initial income testing?
Possible consequences of exceeding limits over time?
Tenancies limited in time?

Which – complex – combination of conditions = “social housing”???

Co-operative housing

Between owner-occupied and rental housing.
“Chameleon tenure”, shifting character over time.

Conclusion

Instead of “social housing”, use “subsidised housing” where eligible and defined target groups apply:

-- Low, steady income?
-- Very low, irregular income?
-- Special need groups?

Carefully design housing policy instruments for maximum efficiency and effectiveness!

“(Social-Housing) Policy” ---› NO
“Social (Housing Policy)” ---› YES
<table>
<thead>
<tr>
<th>Housing development</th>
<th>Housing finance</th>
<th>Housing stock operation</th>
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Panel-constructed housing estates – a social challenge?

Goals of “Plattenbau” (panel construction) renewal in an INTERREG IIIA project in Vienna and Bratislava

Christoph Gollner, Institute for Urban and Regional Research of the Austrian Academy of Sciences, Vienna

“Plattenbau”: urban renewal areas of today

“Panel-constructed housing estates” is a rather insufficient translation of the (East) German word “Plattenbau” or, respectively, “Platte” – an expression with a usually negative connotation, which has become more and more “hip” in recent times, at least among artists, architects and the like. Technical deficiencies of the buildings have led to a situation where in some cities such housing estates have become the most important urban renewal areas of today – only 20 to 40 years after construction. This problem does not only affect former “Socialist” cities in Central and Eastern Europe, but to a high degree Western European cities as well.

Social housing estates of the 1960s and 1970s do not only have technical deficiencies; the most prominent topics in public discussion concern the social structure and conditions of social life in such large-scale estates. Public interest in recent decades usually focused on negative excesses (such as crime and vandalism) and generalised them: the cliché of an anonymous, dangerous place of residence for the underprivileged continues to dominate the discussion to this day.

Yet the huge, rational blocks of housing estates of the 1960s to 1980s do seem to exert a strong fascination, both through their physical appearance and through the ideas and policies underlying their construction.

The project “Renewal of Panel-Constructed Housing Estates in Vienna and Bratislava” (PWB) addresses the topic from the viewpoint of scientific research. Since renewal strategies of the last decade have often singled out isolated issues of renewal (mostly reconstruction of building structures or façade redesign), the most important goal of the project is to find innovative strategies for comprehensive renewal concerning building technology, architecture, design, urban structure and social cohesion.

Case studies---Session 1: The role and evolution of social housing in society

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2 The project is a co-operation between the Austrian Academy of Sciences (Institute for Urban and Regional Research) and the Slovak Academy of Sciences (Institute for Architecture and Institute for Ethnology), funded via the EU programme Interreg IIIA. Scientific director: Mag. Dr. Vera Mayer, scientific assistance: DI Christoph Gollner, DI Johannes Huemer; co-operation partners in Bratislava: Mag. Dr. Zuzana Benusková, Dr.-Ing.arch. Henriétá Moravciková.
**Vienna and Bratislava**

It was the first goal of the PWB project to create comprehensive databases on panel-constructed housing estates in Vienna and Bratislava. These databases are currently being completed.

One would not automatically think of Vienna as a city of “Plattenbauten” – and compared to e.g. Bratislava it in fact is not. Yet a share of about 5% of the Viennese population live in such housing estates; about 35,000 dwellings were built between 1962 and 1983. The quantitative challenge posed by the renewal of such housing estates is of course much smaller than in Bratislava, where about 77% of the total population live in large-scale housing estates (Tab. 1). In Petrzalka – the largest housing estate in Bratislava – alone, there are about 40,000 dwellings accommodating about 140,000 inhabitants.

Last but not least, it is the sheer quantity of buildings that makes demands for a wholesale demolition of “Plattenbau” estates totally unrealistic and unfundable.

One of the main structural differences between Vienna and Bratislava is the tenure structure in the housing market. In Vienna with its strong and continuing importance of the social housing sector (still more than a quarter of the total housing stock, i.e. about 215,000 dwellings, is owned by the City of Vienna), over 90% of all panel-constructed dwellings are part of the social rental sector (“Gemeindebauten” owned and managed by the City Administration).

In Bratislava, as in the Slovak Republic in general, the public rental sector has been marginalised since 1989. Today, a confusing variety of forms of ownership – owner-occupation, owners’ associations, housing associations – characterises not only the large housing estates in the Slovak capital. This situation with a large number of owners seems to be an obstacle for comprehensive renewal strategies and in any case determines the approach towards renewal. It is thus an important task of the PWB project to specify the tenure structure in large-scale housing estates and to find ways to cope with this situation.

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**VIENNA AND BRATISLAVA**

Sources: Statistik Austria, Statistical Office of the Slovak Republic, PWB-surveys

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**-- Population and Housing Stock**

<table>
<thead>
<tr>
<th></th>
<th>Vienna</th>
<th>Bratislava</th>
</tr>
</thead>
<tbody>
<tr>
<td>Population 2001</td>
<td>1,550,123</td>
<td>428,672</td>
</tr>
<tr>
<td>Population 2001 “Platte”</td>
<td>≈ 75,000</td>
<td>≈ 330,000</td>
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<tr>
<td>Dwellings 2001</td>
<td>770,995</td>
<td>181,021</td>
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<tr>
<td>Dwellings 2001 “Platte”</td>
<td>≈ 35,000</td>
<td>≈ 110,000</td>
</tr>
</tbody>
</table>

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**Share of population of “Plattenbau”-Housing Estates**

Vienna: 5%
Bratislava: 77%
The social issue

The PWB project focuses on the following aspects:

-- Historical and societal
  (history of the ideas of social housing, housing policies)
-- Technical (technical structure of the buildings, architecture/design of the neighbourhood, infrastructure)
-- Social (social structure, networks/networking, socially problematic behaviour, participation)

The conditions of social life are one of the main issues to be addressed in this project. For this purpose, the demographic and socio-economic structure of the inhabitants is being currently analysed. First results show the following trends:

-- The results for the total of the examined housing estates support a few of the commonly implied constellations (lower educational level, more unemployment, unbalanced age structure); yet the relatively slight differences as compared to the Viennese average indicate a socio-economically relatively mixed and hence balanced inhabitant structure.

-- Two developments must be pointed out here: firstly, there is a significant trend towards an increasingly aging population in the older housing estates of the 1960s. Secondly, the issue of the inflow of foreigners and so-called “neo-Austrians”, respectively, is becoming more and more urgent.

-- Considering some indicators, there are significant differences between individual housing estates. Thus one of the main conclusions is the highly specific situation of each housing estate. There is neither a general structure nor a general problem of panel-constructed housing estates.

The goal of the analysis is to identify disadvantaged districts with a special need for speedy action. Based on the assumptions that the demographic and socio-economic inhabitant structure is not inherently positive or problematic and that additional factors determine the quality of social life, there will be further detailed analyses in selected housing estates with conspicuous findings. Two criteria are of special interest for characterising social inclusion or exclusion: accumulation of socially problematic behaviour (crime, vandalism, etc.) and extent of active and passive participation in public life by the inhabitants. These criteria are examined by means of a set of quantitative and qualitative variables.

The issue of participation in general has been intensely discussed among planners and politicians. There is no doubt about the importance of acceptance of renewal interventions on the part of the inhabitants affected. Disadvantaged population groups – i.e. districts where such population groups are predominant – tend to show rather low interest in active involvement in planning or administrative processes. A first survey of the PWB project supports this assumption: 73% of respondents do feel that they are not involved in important decision-making processes regarding the development of their neighbourhood. Conversely, only 12% of respondents believe that it is a good idea to form task groups to work on planning issues for the neighbourhood, while 57% of respondents think that the best way of being involved is to receive information by mail circular – a rather passive way of participation.

Yet the question of participation will be crucial for sustainable development of these housing estates in order to strengthen a sense of identification with the neighbourhood and responsibility for its development.

3 Questionnaire distributed to a selected target group in the large-scale Viennese “Großfeldsiedlung” estate (n=70).
Learning from stock transfer: processes of tenure restructuring in Great Britain

Mary Taylor, Housing Policy Practice Unit, University of Stirling

This paper focuses on the way in which recent decision-making inside municipal organisations in Great Britain\(^1\) has resulted in state ownership of housing for rent being transferred to quasi-private bodies. Such bodies are partly under consumer control, accountable to members and regulated by the state. The paper considers what may be learned about such transformation processes. The paper argues that moves to change the ownership and governance structure of rented housing are generally driven by managers in housing departments, securing political agreement from the elected members and persuading tenants to support such changes. Efforts do not always lead to transfer, and useful lessons can be learned from both positive and negative experience.

Britain’s housing reputation is dominated by home ownership as well as council housing. The history of the latter derives from state involvement in housing dating back to the mid-19th century. Initially, this took the form of regulation governing physical conditions in privately owned housing for rent. In the intervening decades, Britain has witnessed extensive transformations in housing, including substantial building and direct provision by state organisations. Owner-occupation has latterly become the dominant tenure, not least due to further tenure restructuring in the last quarter of the 20th century away from council housing.

The provision of housing for rent by the state in the form of “council housing” emerged late in the 19th century on an experimental basis. In 1890, municipal authorities throughout Britain were given powers to construct housing, usually for rent, though initially with a requirement to sell within ten years of their construction. Central government introduced subsidy in 1919 as much to placate social unrest as to ease the expense of construction. Such subsidies were used to build millions of houses and flats until 1975, to varying standards and with different local impacts. Although by 1979 the proportion of the population housed by the state reached up to 90% in some areas (particularly urban and industrial areas), council housing today provides shelter for approximately 20% of the population, on an average.

In the 25 years between 1979 and 2004, there has been pressure to reduce government expenditure and public borrowing, triggered initially by financial crises and reinforced by changes in the ideological climate. Such cuts fell disproportionately on housing budgets, removing many capital and revenue subsidies and effectively ceasing further building by state organisations. The resulting upward pressure on rents has contributed to take up on the “right to buy”. This scheme popular with voters gave tenants the right to force a sale with discounts of up to 70% of market value. The sale of such housing at below historic debt exacerbated financial problems for all councils whose ownership of remaining rented housing ran to thousands of houses. Such problems centred on expensive maintenance and rising rents for tenants on low incomes.

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\(^1\) Not including Northern Ireland, where decision-making was removed from political control to improve equal opportunities. Transfer is not on the agenda for the single state agency responsible for housing.
Further important (but incremental and arcane) changes were made to financial arrangements for rented housing from the mid 1980s. Responding to the resulting pressures, local authorities initiated the sale of remaining rented stocks of housing to other forms of “social”, or rather “community”, ownership, in order to access investment. The legislative framework for such action was and remains essentially permissive rather than mandatory. In this respect, “policy” relies on the effect of resource incentives, in a manner similar to the existence of council housing in the first place. It also depends on affected tenants not collectively vetoing the sale. The current phenomenon is known, somewhat euphemistically, as “stock transfer” and often stimulates local controversy.

