



Peer Review on “Housing exclusion: the role of legislation?”

Online, 8-9 October 2020

Synthesis report



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1 Introduction

The Peer Review focussed on effective social housing legislation, especially in view of providing adequate solutions for vulnerable groups and combat homelessness. The objectives of the Peer Review were to explore effective social housing schemes across Europe, discuss the role of the legislation in combating housing exclusion and to inform the development of a Social Housing Act in Czechia.

The Peer Review was hosted by the Ministry of Labour and Social Affairs. It brought together government representatives from the Host Country (Czechia) and six peer countries (Bulgaria, Cyprus, Italy, Latvia, Lithuania and Norway). Representatives of the European Commission, as well as a thematic expert who put the topic in the wider context of EU policy, were also present.

Social housing is broadly defined by the Organisation for Economic Cooperation and Development (OECD) as 'residential rental accommodation provided at sub-market prices and allocated according to specific rules'¹. However, Member States use different definitions of social housing, or - in some cases (e.g. Czechia) - they lack a specific definition.

At EU level, a definition of the target groups for social housing is given by the Decision on services of general economic interest,² which state that social housing is "for disadvantaged citizens or socially less advantaged groups, who due to solvency constraints are unable to obtain housing at market conditions."

Member States have a wide discretion as to how they wish to organize their public social housing systems. Their regulatory frameworks, funding instruments and the role of local and regional actors and local communities differ. The discrepancies in the social housing sector can be observed not only between different Member States, but sometimes even within a country, particularly in federally organised Member States. Social housing provisions can vary in terms of the size of the social housing rental sector, needs of the target population, goals, allocation and targeting mechanisms.

In Czechia, the main problems faced by the housing sector are represented by a shortage of social housing (48 000 houses in 2011³), indebtedness of housing cooperatives and, as a consequence, inadequate housing. Estimates of people in a situation of homelessness in Czechia vary from 30,000 to 68,500⁴.

While discussions around legislation on social housing are still ongoing, there are individual approaches of addressing housing exclusion at the local level. This is also guided by the national strategy 'Social Housing Concept of Czech Republic 2015-2025'⁵, which aims to tackle housing needs. In this context, social housing consists of housing provided to people experiencing a housing crisis, or at risk of a housing crisis, including people who are overburdened by housing costs.

For the time being, even with considerable differences between them, some Czech municipalities have successfully adapted the social housing principles defined by the 'Social Housing Concept'. In particular, as of 2016, the 'Social Housing Support – Systemic project', co-funded through the European Social Fund (ESF), helps 16 municipalities in the development of local systems of social housing.

¹ OECD, 2019. 'Key characteristics of social rental housing', in: *Affordable Housing Database*, 2019. Accessed at: <https://www.oecd.org/els/family/PH4-3-Characteristics-of-social-rental-housing.pdf> (29.10.2020).

² <https://eur-lex.europa.eu/legal-content/EN/TXT/PDF/?uri=CELEX:32012D0021&from=EN>

³ Data from the Ministry of Regional Development, Czechia (2012).

⁴ European Social Policy Network (ESPN), 2019, Social Europe National strategies to fight homelessness and housing exclusion, Czech Republic. Accessed at: <https://ec.europa.eu/social/main.jsp?catId=1135&furtherNews=yes&langId=en&newsId=9456> (29.10.2020).

⁵ Accessed at: <http://socialnibydleni.mpsv.cz/en/> (02.11.2020).

1.1 Background and purpose of the Peer Review

At the macroeconomic level, various indicators related to housing, such as the housing cost overburden rate⁶ and severe housing deprivation⁷, are generally improving across the EU. However, there are many differences between and within Member States, notably between rural and urban areas. Many households have difficulties to afford housing on the private market and/or face challenges related to its quality. The lack of sufficient housing is one of the key drivers of homelessness and housing exclusion. While there are no official statistics on homelessness at EU level, the European Federation of National Organisations Working with the Homeless (FEANTSA) estimates that about 4.1 million people experience homelessness each year⁸.

Homelessness levels have increased in the last decade in most Member States and the risk of homelessness has extended to new groups, such as young people and children, migrants, women and families. Housing exclusion is influenced by (social) housing policies, housing provision and wider welfare approaches. Moreover, regulations like tenancy laws, housing benefits, the regulation of eviction procedures and legal obligations of municipalities to arrange housing impact on housing exclusion.

Adequate housing is therefore crucial to address social exclusion. In 2017, 10.2% of households in the EU spent over 40% of their disposable income on housing costs. At the same time, when housing costs are taken into account, 156 million people are at risk of poverty, as against 85 million before housing costs are considered⁹.

Social housing aims to ensure that adequate and affordable accommodation are accessible to all, including the most vulnerable groups. The need for policies that ensure access to decent, adequate, affordable and healthy housing are also included in international documents, such as the UN Sustainable Development Goals by 2030¹⁰ and the Geneva UN Charter for Sustainable Housing¹¹.

