

Housing in Europe: The Impact of Globalisation on a Once Local Issue

Cesare Ottolini
International Alliance of Inhabitants
Jason Nardi
Social Watch Italy

In 2010, the European Year for Combating Poverty and Social Exclusion, the Belgian Presidency has been preparing the European Consensus Conference on Homelessness, which is to take place in Brussels in December 2010 (European Commission 2010). Activities have included the exchange of experiences and best practices, and a lot of 'big statements'. However, until now there has been no substantial commitment to deal with the deteriorating housing situation and the need for structural 'supranational' intervention.

The EU and its (lack of) housing policies

The European region is strongly influenced – politically, socially and economically – by the European Union on the matter of housing. This influence is increasingly evident since globalisation, which has encouraged the free movement of capital and enterprises, heavily changing urban structures and attracting massive migration from within and outside Europe.

Despite the increased need for housing policies in Europe, and the legal obligation of individual states to provide this as signatories to the International Covenant on Economic, Social and Cultural Rights (ICESCR) (Office of the High Commissioner for Human Rights 1966, Article 11) and as members of the Council of Europe (Article 31 of the European Social Charter), the EU does not have dedicated structural funds for housing, as housing is not within its competence under the Lisbon Treaty. While the statistics confirm a need for housing policies at the European Community and supranational levels, the fact that housing is not a Community competence is a backward step from the policies of the European Coal and Steel Community, which until 1997 managed 13 low-cost housing programmes benefiting about 220,000 housing units.

As housing is a national competence, the EU has no specific legislation on poverty and housing. However, with the entry into force of the Lisbon Treaty, the Charter of Fundamental Rights now has the same value as EU treaties. The EU has to respect Article 34 (Official Journal of the European Union 2010a) and enact legislation to protect this 'right to housing assistance' and take measures to ensure that the legisla-

tion is implemented, such as providing financial support through the European structural funds and European Regional Development Fund. Most urgently, the EU should introduce a ban on evictions without adequate relocation.

As the right to housing assistance is a fundamental right, its impact should be analysed in order to better understand its implications for EU policy. This could be executed by the Commissioner for Fundamental Rights of the Council of Europe and the EU Agency for Fundamental Rights. The recommendations of the Commissioner for Human Rights (Council of Europe 2009) should also be implemented at the EU level.

The entry of new countries into the EU, many of which have inherited disastrous policies and have undergone the privatisation of entire neighbourhoods (often degraded), gave a push to policies for housing recovery at the EU level, starting with the restoration of public urban patrimony in new Member States. This policy has been re-launched with the Directive on Energy Efficiency 2010/31/EU (Official Journal of the European Union 2010b), which sets a standard of zero emissions for public buildings by 2018, and the European Regional Development Fund, as regards the eligibility of Energy Efficiency and Renewable Energy Investments in housing (European Parliament and Council of the European Union 2009). However, the structural funds are still directed to property (buildings), not to the right to housing and to who lives there: they don't address the development of public housing or provide support to those who live in substandard or too expensive housing.

CECODHAS, the European Federation of Social, Cooperative and Public Housing, is now facing threats from rising real estate prices and financial groups seeking tax breaks and land to help a market in crisis, and who see the public sector as a competitor. In Italy, for example, in addition to the zeroing of public intervention in the sector, there is a push by the Government to entrust public-private partnerships with the development of 'social housing' with a guaranteed return for investors. Such a proposal conflicts with the policy of the European Commission, which limits social housing to the marginalised sector of the population and prohibits the use of state-aid for private gain, considering it a violation of freedom of competition. In fact, the EU Commission has accepted the complaint of the European Property Federation asking

Sweden and Holland to eliminate state-aid for the public housing sector.

There is a growing tendency for the managers of social housing, for example in France and Italy, faced with cuts in public spending, to leave houses in more attractive areas vacant and derelict, preferring to demolish or sell them. This approach confuses neoliberalism with assisted capitalism, and does not favour the social dimension of housing at all, but only the real estate 'market'.

The impact of the global economic crisis

The global economic crisis is affecting all countries equally, but some are more equipped than others to deal with its impact. In countries where there has been a policy of public housing, there is a higher level of resilience. The data show a rise in the insecurity of tenure: according to Eurostat, 17% of the EU population, i.e., about 85 million people, are ill-housed, of which about 3 million are homeless. Thirty-eight per cent of people at risk of poverty spend a very large share (i.e., more than 40%) of their disposable income on housing – compared to 19% of the overall population (Eurostat 2010a). This is evidenced by the increase in the number of slums since the crisis, which are more visible and often are located on brownfield sites, where the speculators want to make money through redevelopment.