So what is stock transfer? It is essentially a process, producing significant change in ownership and governance, whereby a public landlord sells rented, tenanted housing to an independent landlord, as a business. It can operate at different scales, whole and partial. Whole-stock transfer is often known as “large-scale voluntary transfer” (LSVT), with the seller (council) disposing of the entire rented stock to one buyer, whereas in partial transfer, housing is sold only from certain estates.

When focusing on process, it is transactions rather than volume of housing which are of interest. Processes are similar regardless of scale. The buyer pays the seller a price on the basis of a discounted cash-flow model of valuation deriving from income and expenditure projections over a thirty-year period. Where the valuation is positive, the buyer borrows privately to fund the purchase price. However, this system can produce a negative valuation; moreover, the price may not extinguish the seller’s debts arising from historic investment or leave room for the new landlord to borrow for new investment. Such policy deficits have come to require incentives to be put in place to encourage sellers and buyers to engage in stock transfer. The terms and conditions of subsidy have varied since 1986 according to the condition of the stock under discussion, the priorities and budgets of the political administration in the relevant jurisdiction.

More than 150 councils and some other state landlords have transferred housing stock to other social landlords. In Scotland, where the council housing tradition was particularly strong, there have been many small-scale transfers from public landlords since 1986, and four whole-stock transfers affecting 110,000 houses, with the most recent case (Glasgow) being the largest transfer in the UK. In Scotland in 2004, there were two houses available to rent from RSLs for every three houses available from councils; at least one RSL operates in each local authority area. In England, 150 councils – rural and urban – have transferred their entire stock since 1989, affecting 750,000 houses, with a further 40 councils pursuing small-scale transfers to existing organisations between 1996 and 2001.

Housing organisations’ roles have changed: landlord activities have been converted into businesses, while the state has retreated into a smaller range of strategic and welfare services. Landlord activities address the corporate, strategic and operational aspects of asset management including rent collection and arrears, repair and maintenance, allocation of properties, estate management and tenant participation. The bundle of state agency tasks is rather different in attending to strategic and operational aspects of homelessness (reception, advice, assistance, temporary accommodation), housing benefit administration on behalf of central government, planning, strategy, brokering and funding of development.

The imperative and rationale for such transformations of ownership centres primarily on investment and, to a lesser extent, on better governance. Stock transfer to an independent body creates the possibility of additional borrowing from the private sector and increasingly of accessing public finance not available as long as the housing remains in public ownership. Such investment is used variously for regeneration of existing homes as well as to build new housing. A further rationale, though arguably more in the realms of aspiration and rhetoric, is that of empowerment and also of sustainability. Local publicity campaign materials often claim that stock transfer is designed not only to increase tenant involvement, choice and participation but to produce better services, more efficient and responsive management as well.
Policy outcomes may not be at all as intended. In the best cases, the community (including tenants) actually controls the new organisation and sets its priorities. The landlord pays due attention to tenants’ rights in law, streamlines access to housing and delivers on guarantees and commitments. The outcomes include clarification of the council’s role in advocacy. By contrast, in the worst case – and there are some examples –, the removal of political control places staff or lenders in control of the new body, which then takes harsher action than its council predecessor with fewer levers for redress by aggrieved consumers. The guarantees and commitments made before the transfer ballot are ignored, and the RSL does not co-operate with public bodies. Regulation is meant to address such deficits.

Research to date (mainly government-funded) focuses on 1) streamlining the process to make it easier in the future and 2) demonstrating tenant satisfaction to reassure tenants in future ballots. Although tenants appear to be more satisfied, we do not know whether services are cheaper, faster, more effective or responsive. Some studies show that three quarters of the new housing owners say that physical standards have improved since transfer. Other studies show more tenant involvement and, though less trade-union recognition, more staff allegiance to policy goals along with better staff pay.

However, transfer has not necessarily produced better performance, and government auditors (NAO, 2003) have delivered a verdict of good financial management on the new arrangements while claiming that evidence of impact on investment is missing. This seems problematic given the objectives of the policy. Where the solution had been assumed to be cost-neutral to the public purse, it was in fact costing the government more than the original problem. In response, the House of Commons Committee of Public Accounts concluded in 2003 that there was a danger of “optimism bias” in assessing stock transfer.

Policy audits reveal mistrust of personnel involved in transfer to be a major factor in the collapse of proposals. In addition, actors’ intentions have not always been implemented. Research has not attended sufficiently to “failure” or to the alternatives, although there has been much polemic on this matter.

Transfer represents an opportunity to influence change for the better. It requires an appetite for change, skill, acumen, tenacity and capacity for vision, persuasion, leadership and collaboration on the part of managers. Lessons can be drawn from the British experience of stock transfer, although it should not be assumed that these lessons have been learned in the jurisdiction of origin. Firstly, policy innovation to transfer started locally, by virtue of the actions of paid officials. These may be more powerful than elected members in initiating or blocking change. Although considerable investment is needed, one cannot simply extend the argument for access to it via transfer. Indeed, stakeholders have and use power to contest and resist in different ways, overt and covert. Central government captured policy in this case but cannot determine outcomes, even if it were prepared to legislate for change. What government has achieved is to provide a framework, to clear blockages, to streamline processes and to ensure that the right incentives are in place at the right time.

In fact, central government should perhaps acknowledge that its stated policy objectives may not materialise and may even produce unintended consequences. There is no guarantee that what the government seeks to put in place will transpire even in the form of the trophy of more investment. Arguably, the lack of government evidence about investment betrays a lack of confidence in monitoring the policy outcome and more of an appetite for turning a blind eye.

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2 NAO (2003). 3 NAO (2003). 4 Welfare assistance, grant or debt relief. The Treasury is responsible for debt relief first available in 2001, and the Department for Work and Pensions funds welfare assistance for tenants who cannot afford rents, whereas other forms of subsidy are payable by specialised departments responsible for housing, i.e. ODPM in England, SDD in Scotland, and Housing for Wales.
Further reading

Government websites (objectives, guidance, statistics, promotional material):

England :
http://www.odpm.gov.uk/stellent/groups/odpm_control/documents/contentservertemplate/odpm_index.hcst?n=4635&l=4

Scotland :
http://www.scottish.parliament.uk/business/committees/historic/x-social/reports-00/sor00-03v1-01.htm

Wales :

Housing Corporation (1999) Hitting the ground running. [A guide to setting up new organisations]
http://www.housingcorplibrary.org.uk/housingcorp.nsf/AllDocuments/B749709F4F5DE00480256AB9003E235C

Housing Corporation (1998) No time to lose :
http://www.housingcorplibrary.org.uk/housingcorp.nsf/AllDocuments/AA8E5EA4F3C2C68C80256AB9003E235B


http://www.jrf.org.uk/knowledge/findings/housing/953.asp


Trade union opposition http://www.unison.org.uk/handsoffhousing/index.asp
Project “Social Housing in Supportive Environment”

Branislava Zarkovic, SDC (Swiss Agency for Development and Cooperation), Housing Office Belgrade

“Living solidarity – an obligation to tradition and to the future”

The objective of the presentation is to share the experience and good practice of a sustainable housing solution for the most vulnerable refugees accommodated in collective centres and for the vulnerable local population; it was implemented in Serbia between 2002 and 2004. The project was implemented within the existing legal framework, utilised as efficiently as possible and modified where required; it may be defined a pilot project in the field of social housing in Serbia.

Circumstances / context

The total housing deficit in Serbia may be estimated as being around 100,000 units. Serbia is a country in transition, with prevailing owner-occupancy, almost without a public rental sector and without state support for new housing. The absence of a housing policy and strategy at the national level confirms that the housing sector is not yet viewed as a political objective. The housing shortage is evident, and dwellings are expensive.

The simultaneous inflow of some 600,000 refugees and internally displaced persons exacerbated the crisis. Vulnerable households, among them elderly people and single parents, are unable to find decent housing conditions after ten years of the most inadequate accommodation in collective centres, which are undergoing an intensive closing process co-ordinated by government.

The SDC Housing Office has been present in Serbia since 1995, providing shelter and housing to vulnerable groups, mainly refugees and internally displaced persons. Since that time, significant knowledge has been built, and over 2,600 housing units of different types have been constructed for vulnerable groups. The innovative SDC project “Social Housing in Supportive Environment” proposed in 2002 was adopted by the Serbian government and included in the national strategy for resolving the refugee and IDP problems. The project, which was conceived in a humanitarian context and is enhanced by SDC Housing Office experience, has succeeded in achieving one important result – ownership is recognised by the municipality, which is a significant step towards decentralisation and moreover a challenge for the local community.
The project concept

“Social Housing in Supportive Environment” is accommodation in a non-institutional environment, in assisted living communities, in the form of extended family support, where people are encouraged to actively participate in everyday life. The beneficiaries of the project are vulnerable groups – the elderly, single parents, disabled and other socially deprived families unable to solve their housing problem without help from outside. The project takes account of the important role of the host family, a local or refugee family with working capacity who helps, cares and shares the life with other vulnerable residents. The project represents an integrated approach where the emotional and physical well-being of beneficiaries is the priority.

The “Social Housing in Supportive Environment” project provides a form of social protection that is in accordance with the long-term strategy of the Ministry of Social Affairs. The project substantially supports the Serbian government and the Ministry of Social Affairs in the reform process of decentralising social protection. The project represents a kind of “open protection” of vulnerable groups which meets the needs of these groups for supportive social, family and community networks and, according to the Ministry, will be prioritised in development.

Activities

The project has two components:

1 Construction of housing units The project foresees the construction of two furnished, two-storey urban buildings, each of them with:
-- five flats – each of which is to accommodate two vulnerable persons;
-- one host family apartment – for a family composed of four to six persons;
-- one common living room;
-- one common outdoor living area.

The total useful area per building is about 230 m². Residential units for the accommodation of elderly beneficiaries are apartments of 24 m², with a bathroom and kitchenette in each flat.

An important space is the common living room organised as both a private and public space for true appropriation.

Although actual standards and norms, particularly defining minimum housing and construction standards for social housing, do not exist, special care was taken that:

-- housing standards are similar to the average housing quality in the country in order to avoid stigmatisation and social segregation;
-- the project is developed within a city’s overall urban planning strategy;
-- the project is integrated into the urban structure, positioned among other residential buildings, with adequate access to the transport network and public services.
2 Establishing a supportive environment

The social integration of elderly and vulnerable persons in a local context is possible through the independent organisation of their lives, by making them live in a community and recognising vulnerable persons as dynamic personalities.

The tasks of the host family are:

- to act as contact persons;
- to be catalysts of social life;
- to promote social integration in the local environment;
- to establish contacts with external institutions;
- to provide a sense of security.

A supportive and safe environment is an ongoing process, with a variety of services and programmes to be safeguarded by the host family, the centre for social work and the local community.