Across the EU, Member States use different terminologies and different definitions to describe social housing. The common denominator across the different terms is often a special stock within the rental housing sector (i.e. housing people who could otherwise not afford a private market rental). In general, Member States' approaches vary along ownership (various tenures, including public and private bodies, registered private landlords, associations and shared ownership); allocation criteria and mechanisms; funding (e.g. investment or capital costs provided through public funding, management funded from public funds); definition of priority target group(s) and controlled rent level.

This very diverse picture of the social housing sector is the result of different historical and political developments. Traditionally, some countries (e.g. Belgium, Czechia, Luxembourg, Finland, Slovakia)¹² follow a narrowly targeted approach and consider

⁶ EUROSTAT, Housing costs overburden rate [tespm140], Accessed at: [\(https://ec.europa.eu/eurostat/web/products-datasets/product?code=tespm140#:~:text=Percentage%20of%20the%20population%20living,\(net%20of%20housing%20allowances\)](https://ec.europa.eu/eurostat/web/products-datasets/product?code=tespm140#:~:text=Percentage%20of%20the%20population%20living,(net%20of%20housing%20allowances))) (02.11.2020).

⁷ EUROSTAT, Severe housing deprivation rate by age, sex and poverty status - EU-SILC survey [ilc_mdho06a]. Accessed at: [\(https://appsso.eurostat.ec.europa.eu/nui/show.do?dataset=ilc_mdho06a&lang=en\)](https://appsso.eurostat.ec.europa.eu/nui/show.do?dataset=ilc_mdho06a&lang=en) (02.11.2020).

⁸ <https://www.feantsa.org/en/about-us/faq>

⁹ Housing Europe, 2019. *The State of Housing in the EU 2019. Decoding the New Housing Reality*. Brussels: Housing Europe. Accessed at: <https://www.housingeurope.eu/resource-1323/the-state-of-housing-in-the-eu-2019> (02.10.2020)

¹⁰ Goal 11: Sustainable cities and communities. <https://sdgs.un.org/goals> (29.10.2020)

¹¹ United Nations, 2015. *Geneva UN Charter on Sustainable Housing*. Accessed at: <https://www.unece.org/housing/charter.html>. (29.10.2020)

¹² See Thematic Paper: Whereas at the EU level approximately 8-9% of all households live in the reduced price rental sector, approximately 15% of all households at the risk of poverty are found in these tenancies. The highest relative overrepresentation is found in Belgium, the Czech Republic, Luxembourg, Finland (note that EUROSTAT applies a different definition compared to the above in the case of the Netherlands and Sweden, still, the overrepresentation ratio is among the highest in these countries, too).

social housing a 'residual sector', with a high level of tenants at risk of poverty. In these countries, municipalities tend to operate the housing stock. The access to the social housing largely depends on eligibility criteria, which vary across (and in some cases within Member States). In general, a certain income threshold is the main allocation condition across Member States.

Other countries (i.e. Austria, Bulgaria, Croatia, Estonia, Greece, Latvia, Poland, Romania and Slovenia) follow a more universalistic approach and have weaker social targeting: accommodation at reduced prices is provided both to households with and without risk of poverty. In these countries there is a mixture of providers, including associations, and varying types of landlords (around or over 15% of the stock).

Recent trends show a reduced affordability on the rental market led to increased social and affordable housing needs of additional groups, such as middle-income families or refugees. Across Europe, the composition of the types of tenants has been shifting towards more vulnerable households. In all countries the below-market prices rental sector lodges comparably more households at risk of poverty than any other housing sector. Whereas at the EU level approximately 8-9% of all households live in the reduced-price rental sector, approximately 15% of all households at the risk of poverty are found in these tenancies.

Social housing has always been considered as a policy area located at the intersection between welfare and housing policies. This has implications for the funding of the stock, including how the stock is maintained and broadened, how investments are organised and the role of public funding. Most national governments provide some form of subsidy to landlords (which may also be local governments) to ensure the availability of social housing. This includes direct supply-side grants paid to developers, interest rate subsidies, capital grants, guarantees, etc. For example, government spending on supporting social housing ranges from 0,001 % of GDP in Romania to over 0,2% in Belgium¹³.

In this context, the purpose of the Peer Review was to explore social housing schemes and legislations across Europe and to identify their effectiveness in providing adequate and affordable housing for vulnerable groups. The information and learnings gathered during the Peer Review aimed at informing the development of A Social Housing Act in Czechia.

The Peer Review contributed to the Social Open Method of Coordination and the European Pillar of Social Rights by sharing best practices, discussing problems and implemented measures addressing housing exclusion and promoting access to social housing.