Perhaps the most striking example of the conflict between the right to housing and speculative priorities is Milan, where, to make way for the investment for the Expo 2015, the Government carried out 117 evictions of irregular settlements from January to July 2010, often with a racist matrix (Caritas 2010).

In countries where welfare is weak, such as Italy and Spain, there has been a significant increase in property prices, reduced only in part by the collapse of the housing market (RICS 2010).

In Italy, 150,000 families are at risk of losing their home because they cannot pay their mortgage; the same number are under threat of eviction (over 80% for non-payment) and 600,000 are on the waiting list for public housing. In the United Kingdom, there are 1,763,140 families on the waiting list for public housing (Government of United Kingdom 2009). Immigrants often are cited as the reason for the lack of housing for the indigenous people, but this does not hold true because migrants often

live in poor or substandard housing rejected by the locals.

The absence of adequate public response to the inaccessibility of the market, as well as the housing benefit cuts, are leading to the collapse of family social safety nets, with children staying in their parents' house for longer and the co-habitation of new couples with their parents (Eurostat 2010b). The coalition of housing benefit cuts proposed by the Government of the United Kingdom (£1,820m by 2014/15) (CIH 2010), are driving poor people out of inner cities. London councils revealed they were preparing for a mass exodus of low-income families and they had already block-booked bed and breakfasts and other private accommodation outside the capital to house those who will be priced out of the London market (Helm and Ashtana 2010).

It is expected that the next census will show that, while the number of homeowners has fallen, there has been an increase in overcrowding and a deterioration in the quality of housing, as well as a growth in slums in Europe, as is already happening in the United States.

At the European Social Forum in Istanbul in 2010 (IAI 2010a), the International Alliance of Inhabitants (IAI) met with dozens of organisations on the continent to take stock of the Zero Eviction Campaign (IAI 2010b). This campaign is based on the defence of Article 11 of the International Covenant on Economic, Social and Cultural Rights (Office of the High Commissioner for Human Rights 1966) and on general comments n. 4 and 7 prohibiting eviction without provision of adequate re-housing agreed with the inhabitants. The campaign is working to develop multilevel resistance to eviction by organising appeals and protests in front of the embassies and by calling for UN intervention. The presence of the International Alliance of Inhabitants and other civil society networks inside the Advisory Group on Forced Evictions of UN Habitat, which monitors, informs and advises the UN, reinforces the campaign at the institutional level.

In France, mobilisation by civil society in support of the right to housing is very strong (IAI 2010c), despite the historically developed social housing, which is in any case insufficient. Traditionally, there is a winter 'truce' on evictions from October to March, but many are excluded from this, including the Roma people (IAI 2008a). There have also been innovations introduced by progressive local authorities: 40 local mayors have signed decrees to stop evictions and the cutting off of electricity (IAI 2008b), resulting in confrontation with the central Government.

The situation is worse in many of the new EU Member States. In Hungary, the housing situation

is critical, forcing the centre-right Government to block almost all evictions, including those for non-payment (IAI 2010d). The movement for housing rights (IAI 2010e), following the example of the Cooperative Vivere 2000 (IAI 2008c) and others in Rome, is proposing the self-managed recovery of abandoned buildings. In the Czech Republic, homelessness is a growing problem; the Government had planned to build camps for homeless people to 'clean up' the city centre (IAI 2010f), but this plan was shelved after protests.

Civil society is active in Belgium, led by the Front des sans abri (Union of the Homeless) (IAI 2010g), and some organisations are proposing the establishment of Community Land Trusts (IAI 2010h) for the collective ownership of land on which to build homes.

People are also active in Spain (IAI 2010i), where the housing bubble exploded and corruption and speculation connected with entire municipalities has come to light. Meanwhile, real estate contractors are moving off the coast to North Africa.

In Germany, the mobilisation has been massive – not just for the privatisation of the housing sector, but more generally for the 'Right to the City' (IAI 2010j).¹ In the United Kingdom, tens of thousands of 'travellers' are at risk of eviction; their plight is symbolically represented by the resistance of the community at Dale Farm (IAI 2010k).