Partnership

The project is a result of a partnership between the various stakeholders sharing responsibilities:

- the Serbian Commissioner for Refugees – co-ordinates the closedown of the collective centres;
- the municipality – provides the land and infrastructure and owns the buildings;
- the municipal centre for social work – is the operational body for managing and assisting beneficiaries;
- the Ministry of Social Affairs – provides the legal and institutional background;
- UNHCR – protects refugees;
- SDC – is in charge of concept development, financing, implementation and monitoring.

The role of each partner as well as procedures and criteria are precisely defined in the Agreement on Co-operation.

Sustainability

Beneficiaries pay a grant-in-aid as rent, depending on the degree of their social vulnerability, and are not entitled to purchase the flat. Beneficiaries are obligated to make regular payments to the municipality. The contract for flat use is renewed periodically, subject to the legal criteria being met as defined in the agreement. These flats may become the base of the Social Housing Residential Fund.

The physical environment and the social environment are equally important; together, they endow the supportive environment.

Results and achievements

So far, this project has been launched in 19 municipalities in Serbia, with 271 apartments built for some 650 vulnerable persons.

The experience made with this approach to social housing shows that people accommodated in this manner are socially integrated; they are not dependent on institutionalised relief, less of a burden for the state, need fewer health services and, most importantly, enjoy a higher quality of life. The project promotes solidarity and builds a sense of belonging between the inhabitants and the community. The result is a higher level of initiative and individual responsibility vis-à-vis the project.
Starting from scratch in Kosovo – the institutional context for new social housing in Kosovo and the experience of Wales

Malcolm Boorer, In House Solutions ITD, Llanelli, UK

Social housing in the East and West

By 1980, social housing was a significant sector in housing markets as different as Wales, part of the UK, and Kosovo, then part of Yugoslavia. Both recognised the need for rented housing provided outside the private market and had developed the institutions and financial systems to provide this. Since then, Wales has experienced stability, though with a right to buy gradually moving over a third of the housing stock owned by local councils to the private sector.

By the 1990s, the process of privatisation was progressing in the area covered by the former Yugoslavia, but things took a different turn in Kosovo. Public administration, including housing agencies, and in some places the property registers, too, disappeared in the wake of the 1999 conflict. There was also extensive damage to housing (nearly half of the stock was destroyed or seriously damaged) and widespread population movement. There was illegal occupation and informal development, and many families were displaced or living in poor conditions and unable to meet their housing needs through the private market.

The institutional context for social housing

Social housing in Wales started in 1897 with small-scale initiatives by local councils. Before the provision of central government funding after 1919, around 2,500 houses were built by councils in Wales. At its peak in 1980, councils housed nearly 30% of the Welsh population. By 2000, this had dropped to 15%.

As Kosovo moved from post-conflict, emergency housing programmes and external donor aid, assistance to housing decreased. The Provisional Institutions of Self-Government (PISG) are developing the context for a fully functioning housing and construction sector, with the creation of a sustainable social housing sector as a key objective.

Through a grant by the Swiss Government plus PISG funds, over Euro 1 million was generated to kick-start a new social housing programme in 2003, with local governments acting as social landlords.

Out of 30 municipalities in Kosovo, two volunteered to act as pilots. Both have now completed social housing developments. Managing the schemes and making them pay will be the responsibility of these municipalities. To achieve sustainability, they are expected to use modern portfolio management by drawing on Western European experience. Another three municipalities have since started social housing projects.

Doubts about land ownership and municipal powers plus a lack of funding discouraged some municipalities from taking on a housing role, but as both the Kosovar pilots and the original pioneers in Wales show, some are keen to make a difference.
Housing management issues

The PISG recognised that the new social housing sector would require regulation to ensure that the new landlords will provide services fairly and efficiently. In Wales, the social housing service has evolved over a century, and during most of the time councils have enjoyed considerable discretion in managing their housing. In recent years, UK regulation and guidance on issues such as letting has increased.

One key management issue is letting policy or selection of beneficiaries. Some of the suggested Kosovar criteria can be found in UK letting policies, such as current living conditions; others do not exist in the UK, such as educational status and income. The Kosovar criteria have drawn on those used for the social assistance scheme for the country as well as on World Bank reports on poverty.

Rent setting is another sensitive issue. Welsh council housing rents are now primarily influenced by central government subsidies, and there is a well-developed housing benefit scheme for lower-income groups as well as the administrative infrastructure needed to run it. The PISG started without a system of housing revenue subsidy or housing benefit programmes. If the pilot schemes are not self-financing, tenants will have to be subsidised by the municipalities, though the new apartment blocks will have commercial premises on the ground-floor, which could generate income.

There is some Welsh experience confirming the temptation of locally elected bodies to charge the lowest possible rents, but they are legally obligated to balance their housing accounts and have the advantage of pooling rents within an average stock of 7,000 to 8,000 dwellings. Charging low rents could help to make Kosovar social housing financially unsustainable. The design of the pilot schemes has included the latest energy efficiency standards, which will help to reduce utility costs. There may be little scope to pool the income from new stock with any unsold former public housing, if only because of ownership uncertainty.

Government capacity

The need for capacity-building at all government levels in the transition nations of Eastern Europe is well known. The move away from the old command economy approach will require a more extensive transformation than anything seen in the evolution of government in the West, even in the devolution of central government functions to Wales in 1999. The recent disruption of government in Kosovo must be one of the most extensive seen in Europe, with the agencies now developing social housing all set up since 1999.

The regulation and management of social housing in Kosovo are new skills to be developed, a real challenge for the PISG and municipalities. Many of the issues need a legal framework or at least central guidance. A good working relationship will be just as important, enabling the PISG to trust municipalities with powers and funding while municipalities will be able show they can plan and deliver their housing services well.

The devolution of central government housing powers to the Welsh Assembly in 1999 meant that 22 local authorities now work in partnership to deliver an overall strategy for Wales. The Assembly allocates funding for housing activity and promotes good practice and innovation in housing management. Councils must produce a local plan that shows the Assembly how they will bring their housing up to a certain quality standard by 2012.

In developing a social housing sector, Kosovo may benefit from the western experience, such as that of Wales, but in order to achieve a truly sustainable sector, it must ensure there is home-grown expertise and a good working relationship between the PISG and the municipalities.
Responsibilities for housing development at different institutional levels in the Slovak Republic

Alena Kandlbauerova, Ministry of Construction and Regional Development, Bratislava

In the Slovak Republic, the responsibility for housing development is shared between the private and the public sector – the state and the municipalities – according to the principles of state housing policy until 2005, with a perspective until 2010, which was approved by Slovak government in May 2000. This framework document gives a complete overview of the aims of the state and of the vision for housing development over this period.

In line with the principles of state housing policy, the state is responsible for creating appropriate legal conditions and economic policy instruments in the field of housing development and residential construction. Within the scope of social housing policy, it is the government’s role to prepare both the economic and legislative conditions for ensuring affordable housing for low- to medium-income families. The specific roles of the state are shown in the slide.

Municipalities collaborate to create proper conditions and act as housing providers within the public sector. In Slovakia, we have not defined social housing; at present, the public rental sector only (i.e. dwellings owned by municipalities) is considered social housing. This slide shows what is considered important from the point of view of municipalities.

Different state tools of economic policy are used to develop social housing construction and make housing more affordable. This includes above all subsidies (grants) for rental housing construction, subsidies for the construction of technical infrastructure, allocated by the Ministry of Construction and Regional Development of the Slovak Republic, and favourable loans from the State Housing Development Fund.

The self-government of towns and municipalities, which can tap state financial support in the form of said direct subsidies and favourable loans, is tasked with housing construction within the public rental sector. The criteria for the selection of target groups are regulated by law; the main criterion is the income level of the household.

The guidelines of the Ministry of Construction and Regional Development of the Slovak Republic set the rules for granting subsidies for the construction of rental dwellings. A municipality or a non-profit organisation may be granted funds according to these guidelines if certain requirements are met. For instance, a flat may only be rented to a person if his or her income does not exceed a specified ceilings, if the floorspace does not exceed a set limit, if purchase costs will not exceed a specified value, etc.

At present, a particular floorspace criterion is in force, e.g. a three-roomed flat must not exceed a maximum of 80 m2. The subsidy may be up to 30% of the building purchase cost, and the maximum average purchase cost for one square metre of floorspace amounts to approx. Euro 505.
Municipalities can achieve the 70% balance in the form of a loan from the State Housing Development Fund and actually need no own financial sources for construction. The law stipulates the conditions for obtaining this sort of state support. Loans are granted for a period of 30 years at an interest rate of 1.2% p.a. and may amount to 70% of the purchase cost of the building, with a maximum of one million per dwelling.

The dwellings constructed under the subsidy remain rented flats forever and may not be transferred to the private ownership of previous tenants. A lease contract must always be concluded with tenants for a fixed term (up to three years) but may be prolonged repeatedly. Rents have already attained cost level within the public sector. The annual rent amounts up to 5% of the dwelling purchase cost, covering the cost incurred for the management, operation and maintenance of the residential building.

The results achieved so far with respect to the measures employed and the abovementioned economic tools also reflect the number of annually completed municipal rental dwellings in the 2000-2003 period. The share of this sector in total annual housing construction has kept growing; in 2000, it attained 5%; in 2001, approx. 10%; in 2002, approx. 17%; and in 2003, close to 28%.

Each year, the Ministry of Construction and Regional Development of the Slovak Republic organises the competition “Progressive and Affordable Housing” for the purposes of increasing awareness and strengthening motivation for affordable housing construction as well as for documenting best practices of dwellings completed. These slides show selected results from the competition.
Social Housing in Latvia – reality (or current situation) and future perspective

Inara Marana and Valdis Zakis, State Agency “Housing Agency”, City Development Department, Riga

Since regaining its independence in 1991, Latvia has been experiencing fundamental changes. These challenges, the transformation of the economic situation and its consequences have influenced many aspects in the life of the whole country, including housing sector development in Latvia. At the same time, the attitudes of society and professionals to housing and its management have changed; they are now quite different from the approaches during the period of centralised economy.

The housing reforms during the transition period were marked by an emphasis on privatisation of state and municipal housing, on restitution, restructuring and privatisation of the housing industry, on a reduction of supply and demand subsidies and on the deregulation of the real-estate market. The prices of land, material and labour were liberalised. Restitution, land reform and privatisation were among the most important reforms enacted by the Latvian government and provided the necessary foundation for the development of a real-estate market.

The transformation from a centralised planned system, where housing construction, maintenance and repair were extensively subsidised by the state, to a market-based housing system, where households are expected to pay full price for housing services, has created a number of problems. This difficult process of adjustment in Latvia is marked by a shortage of affordable housing in urban areas, by the deterioration of existing housing for all tenure types and by a lack of adequate investment mechanisms to sustain the quality and vitality of the housing sector.