1.2 The EU policy context

In the context of the Peer Review it is important to point out that social and housing policies are national competences and the European Commission acts according to the subsidiarity principle. At the EU level, there have been calls for integrated approaches combining support services, adequate housing, social inclusion and the integration of the individuals in the labour market. This comprehensive approach was already present in the Staff Working Document on 'Confronting Homelessness in the European Union'¹⁴ adopted by the European Commission in 2013, which provides guidance on which measures to combine for delivering a better outcome for people in situations of homelessness and social exclusion.

¹³ OECD, 2019. Ph4.3 key characteristics of social rental housing. In: Affordable housing database. Accessed at: <https://www.oecd.org/social/affordable-housing-database/> (25.11.2020)

¹⁴ European Commission, 2013. 'Confronting Homelessness in the European Union'. Accessed at: <https://eur-lex.europa.eu/legal-content/EN/TXT/PDF/?uri=CELEX:52013SC0042&from=EN> (29.10.2020),

More recently, the European Pillar of Social Rights (EPSR)¹⁵ has been the main basis for the action in this area, with Principle 19 establishing that access to social housing and social assistance of good quality shall be provided for those in need. The implementation of the EPSR will be supported by an Action Plan that will include concrete ideas for delivering the principles, both at national level and EU level. Tackling housing exclusion requires the collaboration of a diversity of actors; therefore, the European Commission is exploring options for supporting enhanced cooperation at regional, national and European level, to be taken forward within the framework of the Action Plan, with focus on sharing good practices in the fight against housing exclusion and support for mutual learning.

Moreover, in the context of the green transition and of the Recovery plan for Europe¹⁶, Member States are currently working on their national energy and climate plans and on their national recovery plans. The European Commission is encouraging them to include renovation of buildings as an important pillar in both plans, with regards to energy efficiency and social objectives, such as social sustainability and accessibility (e.g. for persons with reduced mobility). Particular emphasis should be on social and affordable housing, according to the principles brought forward in the Renovation Wave (e.g. by focussing on district and neighbourhood approaches, establishing long-term local public-private partnerships, or supporting already existing partnerships).

The strong link between building renovation and social sustainability is highlighted in the Housing 2030 project, carried out by Housing Europe, the European Federation of Public, Cooperative and Social Housing (see box 1).

Box 1: Housing 2030

Housing 2030¹⁷ is a joint international initiative of housing experts from over 56 governments through the United Nations Economic Commission for Europe (UNECE) and UN Habitat and 43,000 affordable housing providers and neighbourhood developers represented by Housing Europe. It aims to improve the capacity of national and local governments to formulate policies that improve housing affordability and sustainability.

Housing 2030 shows how policy makers can improve affordable housing outcomes and at the same time play a constructive role in addressing ongoing climate change and stimulate the social and economic recovery, now demanded by the pandemic.

The practical report of Housing 2030 has chapters on finance, environmental sustainability, governance and regulation, and land. Best practices in these areas are gathered to provide a 'toolkit' to help improve housing affordability.

2 Host country practice: Providing social housing without legislation in Czechia

2.1 The current situation

The economic transformation of Czechia since the 1990s, that also led to a decrease of state-financed housing construction, price liberalisation of building materials, deregulation of rents and privatisation of public housing, had a considerable impact on prices on the housing market. For certain vulnerable groups, single parents, people

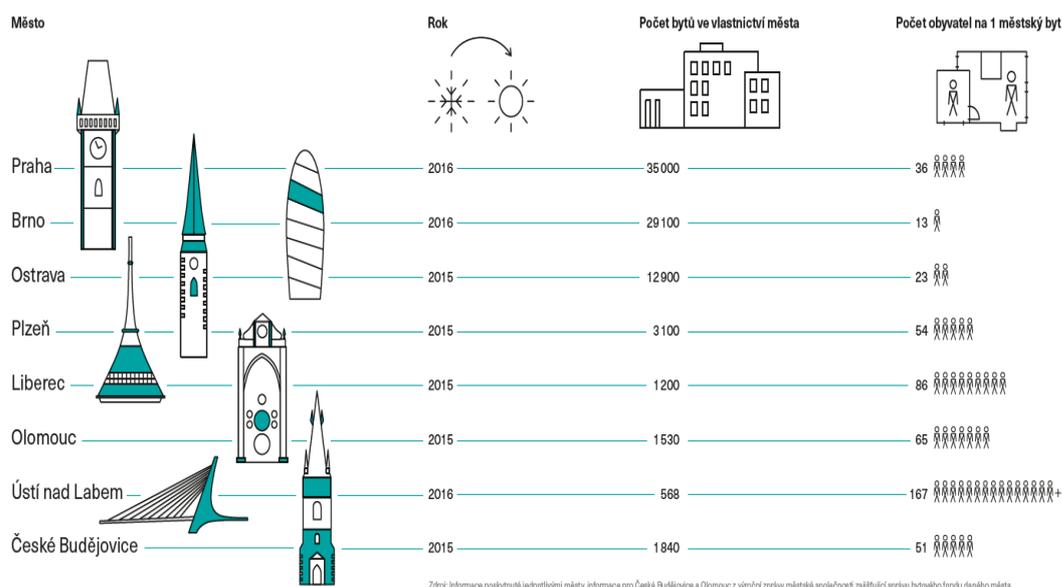
¹⁵ European Pillar of Social Rights, 2016. Accessed at: https://ec.europa.eu/commission/sites/beta-political/files/social-summit-european-pillar-social-rights-booklet_en.pdf (02.11.2020)

¹⁶ Recovery plan for Europe, 2020. Accessed at: https://ec.europa.eu/info/live-work-travel-eu/health/coronavirus-response/recovery-plan-europe_en (02.11.2020).

¹⁷ Project Housing 2030. Accessed at: <https://www.housing2030.org/about> (02.11.2020).

with disabilities, senior citizens or people experiencing racial discrimination, housing virtually becomes unaffordable and unavailable.

While there are legislative and non-legislative measures that partially address housing challenges, there is still no legislative act for a systematic approach ensuring social housing to citizens in need. Furthermore, Czech municipalities have a high level of independence when it comes to housing, with a wide range of the social housing stock, and different eligibility criteria. While some municipalities own municipal flats they can offer to the citizens in need, other municipalities have privatised all their housing. The housing stock varies between local authorities: while the municipality of Ústí nad Labem owns one municipal flat per every 167 inhabitants, Brno has one municipal flat per every 13 inhabitants.



Source: KPMG, 2016. *Voice of real Estate: Bytový fond hlavního města Prahy a jednotlivých městských částí.* Prague: KPMG.

The main pieces of legislation existing on housing affordability are:

- the Act on State Social Support (1995), regulating the conditions of eligibility for multiple social benefits, including the housing allowances;
- the Municipalities Act (2000), stating that municipalities are responsible for fulfilling the needs of their citizens (including housing); and
- the Act on Assistance in Material Need (2011), which lays out emergency situations that can be resolved only with immediate assistance.

The adoption of a specific Law on Social Housing, which was supposed to set eligibility and quality criteria for access to social rental housing, was on the agenda for almost five years; however, it failed to pass in 2018.

As regards non-legislative initiatives, the main strategy document for social housing is the 'Social Housing Concept of the Czech Republic 2015-2025'. A new draft of the Concept is currently under way to improve the response to the current housing and social situation in the Czechia.

2.2 The Social Housing Concept of the Czech Republic 2015 – 2025

The 'Social Housing Concept of the Czech Republic 2015 – 2025', approved by the government in 2015, is the only current governmental document that defines social housing, its core principles and target groups. It is based on three pillars: housing

policies (i.e. flats), social work and social services (i.e. support) and social benefits (i.e. finances).

The 'Social Housing Concept' outlines the following specific social housing principles:

- In the context of social housing, state intervention shall be directed towards those in need (solidarity principle);
- The goal is to have everyone living in standard housing, not in emergency or temporary accommodation (tenancy principle);
- Social housing should be provided to people in social or housing need (necessity principle);
- Direct and indirect discrimination on racial, ethnical, national, gender, age, sexual orientation, health, religion, or ideological grounds is prohibited (non-discrimination principle);
- Both the framework and the tools of social housing must be able to react to the varying needs of individuals (individual and differentiated approach principle).

The main target group of the 'Social Housing Concept' are homeless people, defined in line with the ETHOS typology¹⁸. This includes:

- Roofless (without a shelter of any kind, sleeping rough);
- Houseless (with a temporary place to sleep, e.g. in institutions or shelters);
- People living in insecure housing (threatened with severe exclusion due to insecure tenancies, eviction, domestic violence); and
- People living in inadequate housing (e.g. in caravans on illegal campsites, in unfit housing, in extreme overcrowding).

Besides people in a situation of homelessness, the 'Social Housing Concept' includes in the target group also people who, despite receiving social housing benefits, spend a significant amount of their income on housing (more than 40% of disposable income). Also, vulnerable groups should be prioritised on a waiting list for social housing. These include families with children at risk of being placed in foster or institutional care; families who will get their child back from foster or institutional care after being housed; victims of domestic violence; people leaving institutional care; rough-sleepers and people living in commercial hostels and in social services; people living in an environment that is harmful to their health; people with disabilities; senior citizens; single parent families; and people facing discrimination on the housing market.

Social housing allocation is based on a needs assessment carried out by the municipalities; part of the assessment is carried out by a social worker who is familiar with the applicant's situation. The needs assessment should also determine whether the social housing tenant should receive additional support through social services. The local system of social housing may include elements of emergency housing, such as homeless shelters, which are effective tools of support in dealing with crisis situations.