Latvia’s national conceptual views on housing reform were expressed in two major policy documents – the National Action Plan of the National Report for the Habitat II Conference and the Housing Policy Concept, a key document developed and approved in 1996. The most fundamental among the three basic principles (next to spatial and economic) was the social principle of national housing policy, i.e. to facilitate housing choice and access to affordable housing by establishing a system of social housing provision for socially disadvantaged groups.

Since the mid-1990s, laws and regulations for the development and implementation of social policy have been developed in Latvia. The main ideas of these statutes are the implementation the social support system for low-income and disadvantaged groups – to rent municipally owned premises and social flats to these social groups, to provide temporary housing, to exchange rented apartments for other living space. People who would like to receive assistance to solve their housing problems and are entitled to this were entered into the municipal assistance registers.

The rent reform laws of the early 1990s established rent ceilings. These ceilings control rent payments for all types of housing regardless of ownership. Local municipalities have the right to establish a lower rent. Within the rent ceilings, the actual rent charged depends on housing quality, location and other factors. At the moment, state rent control applies to restituted houses. Private owners may increase rents if they conclude a new agreement with tenants. It is now possible to increase rents in restituted houses if the contract between flat owner and tenant is interrupted. In late 2004, it was proposed to abolish rent ceilings for all housing stock regardless of ownership form.

Socially assisted housing development in Latvia follows the law on social apartments and social houses. In the Latvian capital Riga (where almost 33% of the country’s population reside), a social housing development programme was prepared for a five-year period (2005-2009). One of the most important tasks of this programme is to provide households in need of improving their housing conditions and of social assistance with rental apartments. In 2003, 10,500 persons were on the Latvian municipalities’ waiting lists; in Riga, the list had 7,100 entries, 2,000 of which were low-income households (27% on the waiting list) while 1,700 (23% on the waiting list) received municipal support to obtain a social housing apartment. This programme mainly focused on the construction of rental housing stock for municipal needs. If rent ceilings are abolished, up to 10,000 households will have to join the municipal housing waiting-lists in 2005.

The Riga City housing construction programme was developed on an estimate of the housing needs of people residing in the capital. At the moment, the municipality cannot provide affordable housing for persons eligible under the current legislation. Similar programmes were moreover developed in a few other, fairly big Latvian municipalities. This is one of the topical questions developed at the local municipal level.

One housing problem in Latvia relates to the (in)ability of low-income households to pay for rent and communal services. Often these services are quite
expensive compared to these persons’ income level. Government has delegated responsibility for setting rent ceilings to municipalities, which are also responsible for social assistance, but utility prices are usually determined by the enterprises providing the respective services.

The most significant aspects of social transition in Latvia and Riga are associated with labour market adjustments and social differentiation. In response to structural and macro-economic changes, labour market adjustment has proceeded through growing unemployment and wage differentiation.

Out of total consumption expenditure, foodstuffs accounted for 45% in rural areas and for 32% in urban households.

Research data show that 53% of households view themselves as neither rich nor poor. Almost one third (30%) of households admit that they are on the verge of poverty while 9% regard themselves as poor. Only 7.7% of households view their financial situation as good. Very few (0.1% of households) regard themselves as wealthy.

At the moment, issues pertaining to the homeless, to people with disabilities and to low-income groups are being discussed at the municipal level.

Even before Latvia’s independence, substantial attention was paid to creating market relations in housing development, but not much to creating stable social housing in the frame of housing policy as a whole. Now, in a time of economic stabilisation, it could be much easier to pay attention to the establishment of stable goals for social housing policy.

Lately, much more attention has been paid to disadvantaged groups and on how to help them solve their housing problems – this policy has been better developed. New steps are being taken to create a policy for physical access to housing. This is a big task to work out – building regulations, standards, design guidelines and other measures for ensuring access to the built environment for people with disabilities, etc.

The demand for socially supported housing is not only formulated by groups considered officially eligible, but also by those belonging to the middle class, as it were, with salaries slightly above average but lacking the capital for entering the housing market through real estate (private flats, houses) as well by people of retirement age.

The present sharing of responsibilities for housing at the state and municipal levels prevents the development of a comprehensive housing policy in Latvia. It also leads to unco-ordinated use of available policy tools, especially for social housing development. There is a need for developing a social housing policy that involves different stakeholder groups in the discussion on housing problems, development trends and possible solutions for creating favourable living environments for people. There is a need for concrete tool development for social housing policy implementation. In Latvia, there is a need for a comprehensive concept of housing development and its legislative basis and main implementation instruments at the national, regional and municipality levels.

### AVERAGE RENTAL PAYMENTS. 2002

<table>
<thead>
<tr>
<th>Appartment size</th>
<th>Average space, m²</th>
<th>Municipal stock</th>
<th>Regulated rent</th>
<th>Private (restituted) stock</th>
<th>Free market rental stock</th>
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* 0,148 LVL/m², in Riga municipality. ** 0,48 LVL/m² as from 01.01.2004, according to law rental housing. *** Average 1-2 LVL/m² (1 LVL = 0,66 Euro)

References
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“Wohndrehscheibe” – a housing information system for the disadvantaged

Christian Perl, Volkshilfe Österreich, Wohndrehscheibe, Vienna

Point of departure

“Wohndrehscheibe” was established in 1997 by Volkshilfe Österreich, the working group “Better Housing for Foreigners”, the Vienna Integration Fund and Municipal Department 50 with the aim of improving the housing market for refugees and migrants in lower income brackets. Affordable housing accessible to people of non-Austrian citizenship with little means of their own was at that time mainly privately owned and often badly in need of repair. Yet even here supply was dwindling, as renovation measures increased. In addition, the target group was directly competing against Austrians of the same income bracket. The situation was further aggravated by a vast information void on the part of the target group and discrimination on the part of landlords. “Wohndrehscheibe” is funded by the City of Vienna (Wohnservice Wien and Vienna Social Welfare).

Today, “Wohndrehscheibe” co-operates with over 80 social organisations and institutions in Vienna, which since 1997 have sent us over 8,000 households from over 100 countries to support them in their search for a flat. Apart from our comprehensive advisory support, we have arranged close to 2,000 long-term and affordable housing contracts so far1.

Customers

The aim of the project is to offer advice, guidance and care to people with little income and particular difficulty in finding adequate housing in Vienna. Most customers (75%) do not have Austrian citizenship. Half of the Austrian customers are naturalised.

The issues at stake are manifold, including lack of resources (lack of information and funds) as well as discrimination on the part of landlords. Advice efforts are geared towards finding long-term, affordable and acceptable housing solutions.

Customers must have specific difficulties in finding a flat, e.g. people who need the support of a social institution/organisation:

- Homeless people or people on the brink of homelessness who cannot find, afford, inhabit or keep an acceptable flat corresponding to local housing standards
- Discrimination or being disadvantaged due to origin, characteristics or specific circumstances (illness, etc.)
- Being disadvantaged due to a lack of resources (income, information, time, etc.)

1 November 2004
Our services

"Wohndreh scheibe" offers a wide range of specific services as needed, from information on the housing market in Vienna and specific advice on housing-related issues (such as financing, subsidies and benefits) to intensive guidance for vulnerable groups in search of housing (e.g. illiterate persons, individuals with mental illnesses or disabilities, large families, ...).

In very special cases, we rent flats in Vienna and provide them together with social support to our customers.

Information and advice

- On individual ways of finding a flat
- On the current situation in the housing market
- On financing possibilities and on various subsidies and benefits

Individual support, advice and guidance by social workers

- Support, advice and guidance in seeking a flat and signing a lease contract
- Advice, support and applications for emergency housing provided by the Vienna City Council

Searching flats in Vienna’s housing market

- Intensive flat search for our customers in private and subsidised sectors
- Giving our customers free access to flat advertisements
- Development and implementation of strategies and models to avoid discrimination in the field of housing

Intercultural mediation

Our advice is offered in Turkish, Kurdish, Bosnian/Croatian/Serbian, German, Russian and English. Our services are free for our customers as well as for the housing market.

Bi-weekly flat search meetings

To make housing supply transparent and comprehensible for the target group, we have established bi-weekly flat search meetings. Every week offers from non-profit housing associations, property agents, relevant housing magazines and Internet searches are collected and presented on pin walls. Meetings are organised twice a week, and all questions arising in this context are immediately dealt with by social workers in six languages. Clients also have phones and Internet access at their disposal to seek flats independently. "Wohndreh scheibe" works with all relevant non-profit housing associations in Vienna to find adequate housing for our customers.

Empowerment

Besides finding adequate housing, one of the main aspects of our work is the empowerment of our customers. We want to enable them to deal successfully and independently with unknown bureaucratic mechanisms and structures in the housing market. Towards this objective, we train our customers and encourage them to help themselves. They get specific suggestions and information about searching for flats, about existing resources and benefits. During this process, customers are guided by social workers, to whom they can turn in case of problems or questions. In his/her next search, a customer should already have more knowledge about Vienna’s housing market and the available possibilities. Our team: a team of seven employees work at "Wohndreh scheibe", all from different cultural (Austrian, Turkish, Bosnian, Macedonian, Czech) and educational backgrounds (lawyers, social workers, a sociologist). Services are available in German, Serbian/ Bosnian/Croatian, Turkish, Kurdish, English and Russian at our central office in Vienna. The fact that our staff’s composition reflects to some extent our customers’ cultural diversity is essential for the success of our work.
Results achieved

Apart from our comprehensive advisory support, we have so far arranged nearly 2,000 long-term, affordable housing contracts. In 2003, 70% of all flats found were rented for an unlimited period, which is a sign of sustainable solutions, as owners cannot evict tenants under Austrian rental law, except for serious misdemeanours.

This year, “Wohndrehscheibe” was recognised as a best practice by UN-HABITAT and thus is one out of 16 Viennese programmes thus recognised since 1997. This is a high distinction awarded to the persons participating in the programme.

Lessons learned

Dealing with the problems described, our strategy was to find long-term, affordable housing for individuals through information, advice, empowerment of customers and by convincing landlords on a day-to-day basis. At the same time, we stressed co-operation with other initiatives to describe our customers’ situation and prepare solutions for presentation at the political level to ultimately achieve a change in legal framework conditions.

As the target group was badly in need of information and registration figures rose, we soon were unable to meet the increasing demand. Thus we introduced group advice. Up to 12 persons receive general information on the housing market collectively, with the added advantage that clients can share their experience with flat seeking and find support in the group.

To make housing supply transparent and comprehensible, we have established bi-weekly flat search meetings for the target group.