Municipal social workers play an important role in supporting people obtaining the benefits they are eligible for (including housing benefits) and getting social housing, if the municipality has a stock. In addition, some municipalities have established a 'housing contact centre', a one-stop-shop within the municipality where individuals with housing needs can receive information and guidance on the social housing

¹⁸ FEANTSA, 2006, *European Typology of Homelessness and Housing Exclusion*. Available at: <https://www.feantsa.org/en/toolkit/2005/04/01/ethos-typology-on-homelessness-and-housing-exclusion> [accessed 27 October 2020].

procedures. Those contact centres have also reached out via email, phone and social media communication during lockdown measures in the recent pandemic.

The principles of the 'Social Housing Concept' are being applied in several municipalities through the 'Social Housing Support' project, coordinated by the Czech Ministry of Labour and Social Affairs (see box 2).

Box 2: Social Housing Support – Systemic project (ESF)

The 'Social Housing Support – Systemic project (ESF)' started in January 2016 under the coordination of the Czech Ministry of Labour and Social Affairs and co-financed by the European Social Fund (ESF) and will last until October 2022.

Its objective is to promote the implementation of the social housing principles outlined in the 'Social Housing Concept' in 16 municipalities, selected on the basis of their diverse characteristics (e.g. size, types of needs, housing stock, etc.). The project supported the municipalities in the implementation of their own plans related to social housing.

The project provides consultation and information to the municipalities, other local actors (NGOs, academics) and people with housing needs, through the activities of the 'Contact Centre for Social Housing'.

The Contact Centre for Social Housing also organises workshops on social housing for different stakeholders and provides a discussion space to share experiences and practices. The project also includes an expert group and a working group on social housing, focussed on different aspects of social housing (e.g. housing stocks, social work, support to tenants, etc.).

The Contact Centre for Social Housing carries out analysis and surveys (on good practices in Czechia or in other countries) and prepares methodical material for professionals carrying out social work in social housing.

Other project activities include a newsletter, a website and a Facebook page, providing information on upcoming events, new research and insights from individual municipal projects.

See more information here: <http://socialnibydeni.mpsv.cz/en/>

Thanks to European Union support and active local stakeholders, some municipalities have successfully implemented social housing schemes. An example is the social housing pilot project implemented in Ostrava (see box 3).

Box 3: 'A place called home' - Social housing in the city of Ostrava

Since 2016, Ostrava City Authority has piloted the project 'A place called home', co-funded by the ESF.

The project aims at addressing the lack of affordable rental homes and helping people who are homeless or at risk of homelessness. The project included the renovation of 105 apartments in six of the city's most densely populated districts, for families who would otherwise live in sub-standard housing. Five of these apartments are set aside as emergency homes.

The project has also developed processes to access housing, a framework to cooperate with city districts, and social support for tenants. Tenants can more easily stabilise their lives and participate in society, while their low rent returns a profit to the city.

Social housing is part of Ostrava's long-term inclusiveness strategy. As well as developing processes for the social housing system, the pilot has clarified staffing requirements and the role of social workers. Cooperation between the different stakeholders has been central to its success. The social housing system is designed to become self-financing as rental income pays off the costs of renovations and as spending on hostels decreases.

The project won the Regiostars award in 2018.

3 Key Peer Review discussion outcomes

This section describes the discussions held during the Peer Review on the key issues related to social housing.

3.1 Effective social housing schemes – the role of legislation

Legislative approaches and non-legislative approaches (e.g. strategies, piloting, knowledge sharing) can steer effective social housing.

Moreover, governance and funding of social housing system needs to balance decentralisation and centralisation. For example, municipalities and local governments have first-hand knowledge of the specific needs of their population. On the other hand, States can ensure common standards across their territory, thus ensuring equal treatment among citizens. Social housing is decentralised at the local level in the Czech Republic, Bulgaria, Italy and Norway, which pointed out that quite a few issues having to do with social housing could be traced back to the absence of a common legal or policy framework at the national level.

Social housing affects various policies and is a highly debated topic, that impacts on national regulation. For example, in Czechia, several attempts of passing a common legal framework on social housing have been delayed because of a debate around how to define social housing in the country. Therefore, political will at national, regional and local level, as well as acceptance and awareness by the public are important for the implementation of social housing. Here, approaches to provide social housing should be long-term in order to support tenants consistently but also to build up expertise amongst professionals and communities. Once established, legislative approaches also set a common legal or policy framework and basic quality standards.

Moreover, there is also a discussion on which angle legislation should take: whether it should address firstly social exclusion, or focus on increasing the housing stock overall. Here, national social housing legislation and policies should aim for an integrated approach to scale social, public and affordable housing, that can be adapted to local conditions. This transforms housing, moving away from emergency, temporary or social housing to affordable and socially inclusive solutions (e.g. via social rental agencies, mixed ownership schemes), providing a set of housing options for a diverse population. Temporary or emergency housing provides for urgent needs, but housing needs should be sustained with more long-term solutions of affordable and social housing. For example, in Bulgaria, emergency accommodation is provided for homeless persons and families when it is a matter of urgency to satisfy their basic needs related to the provision of shelter, food, hygiene and social counselling to plan adequate housing.