Co-operation between public authorities, private organisations and the housing market is one of the successful alternatives in fighting poverty and social marginalisation. But despite its successful work, “Wohndrehscheibe” can never be the only solution to the problems in the housing market for low-income brackets in Vienna. Our work does not eliminate the need for construction of additional and affordable housing, and it does not eliminate the need for financial support for vulnerable groups to enable them to enter a segment of the housing market. Thus the work of “Wohndrehscheibe” can be seen as a piece in the wider mosaic of measures to combat homelessness of these people.
Macro-economic framework and social housing finance. Financing systems

Stephen Duckworth, Housing Finance Consultant for CECDHAS, London

Most of the original 15 nations of the European Union have financing systems for social housing which require some form of state support. This is often still in place today for new social housing development. Many also go to the private finance markets for the bulk of their capital finance requirements for new development, though this is for loans and not significantly for equity finance.

This paper briefly explores these two scenarios and aims to pick up threads of experience which may be helpful in the wider European community.

Overview of financing systems

Financing systems have had to reflect differences in “social housing” as a tenure across Europe. Owner-occupation stretches much further into the lower-income segments of populations in Greece, Italy and Spain than it does in most countries of Northern Europe, though Ireland and the UK have relatively high percentages. In some of these countries with high owner-occupation, specialised social housing providers have developed housing for sale with state support in the form of capital subsidies (to reduce the sale price) or interest rate subsidies, but the residential mortgage market has then stepped in to provide the individual with long-term finance.

In the UK, one significant boost to owner-occupation has been the sale of homes previously rented by the public sector to sitting social housing tenants at a substantial discount on market values, with some parallels with the situation in several Central European countries after 1989.

The rented social housing market presents an even more complex pattern. In some countries, capital or revenue subsidies are available only to public or non-profit providers but accompanied by significant rent restrictions. Where there is excess demand over supply for rented housing and a strong allocation system for social housing, this has created a very distinct sector. There has been the risk of residualisation of the communities housed because of concentrations of those most in housing need, and much effort and negotiation is needed to ensure mixed communities.

In other countries such as Germany and Sweden, there have been tenure-neutral subsidies for the development of rented social housing, combined with rents which are cost-based after taking account of subsidy. There are generally rent increase restrictions at least for a period of years.

Both of these systems have been partly deregulated over the years, with more market-based rents, greater targeting of assistance and a greater emphasis on financial performance by housing providers.

State support systems for rented social housing

In most countries, the personal income support system includes an element for housing, but housing allowance systems have also been developed in order to allow higher, if not market, rents to be charged to the intended tenants.

Alongside these allowances, governments have given various types of support to social housing providers, although these have tended to decrease over the past twenty years. In the UK, large upfront grants meet part of the land and construction costs. This has worked well for increasing the new provision of social housing and, measured against long-term economic appraisals, may be no more expensive than other systems.

However, most countries have chosen to provide forms of public loans with below-market interest rates or revenue subsidies to offset the annual financing costs. A significant number also have forms of state guarantees of private sector financing, of which the best-known is probably the Netherlands. In this country, there is also a sector-intermediary guarantor established with premiums from housing providers when they borrow finance, which is covered by the guarantee.
The use of private finance

Private finance for social housing developments has become both possible and necessary under these financing arrangements. Most countries have made use of this. Its introduction has put more focus on cash flows and revenue streams and in particular on the rent regime. In countries where social rents are well below market levels, this can be favourable for the security of private finance (because rents could be raised in case of financial difficulties) but not for the quantum of loans that can be serviced. Some Central European countries such as the Czech Republic with a traditionally low rent regime for public housing stock will be affected by these considerations.

As we have seen, government guarantees and/or other forms of state support will make the use of private finance more viable. If capital grants are given, these will create a type of “equity” which cushions the private sector loan debt. If there are revenue or interest-rate subsidies, these will support loan servicing. The European Commission has acknowledged the appropriateness of such support for social housing in its recent papers on state aids. However, the state guarantees mean that little risk is transferred to financial institutions. Some will argue that this diminishes the incentives for cost efficiency.

England, Scotland and Wales are perhaps unique in Europe because in each a regulator, as an arm of government, exercises certain powers to try to ensure good governance and sound finances as well as effective operational performance. Private funders draw some comfort from this structure, and interest rate margins certainly benefit as a result.

Most funding institutions will also require asset-based security for their loans, and this can be via the financed development schemes or via the total stock owned by the individual housing providers. Some providers have become much less reliant on state subsidies in recent years by using the strength of their existing asset base to generate new housing provision. This may include strategic sales to release funds.

There has been limited use of rating agencies by independent social housing providers in Europe, in contrast to the use of ratings by municipalities for bond issues. However, Standard and Poor’s and Moody’s have rated a number of housing association bond issues and in the UK have now given two or three public ratings to housing organisations themselves.

Summary

In summary, state support and financing mechanisms take many forms in Europe, particularly for rented housing, and each has evolved to meet both political and economic considerations locally. In countries where there is potential evolution of the social housing market, there are undoubtedly lessons to be learnt from existing European models. Some of these will be negative, some positive, but a favourable mix is likely to include some combination of state support and private finance.
Financing non-profit housing in Switzerland

Ernst Hauri, Federal Housing Office, Grenchen, Switzerland

Tenure structure and housing finance

In a European context, the tenure structure of the housing stock in Switzerland has some unusual features (data given for 2000):

-- At just below 35%, the share of owner-occupied dwellings is small.
-- As far as ownership of rented dwellings is concerned, private individuals are dominant; they own 57% of all rented dwellings. Institutional investors (insurance companies, pension funds, real-estate investment funds, etc.) rank second in importance with 22%, followed by co-operatives with just below 8% and the public sector plus the remaining non-profit housing bodies with just below 6%.
-- The non-profit sector includes most housing co-operatives, the majority of foundations, the public sector as well as some public limited companies. In total, this group is estimated to comprise approximately 1,700 non-profit bodies of various sizes. Fewer than two dozen organisations own more than 1,000 dwellings each. The market share of the non-profit segment accounts for approximately 9% of all dwellings and about 13% of rented dwellings.

Some unusual features also exist in relation to the financing of housing

-- As a rule finance is provided by normal commercial banks. With the exception of the Bond Issuing Co-operative (BIC) for Non-profit Housing Builders and comparatively modest financial assistance from the public purse – as presented in detail below –, there are no private or public institutions which exclusively focus on the financing of housing. In Switzerland, there is also no tradition of saving for building purposes through savings and loan associations, building societies and the like.
-- Most banks finance residential dwellings with mortgage loans for up to 80% of total investment or of the property value. The remaining amount has to be covered with equity. Normally, a first mortgage (interest rate variable or fixed for several years) from the bank covers up to two thirds of capital requirements, with a second mortgage covering the remaining approximately 15% of capital requirements. As a rule, amortisation is only required for the second mortgage, which involves a higher risk and therefore higher interest rates. This system of financing results in a high mortgage indebtedness that presently accounts for approximately CHF 70,000 (EUR 45,000) per capita.

For many investors, financing building or renewal projects does not pose a problem. Either they are not dependent on outside finance at all (as is the case with institutional investors), or they have at least 20% of equity available.

However, two groups often face difficulties in raising enough capital. Firstly, private households that would like to acquire housing of their own and could support this based on their income, but do not have the necessary resources of their own. Secondly, non-profit housing entities which, especially when they first take up their activities, frequently lack the necessary equity and are considered not particularly creditworthy by banks. In both cases, the state provides support, but the following discussion refers only to financial assistance to the non-profit sector.
**Financial assistance from the state**

The Federal Housing Office has for decades been closely co-operating with non-profit housing entities and organisations because their objectives are largely the same as those of official housing policy. According to the charter of the non-profit housing entities of Switzerland, recently approved by the three umbrella organisations, these objectives are as follows: no speculative profits, provision of good-quality inexpensive and sustainable housing, integration of weaker households as well as tenant participation and self-determination.

The Federal Housing Act of 21 March 2003 on the promotion of dwellings provides for low-interest loans as the main instrument of assistance. Such loans would make it possible for non-profit housing entities to finance their projects with only 10% of equity and a mortgage from a bank. Furthermore, since the loans carry no interest, the rent for low-income tenants could be reduced by approximately 25%. However, as part of a current savings programme, parliament has suspended the granting of loans until late 2008. Three types of financial assistance thus remain:

-- Low-interest loans stemming from a revolving fund financed by the state and administered by the umbrella organisations. The fund currently totals roughly CHF 300 million (EUR 200 million). At present, the interest rate is 2%.
-- The state provides counter-security to specialised mortgage guarantee co-operatives which in turn guarantee up to 90% of total investment. In return for this guarantee, the financing bank applies the same interest rate for first and second mortgages. By providing counter-security, the state bears part of the risk.
-- The state guarantees the bonds issued by the Bond Issuing Co-operative (BIC) for Non-profit Housing Builders. This finance instrument is presented in more detail below.

**BIC – self-help in financing the construction of residential dwellings**

The umbrella associations of the non-profit housing sector founded BIC in 1991 in close co-operation with the Federal Housing Office. At that time, interest rates were very high by Swiss standards (in excess of 7%), and banks were very cautious. BIC is a co-operative that procures capital directly from the market by issuing bonds with a seven- to ten-year term. It distributes the funds raised through these bonds to non-profit housing entities which need to be members of BIC. Investors subscribe to a bond which is covered by a state guarantee. As a result, the interest rate is lower and remains constant for the entire term of the bond. Debtors thus know the level of their financial commitment for an extended period of time – in contrast to the situation involving a variable interest-rate mortgage.
The process of issuing a bond

The principal stages are as follows:

--- Applications can be submitted on completion of a construction or renewal project or for the purpose of refinancing a mortgage. Applications are examined taking into account the nature of the applicant (non-profit status, BIC membership, area of activities, etc.), financial sustainability (equity, earning situation) as well as the project to be financed (cost limits, quality requirements, etc.). Furthermore, it will be safeguarded that the lending limit is respected and that the mortgage deed is available.

--- If a bond pool of e.g. CHF 100 million has been created, in which as a rule two to three dozen non-profit housing bodies with quotas of between CHF 0.5 and 10 million are involved, BIC negotiates the conditions of issue (maturity, interest rate, etc.) with the lead bank. The non-profit housing bodies involved are then asked whether they definitely wish to take part in the pool at the conditions negotiated. At the same time, BIC applies to the Federal Housing Office for a state guarantee covering the full extent of the bond.

--- If funds below CHF 100 million are to be raised, private placement is aimed for as a rule; in other words, one investor (e.g. a pension fund) subscribes to the entire bond issue. In the case of public placement, the bond is divided into denominations of CHF 5,000, which for a specific period are offered for subscription by a consortium of banks. At the same time, admission to official quotation is requested from the stock exchange so that the bonds can be traded.

--- After subscription, proceeds from the bond are allocated to the non-profit housing entities according to the quotas requested. Interest on the amounts is due quarterly, and the amounts are to be paid back in full at a fixed date after the end of the term of the bond. Furthermore, if lending exceeds 70% of the property value, 1% of the remaining outside capital has to be amortised per year. The bond holders receive payments once a year.

--- On maturity, BIC organises conversion of the bond. If a lender wishes to participate in ongoing finance, the amount of the new quota is used to repay the quota from the “old” bond.