In addition, the right balance needs to be struck in terms of how easy it should be for individuals in need of support to access public housing. Ideally, eligibility criteria should not be too rigid and should include special protection for certain vulnerable groups, to ensure the respect of fundamental rights.

Non-legislative approaches to social housing can steer progress in local areas, also by involving authorities (mainly at the local level) and other stakeholders, especially NGOs. This can be fostered by schemes enabling stakeholders and municipalities to share best practices in social housing. For instance, in Norway, the Norwegian State Housing Bank initiated a municipal programme, where local authorities engage in a mutual commitment and long-sighted cooperation to address and reduce exclusion in the housing market. The programme is targeted to those regions with challenging social housing problems, combined with loans to acquire municipal rental housing and to target low-income groups.

A common legal framework can also include an evaluation system or procedure, which ensures that evidence on the performance of new housing policies is continuously gathered and fed back into the policymaking process, thus increasing the efficacy of

social housing schemes and public support for them. Czechia reported to have already applied evaluation mechanisms for social housing that could easily be embedded into laws. In turn, policymaking on housing and legislation should be backed up by evidence on effectiveness and efficiency, often generated at local level. A good example is the Czech 'Social Housing Support Project' that can now showcase good results to inform the planned social housing legislation in a bottom-up approach.

Box 4: Local innovation to inform policy making

Some of the municipal projects cooperating with the Ministry of Labour and Social Affairs in Czechia gained international recognition for their innovative approach to social housing provision. Brno was awarded the *Sozial Marie Prize for social innovation*¹⁹ in 2017 for its rapid re-housing of families with children along the Housing First principles, as well as for its evaluation through a randomised controlled trial.²⁰ The municipality of Ostrava received a RegioStars award in 2018 (see box 3).

From a financial point of view, the 'cost of not taking action' for public finances and society, could be used as an important argument in favour of further developing social housing schemes.

This and inclusive spatial/urban planning tackles segmentation and stigmatisation, creating socially diverse neighbourhoods and enhancing social cohesion. Here, there are various solutions, such as regeneration projects, housing renovations, the allocation of social housing in new buildings, whilst involving local stakeholders. Local solutions often also give answers to several societal problems. For example, the project 'Homeshare'²¹ in the UK offers affordable, intergenerational housing. Sweden and the Netherlands also have similar initiatives in which younger and older generations are housed together, with one main objective to combat loneliness²².

Another important aspect is to grow the social housing stock. Regulations can limit speculative practices that could increase housing prices even more. Rules that stipulate that a proportion of social/affordable housing must be included in new buildings are another approach. Such amendments should ideally be included within existing laws on construction or urbanism and a process of engagement with developers or providers should be undertaken to ensure inclusive planning.

3.1.1 Cooperation between local and national authorities in social housing

Legislation, policies and non-legislative approaches benefit from stakeholders' engagement and their input for the implementation of the regulation. The multidisciplinary nature of social housing requires the involvement of a large number of stakeholders. Possible ways of stakeholder involvement in social housing legislation and policies are presented below:

Municipalities: Take into account the regional expertise and experiences through consultation processes with local authorities, promoting results from local pilots and involving umbrella organisations of municipalities (this exist in most countries);

Service providers of social, employment or health services: Working groups including social housing service providers (example in Latvia);

¹⁹ See more at: <https://www.sozialmarie.org/en/prize>

²⁰ See more at <https://www.sozialmarie.org/en/projects/7488>

²¹ See more at: <https://www.ageuk.org.uk/our-impact/programmes/homeshare/> (26.10.2020)

²² See more at: <https://www.weforum.org/agenda/2020/03/sweden-loneliness-housing-generations-elderly-youth/> (26.10.2020)

NGOs: Including local, regional and national NGOs in consultation processes; for example, the national platforms on social housing give NGOs the chance to 'speak with one voice' to the government;

Housing stock owners and developers: Inform and consider feedback on how to implement mandatory rules that a proportion of social/affordable housing must be included in new buildings;

Community groups and tenants: Experts by experience and service users provide feedback and advice based on their own experiences to policymakers, e.g. in Belgium.

Coordinating between ministries: The involvement of different ministries is key in social housing and covers wider policy frameworks, such as acts regulating the rental market, social work, access to quality drinking water and sanitation and efficient, affordable energy, as well as construction regulations. Coordination between these policy fields helps in turn to establish a broader understanding on common aims.

At national and local level, communication and coordination between different stakeholders informs policymaking, and ensures a more effective implementation on the ground. Given the links to other policies, there are many stakeholders involved in the social housing field given its multidisciplinary nature (such as municipalities, NGOs, housing stock owners, energy providers, tenants, urban planners, community groups or policy makers).

At the national level, housing concerns construction, social services and finances; thus, multiple ministries should be involved in increasing social housing. In Czechia, for instance, three ministries (the Ministry of Development, Ministry of Labour and Social Affairs and the Ministry of Finances) cooperated in the 'Social Housing Support Project'.

3.1.2 Funding of the effective implementation of legislation on social housing

Social Housing is hampered by a chronic lack of housing stock and funding in most countries. The housing stock is mostly funded by rent revenue, loans and subsidies. These overall complex funding arrangements across countries and public subsidies need to be combined with other resources to make housing affordable. Governments often incentivise private developers to provide more housing stock, but more legal certainty in the EU's state aid rules could incentivise more public investment to implement the above-mentioned integrated approach to housing. Furthermore, contracting would need to ensure that funding is not steered away from the most disadvantaged. This can also be addressed by developing clear eligibility criteria for social housing, and capacity building in public procurement by municipalities.

As showcased in the Czech 'Social Housing Support Project', EU funding was available to pilot innovative and effective approaches and the results can now be used to inform legislation and ensure sufficient long-term financing. Ideally, funding would come from different levels of government and stakeholders, which would also help to reinforce the commitment of non-state actors to social housing. In Italy, public housing has been joined by a new form of private "social" housing (or "social" market housing), financed through the integrated system of social real estate funds and bank foundations. The aim is to provide affordable housing for rent and for sale at lower costs compared to the private market. Many Italian regions are supporting affordable and social housing initiatives and programmes through specific funding within their regional laws. Public lending and guarantee schemes are also ways to diversify financing for social housing and can steer policy implementation by granting funds to projects that meet certain criteria.

Box 5: Integrated public-private schemes for investment in Italy

The investment bank *Cassa Depositi e Prestiti* of the Ministry of Finances supported the creation of an innovative real estate fund that invests in the access to affordable housing for low-income families. Its initial endowment of approximately EUR 2 billion was integrated by foundations, private pension funds, banking and insurance groups with local co-investments of approximately EUR 1 billion.

This scheme funds initiatives that construct accommodation units at a reduced price, with the aim to create at the end, set for 2020, 18,500 flats with an additional 10,000 beds in temporary accommodation.

A regional example is the Social Housing Project, funded by *Fondazione Cariplo* in Lombardy Region, demonstrating the impact of a new methodological approach to solving housing exclusion through the renovation of buildings. After a piloting phase the Social Housing Foundation was then created in 2004 with the support of the Lombardy Region and *Anci Lombardia* (the aggregation of municipalities). A dedicated website²³ monitors the implementation of social housing initiatives in the territory. Contributions from the project usually cover a part of the initial costs of the initiative (e.g. infrastructure adjustment, furnishings, start-up service management), allowing a consistent reduction in start-up costs. The selection of initiatives is based on socioeconomic sustainability in the medium-term. At present, almost 3,000 housing units have been provided within 233 projects for an overall amount of EUR 4 million.

Finally, local or regional authorities require sufficient funding to meet their obligation to address housing needs. Moreover, local and regional economic inequalities can determine different levels of access to social housing. Regarding this aspect, the role of the national level should address inequalities and help municipalities most in need to guarantee a minimum level of access to social housing. Nevertheless, conditions for municipalities or other actors to access funding should not be excessively strict. In general, accountability and clear roles and responsibilities are needed so funds for social housing are properly used and to avoid corruption.

3.2 Support from local actors to service users

3.2.1 Providing targeted support

The individuals seeking social housing often have complex needs and are likely to find themselves with various challenges which require particular responses. It is therefore important to reach out and to offer different ways to inform them of their rights and available support.

Local authorities should play a key role in terms of informing service users about the various support options. In Czechia, the so-called 'single contact points' mentioned above aim to simplify matters for service users and to give an adequate response to their particular needs that often go beyond housing. Meeting such needs may require the intervention and cooperation of different social, health, employment or childcare services. Well-trained social workers are needed in order to perform outreach and identify needs.

In order to provide needs-based support to prevent evictions, social services can also act as a guarantor or negotiator, for example in debt solving agreements between a tenant, municipal service, energy provider or landlord. For example, in Ostrava in Czechia, the housing as well as the municipal social unit cooperate to set up payment instalment systems and agreements between the energy provider, the municipality and the tenant to settle debt.

²³ See more at: <http://www.housing-sociale.it/it/index.html#mo>

Moreover, cooperation with housing cooperatives, tenants and local authorities can lead to the development of new housing solutions. An example of this type of preventative approach was adopted in Italy, where new special funds were introduced between 2015 and 2018, particularly for indebted families living in towns with specific housing problems:

- Law no 124/2013 and 80/2014: a fund for the temporary suspension of payment of rents and evictions;
- Law no 102/2013: a fund for the support of families at risk of eviction.

Of particular interest is the *Fondo a sostegno della morosità incolpevole* (Fund for Families with Low Incomes and Unable to Pay Rent), for people who cannot pay rent due to an objective reduction in their economic condition (such as unemployment or ill health). This fund of EUR 265 million was set up by the Ministry of Infrastructure for the period 2014–2020 as an instrument for municipalities to provide income support.