Lower rents as a result of more favourable financing arrangements

Between November 2001 and October 2005, BIC issued bonds with a total volume of CHF 2,265 million. Eight bonds have already been repaid. Four more bonds, amounting to CHF 364 million, are due for repayment in 2005. These bonds are much sought after in the bond market – thanks to the state guarantee, BIC is a “top debtor”.

Financing their project via BIC is certainly worthwhile for non-profit housing bodies. As a rule, thanks to the state guarantee, the interest rate for funds raised through bonds is one percentage point below that for fixed mortgages of comparable terms. Tenants benefit from this in the form of lower rents. Thanks to their creditworthiness, large non-profit housing bodies can benefit from terms and conditions comparable to those of BIC finance also under "normal" financing schemes, whereas the many smaller non-profit builders have access to these favourable terms only due to their joining a pool. At present, more than 300 housing entities are members of BIC. Of these, about 250 have participated at least once in a bond issue, and so far close to 30,000 non-profit dwellings have been financed by way of funds raised through bonds.

For further information, visit
www.bwo.admin.ch (German, French, Italian) or www.egw-ccl.ch (German, French).
Funding for social housing

Jorge Morgado Ferreira, National Housing Institute, Lisbon

Introduction

In the past, funding for and direct promotion of social housing in Portugal was a direct responsibility of central government. Central government would buy or make available land for construction of social housing, manage its construction and sell or rent it to those in need. By the late 1980s, housing policy became based on supported promotion, central government being responsible for creating conditions (in partnership with the municipalities) so that either municipalities or the private sector would make social housing available to people through rent or purchase. It was felt that the involvement of the central administration could be effectively substituted by municipalities, because they were closer to families and populations needing support and had better knowledge of their requirements. It was also felt, for the same reasons and their social aim, that charities could be involved. Finally, housing co-operatives’ experience and construction companies’ construction capabilities should also be called in to help in the provision of social housing.

Social or cost-controlled housing

The characteristics of housing to be supported by central government are defined in the corresponding legislation, which calls for good quality and affordability. The criteria for the classification of social or cost-controlled housing (i.e. housing eligible for benefits granted by government) deal with the following areas: size, construction costs, selling prices and quality standards.

Benefits

Benefits are of two kinds – tax and financial. Tax benefits consist of a reduced VAT rate; the regular VAT rate in Portugal is 19% while VAT on social housing construction is only 5%. They also include exemption from tax on the purchase of building land. Regular tax is 6.5% of the purchase cost. Financial benefits differ in accordance with the target groups of social housing, i.e. the needs of families to whom social housing is designed. The greater the need, the higher the benefit. Financial benefits consist of funds granted as subsidies and subsidised interest rates on loans to construct or purchase social housing. For families who can buy a home but cannot afford private market prices, social housing is built for sale, benefiting from a subsidy of interest on loans to finance its construction that amounts to one third of the interest that would otherwise be due.

On loans to finance the construction or purchase of social housing for rent, the government grants a subsidy corresponding to 60% of the interest payable. For those families who have lower incomes and live in shacks, the government grants municipalities a subsidy of approximately 40% of housing costs and a 60% interest subsidy on loans, which can be as much as 40% of the costs.

During the last decade, great efforts were made by the Portuguese government in re-housing or relocating poor families, most of them living in shacks or shanty towns of large metropolitan areas. Specific agreements were made between central government and municipalities to re-house almost 90,000 families in Portugal. About 70% of them have already seen their situation resolved. All relocated families pay a rent in accordance with their family income.

There are other inadequate housing situations deserving attention in Portugal. For some years now, it has been felt that, having solved or having already identified the solutions for the extreme conditions of families living in shacks or shanty towns, it was the time to look into other, equally demanding situations.

Actual situation

The following considerations may be made regarding the current housing situation in Portugal: a large number of families are living in houses which are deficient in terms of structure, facilities (such as adequate running water supply, bathrooms, etc.) and size for the number of people they accommodate (over-occupation). There is a large number of decaying houses, most of them in older parts of urban areas, which are in need of urgent repairs. Downtown areas, once the residence of families, are now vacant whereas some suburbs have sprung up in the form of mere dormitories without facilities such as schools, medical and other institutions necessary to provide the proper environment to raise a family, causing high costs in terms of infrastructure (e.g. power and water) and creating accessibility problems.
Over the past few years, the purchasing of homes has been fuelled by low interest rates and government incentives, increasing families’ indebtedness and curtailing mobility. There is no suitable rental market in Portugal. About 750,000 families are renters. There are new rentals which are very expensive for the vast majority of people, and there are old rentals which are very low-cost.

Old rentals were frozen for decades and since 1990 were allowed to increase with inflation. However, since the base amount was very low, they do not provide enough income to landlords to ensure proper building maintenance. There are over 400,000 old rentals in Portugal with an average rent of Euro 55 per month. This situation has translated into the degradation of many residential buildings.

**New developments**

Recently, government took the following measures to invert the current situation: a new programme (Finance Programme for Access to Housing – PROHABITA) was created to provide incentives, not only for re-housing families living in shacks to be demolished, but also to solve other inadequate housing conditions including over-occupancy. Incentives can be granted to municipalities to rehabilitate vacant buildings of their own or to purchase old vacant buildings to be used for the relocation of families instead of just building or purchasing new buildings.

The purchasing of old buildings and their rehabilitation will receive the same type of support (subsidy and subsidised interest) as the construction or purchasing of new housing. Re-housing or relocation are now closely associated with rehabilitating the existing residential buildings. Re-housing can also be done through rental by municipalities, which in turn sublet to the re-housed families.

The programme provides incentives consisting of a rental subsidy, which can be as much as 60% of the rent paid for by the municipality. This provision permits a higher number of interventions, since funds required for relocation through rental are significantly lower than the investment necessary for the construction or purchasing of houses. Conversely, it provides additional funds to the sector, since financing and ownership of social housing for rental are transferred to other entities, such as investment funds. Due to the scarcity of available land, some relocations have occurred and continue to occur in the outskirts of large urban areas, sometimes without the necessary facilities (schools, kindergartens and other social, cultural or leisure facilities) to ensure the proper integration of families. It is a priority of PROHABITA to promote the quality of life in social housing projects by providing subsidies for the construction of social and other infrastructure to be used by tenants.

As far as urban renewal is concerned, government recently enacted laws creating special companies (“urban rehabilitation companies”) with municipal and public funds to speed up the rehabilitation of old, historic parts of towns through:

-- timely approval of projects and licensing,
-- obtaining agreement between the owners of the buildings to rehabilitate,
-- inviting tenders for works,
-- establishing financing schemes,
-- inspecting the work done.

New rental legislation is in the process of being enacted to improve the rental market, allowing rental increases which will enable landlords to afford the required maintenance of their buildings.

Such increases are only allowed for buildings that have been granted a "certificate of habitability" indicating that they meet standards of adequate living conditions. To help landlords doing the necessary construction works to obtain a certificate of habitability for their buildings, government is in the process of passing legislation to introduce a new rehabilitation programme (REHABILITA) that will replace current rehabilitation programmes, establish simplified application procedures and provide financial support for works in the surroundings of built zones, such as landscaping, parking, social and other types of infrastructure facilities that make up a city.
A low-cost building society today

Zdzislaw Slabkowicz, National Chamber of Commerce of Low-cost Housing Societies, Warsaw

A system of social housing for rent was introduced in Poland in 1995 and regulated by the law on certain forms of assistance for housing construction.

The principal aim of the activities of low-cost housing societies is the construction of houses for rent and their management. LCHSs operate in the area specified by their founders in agreements or statutes. The Polish system of social housing for rent, described in the law mentioned, assumes that the LCHSs are legally independent. They are associated with local communities through supervisory boards or general assemblies.

The Polish system of social housing for rent consists of:

1 **Legal tools in the form of:**
   a) the law on certain forms of assistance for housing construction;
   b) a regulation of the principles for granting loans and credits from the National Housing Fund.
   
   **Auxiliary legal acts include:**
   
   c) the law on protection of tenant rights, housing resources of a gmina (township) and changes in the Civil Code obligates local governments to create conditions to meet inhabitants’ housing requirements;
   d) the law on housing subsidies (inter alia describing the principles of granting housing subsidies);
   e) the law on housing ownership (inter alia defining housing communities and how a community’s property is to be managed);
   f) the law on public procurement (inter alia describing what requirements LCHS must meet in a tender procedure);
   g) the law on real-estate management (inter alia describing the laws ruling land turnover, real-estate management and which licences are required of economic units managing public real estate);
   h) aws on local governance and public finance (determining the obligations of local governments, principles for granting subsidies by the state and for credit applications).

2 **Legal regulations rendering it possible to create economic units (based on the Code of Trade) include:**
   a) limited liability companies,
   b) stock companies,
   c) co-operatives of legal persons (based on the co-operative law).

3 **A financial tool in form of the National Housing Fund (located by the Banku Gospodarstwa Krajowego), granting low interest credits for social housing for rent.**

   And thus:
   Ad 1. Legal tools:
   Ad 1.a. Act on certain forms of assistance for housing construction

   This provides for the creation of economic units to implement the goals for which the system was organised and imposes specific duties on those tools, i.e. LCHSs:
   a) The income of the LCHS cannot be divided between its partners or members. It must be wholly used for statutory goals of the LCHS.
   b) The local governments of the given territory have the right to deploy their representatives to the board of directors (the number depends on the statute of the respective LCHS).
   c) The principal task of an LCHS is the construction of houses and their future management. The LCHS may also:
      - purchase houses,
      - renovate and modernise buildings designated to meet the housing requirements as tenement houses,
      - rent utility premises within the resources of the LCHS,
      - on the basis of signed agreements manage residential and non-residential buildings not owned by the society. However, the area of non-residential buildings must not exceed that of residential buildings,
      - conduct other activities related to the construction of houses and the accompanying infrastructure.
   d) The rent calculated per square metre of a tenement flat remaining in the management of the society is calculated by the partners, a stockholders’ meeting or general assembly at such a level as to ensure that the total of the rent for all housing resources of the society will permit meeting the costs of operation and renovation as well as the payment of loans taken out for construction.
e) The rent mentioned in Point 1, calculated annually, must not be higher than 4% of the reconstruction value of the building, calculated according to the regulations issued on the basis of the law of 21 June 2001 on protection of tenant rights, housing resources of a gmina and changes in the Civil Code, with provisions described in Article 30, para. 5 of the law of 26 October 1995 on certain forms of assistance for housing construction and the change of certain laws.

f) Employers aiming at securing housing for their employees as well as other legal persons interested in obtaining apartments for specific tenants may sign agreements with an LCHS on participation in the building costs of such housing resources.

g) Agreements concluded with tenants may put tenants under the obligation of paying a deposit, covering debts or unpaid rent at the time when the tenant is vacating the apartment.

h) If the income of a tenant exceeds that described in Article 1 para. 2, the LCHS may terminate the agreement as regards the rent and introduce a free-market rent.

i) The society may rent an apartment to a physical person only if:
   - the physical person and other persons which are to occupy the apartment jointly have no legal right to any other apartment or house in the same town or gmina,
   - the family income on the day of receiving the keys does not exceed 1.3 times the mean monthly salary in the given region, announced before the agreement is signed.

Ad 1. b. Regulation of the principles of granting loans and credits from the National Housing Fund – including a very important entry directed at local communities:

Means from the National Housing Fund are designated also for preferential loans to local governments for the development of building plots necessary for the development of housing construction.

Ad 2. Legal regulations permitting the creation of economic units based on the Code of Trade, i.e. economic units in the form of limited liability companies, stock companies or co-operatives of legal persons called “low-cost housing societies” (LCHS). Thus companies are created principally by gminas although the participation of other interested subjects is also possible:

- housing co-operatives, building firms, building material producers, municipal economic units, local banks and companies wishing to solve the housing problems of their employees.

Thus one may say that the system of social rented housing introduced in Poland in 1995 is a precursor of public-private partnerships, i.e. economic units based on the Polish Code of Trade and composed of public (gmina, township) and private capital.

Ad 3. A financial tool in form of the National Housing Fund (located at the Banku Gospodarstwa Krajowego), granting low interest credits for social housing for rent.

The Polish system of social housing for rent described in the law mentioned assumes that the principal source of financial resources for the LCHS’s main activity (construction of houses for rent) is the National Housing Fund. According to the law mentioned above (i.e. on certain forms of assistance for housing construction), the Fund grants the LCHS low-rate, long-term credits, up to 70% of investment costs being provided for. The remaining 30% of the investment costs must be collected by the LCHS. These are mainly components of such venture costs as sites and their development or subsidies transferred from local communities. Financial sources from other legal subjects or even private persons interested in construction of houses for rent also play an important role. The Polish system of social housing for rent described in this law also regulates certain technical requirements to be met by the debtor. They are related to the size of apartments, to technical equipment and to detailed requirements concerning the use of thermal energy for heating and hot water supply. These thermal demands and conditions of hot-water installations are stated in the executive decree supplementing the law on certain forms of assistance for housing construction. These requirements are essential for decreasing the expenses of LCHS tenants for the maintenance of apartments, especially for heating. Polish families spend an average of 60% of their housekeeping expenses on heating. Decreasing such costs with a relatively low increase of rents (increase of cost of one square metre for increased outlay on thermal isolation) makes LCHS apartments more available for families in a weak financial situation and decreases the townships’ burden of expenses arising from potential housing assistance.
Strategy on access to housing

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Background

The goal of EU membership is widely recognised as perhaps the single most important objective for Bosnia and Herzegovina's future security and prosperity.

While there is legal entitlement to social rights in accordance with Article 31 of the revised European Social Charter, there is an obligation of signatory states to provide for access to the right to housing.

The member countries of the Council of Europe have varying practices and standards for social housing and for the access to housing of the most vulnerable groups.

Integrated approach

There is a strong interdependence between housing policy and other policies concerning access to human rights, such as e.g. social protection.

Public authorities at all levels are therefore encouraged to promote and develop integrated approaches concerning access to social housing by vulnerable categories of persons.

Many of the public policies and legislative matters have a direct or indirect impact on supply and demand on the housing market and affect housing production and housing provision.

Policy guidelines

The Group of Specialists on Access to Housing adopted policy guidelines on access to housing for vulnerable categories of persons in late 2001.

In general, the guidelines stress that national authorities should have or develop a strategy on access to housing for vulnerable categories of persons with well-defined objectives, standards, procedures for monitoring policy outcomes, and taking into account the abovementioned interdependence with other policy fields.

In practice, these guidelines are very applicable and a useful tool in the field of policy, legislation, defining the institutions at various levels, their tasks and standards and means of co-ordination in a strategy on access to housing.

Objective

Access to decent housing for all members of a society should be the ultimate objective of such a document.

Development of a strategy as a starting point is required in order to detail and update the various ongoing activities, to assess the overall needs, to set priorities and prepare alternative proposals and to develop ideas and directions for solving various problems related to the demand for housing.

Specific issues

A strategy on access to housing should in particular address the following issues:
-- general principles of policies on access to housing,
-- the need for a comprehensive legal framework,
-- the institutional framework and co-operation between public authorities and civil society,
-- policies aimed at improving the supply and financing of affordable housing,
-- the importance of area-based housing policies,
-- reducing the risk and negative consequences of evictions for vulnerable persons,
-- dealing with emergency situations.

Sustainability of results

The strategy needs to be supported by an action plan in order to provide for proper, timely and successful implementation.

Regular follow-up, monitoring and reporting are preconditions for achieving sustainable results.
Ecological housing construction and ecological housing rehabilitation in Vienna

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Until recently, bringing about extraordinary qualities in terms of planning and ecology was a task pursued by only a few pilot projects. As a rule, these were minor, relatively expensive projects. In 1995, however, the municipal department in charge of social housing of the City of Vienna launched a new policy to raise the quality of social housing projects, considerably improving the planning and ecological qualities in large-volume housing construction but avoiding higher production costs and rents. The means for achieving this goal was quality competition in the seeking of public subsidies.

Not merely due to its higher architectural and ecological quality, new Viennese housing construction is more promising and more sustainable. The competition model has given an in-depth impulse to housing construction in Vienna and facilitated modernisation and innovation. Paralleling the ecological advances in new housing construction, Viennese housing policies started to focus on raising the ecological quality of renovation projects in the social housing building stock. A new subsidy scheme for improving building substance and decreasing energy losses in buildings constructed between 1920 and 1980 was launched. So far, houses with more than 40,000 flats are under improvement, resulting in annual savings of 60,000 t of carbon dioxide.

The procedure, which is for the first time carried out internationally on such a large scale, is based on the principle of free competition of housing developers for public subsidies. In addition to non-profit building societies, commercial property developers are also authorised to participate. The procedure differs from conventional urban planning and architectural competitions inasmuch as the applicants for the respective project are the property developers themselves. Another aspect is different, too: the economic and ecological qualities of the project are regarded as being of equal importance as those of planning and architecture.

The essential elements of the Vienna competition model are the developers’ competitions arranged by the authority granting the subsidies (the Federal Province of Vienna) and dealing with big plots to be developed. It is a chief aim of the competitions to reduce both the production costs and those to be paid by users (own resources, rents) in the field of constructing multi-storey residential buildings while at the same time ensuring excellent quality in terms of planning and environmental technology: not only the usual planning documents are requested for the tenders; rather, a number of indicators and criteria have been developed as well for various spheres: planning quality, economy and environmental relevance/ecology. On the basis of all these elements, a panel of judges evaluates and compares the projects submitted.

Parallel to the competitions, all other residential construction projects in Vienna for which subsidies are sought are appraised (since autumn 1995) by a council of experts who perform an individualised but basically identical procedure. The council then recommends subsidisation or rejects the application. Like the panel deciding in the competitions, the council of experts is likewise composed of architects, of representatives of the construction business and of the authority inviting tenders (the Federal Province of Vienna) as well as of specialists in the fields of ecology/environmental technology, the economy and law.

So far, approx. 600 projects were subjected to assessment in the course of competition procedures and by the council of experts. In all, a building volume of more than 35,000 dwellings was recommended for implementation, most of them already built and inhabited.

More “intelligence in building”

The competitions of property developers already fulfil the function of providing a standard for all housing construction in Vienna. The standard of environmental quality in particular has been raised considerably. The quality of the projects submitted to the council of experts (they account for three quarters of all housing construction projects for which subsidies are recommended while those entered in developers’ competitions account for the remaining quarter) matches the standard of the competitions, albeit with some delay.
It is worth stressing that the high standards of quality thus achieved are not based on rules and/or norms but are solely the result of the quality competition. The yardsticks for appraisal applied by the panel and by the council of experts are not rigid but flexible, following the average standard of the individual projects submitted. As the quality rose, the relative yardsticks, too, became more exacting. This means that for obtaining subsidies more must now be offered than was necessary only three years ago. The innovatory power of the housing construction enterprises competing with each other is stimulated by the body giving its opinion not being a “schoolmaster” but playing the role of a knowledgeable, hard-to-please arbiter. In the final analysis, the property developers equally benefit from this approach because in a housing market with a demand for excellence, getting better and better increases sales opportunities.

The Vienna model has achieved special success by first cutting and then stabilising building and flat costs despite substantial improvements of planning and ecological quality. The simultaneous reduction of the public subsidies available has necessitated progress in the design and the architectural/technical optimisation of the projects. Generally speaking, this has been conducive to “intelligence in building”. New products and environmental technologies have been launched on the market. This has in some cases led to considerable reductions in the prices of certain products and technologies.

**Ecology matters**

Cf. the below survey of environmental standards already attained in the field of house-building in Vienna:

-- In all new houses built, a low-energy standard is ensured in accordance with the decree on thermal protection and the Building Code. This causes an annual demand for heating energy of less than 35 and at the most 50 KWh per square metre of floor space. Compared with the situation in 1995, this means a reduction by approximately 50% of the estimated consumption of energy for heating rooms in dwellings built with public assistance. The first high-volume passive-energy projects are under construction.

-- There is an obvious trend towards optimising buildings by using solar energy. On the one hand, gains possible through the passive use of solar energy are now pursued more intensively than in the past. This also provides better lighting and more sunlight for the flats. On the other hand, heating water by thermal solar collectors is now applied in large-volume housing construction.

-- A number of projects provide for the utilisation of waste heat gained from wastewater and waste air. Most of the alternative energy systems are dual, laid together with distant heating and utility lines.

-- As for saving water, single meters for measuring cold water consumption are now standard equipment in all new flats. Numerous projects provide for facilities to use non-potable water for flushing WCs and irrigating park areas.

-- In the field of utility technologies and energy, the ever-increasing demand for counselling in matters of housing construction has led to the formation of a specialised market with innovative technical service enterprises.

-- Other remarkable aspects include the improved standards in construction physics and construction ecology. Good examples of this are high-quality wall structures and façades optimised from the viewpoint of construction physics, systems offering full thermal protection as well as excellent windows and glazing to ensure thermal protection. When designing interiors, mainly certified materials unobjectionable from the angle of construction biology are now being used.

-- The use of products and materials that might endanger the environment has decreased substantially, e.g. PVC is hardly used anymore. As of 1999, the applicants for subsidies were requested to refrain from using building materials or products containing HCFC/HFC. This measure alone will reduce the Viennese emission of gases adversely affecting the climate to a degree equalling all climate-impacting emissions from industrial enterprises.

-- In construction, more and more attention is paid to low-cost, economical and yet high-quality building methods. The combination of economical building methods with superlative quality of building components and materials as well as with sophisticated but robust utility technologies constitutes an absolutely trend-setting development, impressively documenting the acquired higher “intelligence in building”.