In Norway, the project called 'Housing for Welfare' was initiated by the Ministry of Local Government and Modernisation (KMD) and the strategy is supported by the five ministries responsible for welfare: Ministry of Children and Families, Ministry of Health and Care Services, Ministry of Justice and Public Security, and Ministry of Labour and Social Affairs. Among others, one of the focuses of the strategy is to prevent evictions, both in cooperation with the bailiff and to support households to prevent cases of legal action.

3.2.2 Working with local communities

To implement an integrated approach to social housing and to address local needs, various stakeholders need to be involved in the most suitable way and at local level:

Local authorities support service users through an effective monitoring of local social housing needs, which can be done in cooperation with other stakeholders. Ideally, they implement services based on needs and reach out to those most vulnerable. Information should be regularly provided in plain language and in the different languages spoken by service users (i.e. languages spoken by minorities living in the country).

Housing cooperatives: They can similarly engage service users through periodical meetings to discuss problematic issues and by sharing their knowledge with other stakeholders, such as service providers and municipalities. Housing cooperatives also play an important role in terms of ensuring that flats used for social housing are adequate and well-located to avoid segregation. Measures aimed at preventing the loss of a person's flat should also be considered by housing cooperatives, such as temporary reductions in rent or providing help to tenants through a guarantee pool that is set aside and funded through the rental income.

NGOs: They can give a voice to service users at meetings with public administrations, which can influence legislative developments. They also foster activities that promote social inclusion and cohesion in neighbourhoods with social housing in order to avoid segregation and empower service users.

Tenants: Service users can be empowered through their involvement in planning local solutions. This can take different forms, for example by peers reaching out to marginalised groups, round tables, working groups or neighbourhood cafes. In general, all local actors should bring people together as a way to empower them and to create stronger communities. In addition, the involvement of experts by experience has been well developed in Belgium, where they are employed by administrative bodies in order to provide advice to public workers, especially on issues such as approaching highly vulnerable people directly on the streets.

An interesting example of how different stakeholders, including the users, can cooperate with local authorities is provided by the Laboratory of Social Innovation in Gdynia, Poland (see box 6).

Box 6: The Laboratory of Social Innovation - Gdynia

- Gdynia (Poland), launched in 2016 the *Laboratorium Innowacji Społecznych* (Laboratory of Social Innovations - LIS), based on cooperation with NGOs since 2007. The LIS realises and implements innovative solutions, responding to social challenges. LIS leads various projects, encourages citizens' activities, and supports the communication between the Town Hall and citizens.
- In March 2019, within the LIS the *Urban Lab programme* was launched. Its purpose is to implement permanent solutions improving life quality in town and to create solutions to most urgent needs of inhabitants, with their active participation. The Urban Lab is considered an accessible dialogue forum, where the town's officials, inhabitants, experts and city activists meet. The very first effect of the Urban Lab is the growth of social capital and knowledge about the town's reality. Meetings, workshops and activities have socially integrating character.

It is often a difficult and lengthy process for local authorities to involve groups who are excluded or discriminated against. Community groups, such as NGOs, faith groups or local businesses can play a role to develop solutions, as they might know who requires help. Ways to bring communities together can be 'round tables' for inclusive spatial/urban planning, 'open doors' or 'neighbourhood days' to build connections amongst neighbours, or 'social cafes' organised by NGOs connecting vulnerable people to services and employment opportunities.

4 Conclusions

In general, social housing aims to ensure that adequate and affordable accommodation is accessible to the most vulnerable. Member States have different definitions, legislation and approaches to social housing, a varying social housing stock, different target groups and management and funding arrangements. While some countries guarantee 'universal access' to social housing, others set very strict criteria to target the most in need. Housing stock is mostly funded by rent revenue, loans or subsidies. Several funding mechanisms are in place to increase the (often insufficient) housing stock and maintain social housing provision at local, regional and national level.

Effective social housing interlinks with many policy fields that require efficient coordination between different governance levels, based on clear roles and responsibilities.

The main priorities identified to ensure effective social housing schemes are:

- Scaling up social housing through legislation and policy frameworks;
- Moving away from emergency and temporary to affordable and socially inclusive social and affordable solutions (e.g. housing first, social rental agencies, mixed ownership schemes), providing a set of housing options for a diverse population.
- Ensuring that the relevant stakeholders (e.g. municipalities, service providers, NGOs, users and experts) are involved in decision-making processes.

- Reaching out to people and providing the relevant information on social housing and other related services, based on individual needs.
- Adopting a holistic and personalised approach, addressing both housing needs and other social needs thus reducing the risk of social exclusion.
- Encouraging the development of new housing solutions through the cooperation with housing cooperatives, tenants and local authorities.
- Developing an inclusive spatial/urban planning, creating socially diverse neighbourhoods and avoiding segmentation by working with the community.