-- Last but not least, there is now more sensibility and greater awareness of the interactions between buildings, the environment and the surroundings of dwellings.
Cheap, ecological, satisfactory, innovative

It is the objective of the new Vienna housing construction system to link economic aims closely to social, planning and ecological objectives, thereby substantially increasing the residential value, as it were, for all concerned. The property developers want to build flats that can be sold easily, with possibly low maintenance costs, and to find tenants without difficulty, even after twenty years. As for the residents, they want a high-quality, durable product tailored to their needs and moreover with contained operating costs. Finally, the City of Vienna wants to spend as little subsidy money as possible and nevertheless to offer a good quality of life, housing and environment to its citizens even in the long term.

These goals can be achieved if good ecological solutions are not merely seen as isolated showcases but rather entail manifest advantages in terms of the national economy and management economics. The buildings pay for their residents if operating costs are low and people have the feeling that they inhabit “healthy” houses. The property developers get what they want if they own attractive, well-built housing developments with long service life. As for the City of Vienna, the projects pay if it can do without having to construct new power stations and waterworks and if environmental and social repair costs are cut.

The main theatre of action for the future: revitalisation of the existing stock

In the medium-term perspective, the emphasis of housing construction is likely to shift more and more from constructing new residential buildings to revitalising the existing stock. For over 15 years, the City of Vienna has been pursuing its policy of “gentle” urban renewal. During this period, generous public subsidies were granted in order to revitalise almost 200,000 apartments. Redevelopment mainly concerned residential buildings and big housing developments dating from the so-called “Gründerzeit” period (last third of the 19th century) and from the interwar era. Many of the houses benefiting are municipally owned. In the past two years, ecological criteria are considered more and more important in revitalisation projects. For a fairly long time already, special subsidies of up to Euro 180.- per square metre of floorspace are available for ecological measures taken in the course of redeveloping residential buildings.

In addition to subsidising the old housing stock, the City of Vienna started in 2000 to provide up to Euro 50 million annually in the form of public subsidies for the thermal/energetic improvement of residential buildings constructed between the 1950s and the 1980s. So far, buildings with more than 40,000 apartments were granted such subsidies.

The new promotion scheme made it possible for the first time to revitalise residential buildings dating from nearly all construction periods. An especially remarkable facet lies in the fact that the quality criteria guiding the allocation of subsidies for building or revitalising residential units steer the promotion funds (which obviously are getting scarcer and scarcer) much better in the direction of projects that convince with their high quality in terms of planning, ecology and, moreover, economic feasibility.
A new approach to social and functional mix in Belgrade housing after 2002

Vladimir Macura and Zlata Vuksanovic, Urban Planning Institute of Belgrade

A new ambition: social housing for the poor

Belgrade (population in 2001: 1,300,000) has always had disadvantaged groups of persons (DGP) living in poor conditions. Before the Second World War, Belgrade authorities allowed the poor to build lower-standard houses in the outskirts. After the war, this was no longer the case. The authorities created funds for the rehabilitation of unhygienic housing; yet these were not successful and thus cancelled in the 1970s. A study from 1997 showed that 123,000 persons lived in unacceptable conditions. The situation even worsened after 1999 due to IDPs from Kosovo. The gravest situation concerns the Roma community. After 2000, the new democratic government in Belgrade showed keen interest in social housing and in 2003 presented the idea of building 5,000 new units for the poorest.

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DISADVANTAGED GROUPS OF PERSONS IN BELGRADE

Source: Town Planning Institute of Belgrade

- 120,000 people do not have possibility to provide the apartment to themselves according to the actual market conditions
- About 90 sites with hardest living conditions
- About 25,000 people are living in such areas, 95% are Roma.
The Belgrade approach: a new master-plan for Belgrade and the accompanying documents

After 2000, social housing issues were present for the first time in certain city documents. The new Master-plan for Belgrade until 2021 (2003), the Programme Concept for Building 5,000 Units (2003), the Guideline on the Design of Social Housing (2004), the Planning Documents for the First 4 Sites for about 800 Units (2003/2004), and the Architectural Competition for Social Housing (2003) constitute stage one of the project and provide conditions for future building work.

The documents possess three essential common definitions:

-- Disadvantaged groups of persons are young families with insufficient income for obtaining a flat, single-parent households, families with numerous children and low incomes, refugees, internally displaced persons, Roma, war veterans, physically and mentally disabled persons, elderly individuals and households, long-term unemployed persons without income, other socially vulnerable categories, provided they are poor.

-- Social housing is housing owned and funded by local authorities for the needs of disadvantaged groups. A combination of financial means is desirable (budget, company funds, donations, etc.). Social housing must be safe, secure and cheap. Less spacious (5-15m²/person) and comfortable than average housing, it must yet possess elementary utilities and equipment. Affordable, low-cost housing co-operatives and other models may further improve the situation.

-- Comprehensive programmes offer means for resolving social housing issues. Social housing must not be treated as an isolated problem. The needs of disadvantaged groups are always many and different for each of the groups, so they should be met concurrently. Good co-ordination of the social housing programme with other support programmes (employment, schooling, women's programme, etc.) ensures the inclusion of disadvantaged groups into society.

Social and functional mix in housing areas

A good social and functional mix in Belgrade housing areas provides social cohesion and integration and combats the formation of ghettos. Two models have been planned, one of which provides for five to eight percent of social housing in any construction of over 250 units.

The other model is that construction sites for predominantly social housing must be within the residential tissue or directly adjoining it by way of extension. Social housing should be on low-cost land owned by the city, close to schools, medical services and public transport, on safe terrain, and infrastructure outfitting should be cheap. The Master-plan for Belgrade until 2021 provides for 67 such sites for about 7,000 units, and a further 25 sites for about 2,500 units were also examined.

Social housing is burdened with serious problems: outdated legislation and non-stimulating financial policies above all, followed by a lack of understanding among certain local services as well as objections on part of the population against having disadvantaged groups in their vicinity.

Regarding the legislation issues, the situation has improved over the past six months. The Ministry for Capital Investments finished the draft for a social housing law of the Republic of Serbia, which will shortly be sent to parliament for adoption. That law will for the first time establish sustainable financial and institutional support for social housing. On the basis of that law, government will set up the Serbian Housing Fund as well as local (regional) housing agencies and will define the competences of the Republic and of local self-government authorities as well as the roles of other non-profit housing organisations. The situation in financing has also been improved. Many banks now offer credits for housing construction.
Integrated strategies for the creation of sustainable communities in Madrid: The “Eco-Valle” operation

Francisco Jose Rubio Gonzalez, Municipal Housing Agency, Madrid

Urban form affects the way in which cities “work” and may be the origin of social, economic and environmental advantages or problems.

Much attention has been paid in recent decades to the links between urban form and environmental criteria such as:

-- energy saving,
-- water consumption,
-- air quality,
-- waste reduction and recycling,
-- provision and use of open air spaces,
-- protection and rehabilitation of the habitat and of diversity.

This paper will stress this debate and focus on how the shaping of the constituent elements of urban form can lead to marked environmental benefits for the city and, more specifically, can achieve balanced residential environments (“green districts”).

According to new trends in urban planning, well-designed districts provide both high-quality, open urban spaces and natural areas protecting and preserving flora and fauna. They also limit distances and energy and water consumption while maintaining links with the surrounding territory.

For the new suburb of Vallecas, which is framed within a new area of residential development, the objective is thus to develop an ambitious initiative to promote an integrated strategy that addresses the issue of sustainability in a neighbourhood with 5,793 flats, most of them publicly owned.

The planned operation starts from the promotion of sustainable urban development (ECOVALLE Programme) being implemented near the UE-1 New Expansion at Vallecas, by way of three operative projects acting at different urban levels and hoping for EC approval.

-- “Mediterranean Verandahways” (Life Programme 2002: ENV/E/000198) Implementation of complementary actions of urban design situated at the central boulevard to optimise the bio-climatic behaviour of open spaces in the development of this urban expansion area.
-- “Sunrise”: (5th Framework Programme I+D: NNE5/1999/00018) Promotion of a collective building of 139 social housing units with energy-saving and efficiency criteria in Area 1-42.

1 “Water Spirals” project

This project is part of the 2nd wastewater rehabilitation plan of Madrid and has been approved for funding by the European Community Cohesion Fund.

The main objective is the development of a sustainable park of 40 hectares based on the following principles:

-- It is planned as a “leafy” area of vegetation that will act as a “heat drain” for the area.
-- The park will be self-sufficient in terms of energy, as it is based on the use of renewable energy (solar, thermal, photovoltaic, wind, etc.).
-- It will be created from three resources initially considered waste:
  - SOILS from the urban development of the suburb.
  - WATER from the water treatment plant.
  - Organic MUD derived from the water recycling process.
2 “Life” project

This project is based on the traditional use of open spaces as “inhabitable areas”, which is one of the cultural features of Mediterranean towns. Awnings, pergolas, vegetation, fountains and pools are some of the resources employed to turn these urban spaces into social areas.

The aim is the development of an experimental project for the bio-climatic conditioning of the “boulevard” as a main public space within the urban frame through the application of natural cooling techniques that can improve its environmental quality, by way of:

-- reduced sun radiation (by means of simple covers, vegetation, awnings, etc.),
-- reduced surface temperatures (cool pavements, water films, vegetation, etc.),
-- air cooling due to evaporation (micronisers, sprinklers, moisture barriers).

The intervention focuses on shadow structures located at the main intersections of the new boulevard that have great formal intensity, are energetically self-sufficient and attract urban activity. Right from the beginning, these prototypical, bio-climatically generated surroundings are to serve as points of departure for future urban spaces. Thus each proposed prototype consists of a “tree” or “bio-climatic machine” with self-adjusting potential, which also adapts to the seasons and thus creates conditions of optimum comfort at any time of the year.

3 “Sunrise” project

The project approved by the 5th Framework Programme of the European Community aims to bring about a 70% reduction in energy consumption and CO2 emissions (compared to conventional residential buildings) in the module block of the new suburb (called “Manzana”).

The most relevant aspects of the project are:

-- The building operates as a true sustainable community of homes arranged around a central space – the courtyard – that is perceived as a “green oasis” protected from noise and pollution (with water, trees, areas for leisure and an “environmental classroom”).
-- The block is divided into four sub-blocks designed from a compact core of five floors each with a balcony and a top floor projecting over the courtyard, over which the balconies project as well.
-- Optimisation of the external wrapping layer, with the definition of a façade providing high thermal insulation.
-- The sliding wooden panels provide a mobile “second skin” for sun protection that dominates the architectural outlook of the building.
-- It also includes a system of individual “natural ventilation shafts” grouped around the communication cores.
-- An experimental application of an evaporation system for the cooling and ventilation of each home will work through photovoltaic panels and recycled water.
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