In the Russian Federation, privatisation has led to the exclusion of millions of people whose houses were connected to their workplace. The privatised companies were sold to speculators and employees and tenants evicted. This resulted in some large demonstrations (IAI 2008d), particularly at Togliattigrad. There were also some clashes, some quite violent, between residents and security guards of companies wanting to build in the green areas of cities like Saint Petersburg (IAI 2009a) and Moscow (IAI 2009b), for which public officials had given

¹ The 'Right to the City' is an idea and a slogan that was first proposed by Henri Lefebvre in his 1968 book *Le Droit à la ville*. Lefebvre summarises the idea as a "demand... [for] a transformed and renewed access to urban life. David Harvey has recently defined 'The Right to the City' (Harvey 2008) as being about "far more than the individual liberty to access urban resources: it is a right to change ourselves by changing the city". He has also stressed that: "It is, moreover, a common rather than an individual right since this transformation inevitably depends upon the exercise of a collective power to reshape the processes of urbanization." A number of popular movements have incorporated the idea of the 'Right to the City' into their struggles and some cities, like Mexico DF, have signed (in July 2010) the 'Right to the City' chart. Brazil has even approved the Law on the Statute of the city, introducing the 'Right to the City'.

illegal building permits.

Large-scale infrastructure has also led to substantial expropriations – often with the co-interest between public officials and constructors. This was the case with the London Olympic Games 2012 and Sochi (IAI 2009c) on the Black Sea for the Winter Olympics in 2014. Both cases spurred resistance from people and committees, including hunger strikes.

In Turkey, the emergency is related to the neoliberal approach to the global crisis and to Turkey's candidacy for the EU membership – which has led to the destruction of popular neighbourhoods like the historic Roma district of Sulukulé to make way for speculative investment in property for high-end tourists. Great building contracts, such as the third bridge over the Bosphorus, are being granted to attract capital, putting hundreds of thousands of people at risk of eviction and erasing entire popular neighbourhoods (IAI 2009d).

Call for a new social urban pact

The solutions to modern European housing issues are varied and involve different actors. The most innovative is a proposal to develop a public housing service through cooperatives of inhabitants for self-managed construction and recovery. The resources would come from local government budgets and the inhabitants themselves, beginning with the recovery of vacant properties. This could result in significant immediate and future savings, as the inhabitants would play an active role in the process and would not be mere customers of the market or users. The goal is the security that comes with lifelong housing rights and the re-appropriation of the right to the city through inclusive processes at different levels (IAI 2007).

Concurrently, to tackle the causes and deal with the effects of the global economic crisis on the housing sector, supranational policies are needed that assume the right to housing and the responsibility of all stakeholders, including residents, in the construction of future cities. These are essential elements in a structural change, not just patches to the existing system.

At the European level, a great lobbying role is being played by FEANTSA, an umbrella not-for-profit organisation that fights against homelessness in Europe (FEANTSA 2010). Another important organisation fighting against social exclusion is the International Union of Tenants, which recently made an appeal for 'A new deal for affordable rental housing' (International Union of Tenants 2010). Also of note is the European Housing Forum, whose members are all major international or European organisations working in the area of housing, represen-

ting consumers, providers, professionals and researchers (European Housing Forum 2010).

Last, but not least, international networks for the right to housing (such as the Habitat International Coalition [HIC], IAI and No Vox) have called for an alternative approach during the 'informal meetings' of the Housing Ministers of the EU Member States and in conferences such as the European General State of Housing Rights (IAI 2010). The global economic crisis has generated a call for a 'Global Social Pact for Equitable and Sustainable Habitat' (IAI 2008f) among these networks, addressed to the G20. The emphasis is on the need for a new social compact at the global level to improve the urban living conditions of at least one billion people currently homeless or badly housed, including funding a 'Green New Deal', which would encompass developing international instruments for the public control of prices and land use, which are essential conditions for sustainable settlements respectful of human rights and environmental concerns. The first step is a moratorium on evictions.

Convinced of the need for such a pact, and careful that any proposal involves the whole of continental Europe, the International Alliance of Inhabitants and others are engaged in a European platform to fight for these rights (IAI 2009d). The main objectives are the explicit recognition of the right to housing in the EU constitution; the launching of a New Deal for Social Cohesion through a coordinated European Public Housing Service; a stop to the privatisation, commercialisation and deregulation of the housing sector; ensuring the affordability of housing costs; and supporting the creativity and social inclusion of inhabitants.

These proposals, which are a fundamental reference point for various initiatives across the continent, are still far from influencing the political choices of individual countries and of the EU overall. Therefore, it is interesting to note the development of international meetings, notably inside the Social Forums, as space for the construction of common strategies and initiatives.

World Zero Evictions Days (IAI 2010b), which involves grassroots organisations from all continents during the entire month of October, is a test of the potential of this bottom-up approach. A development that might be made possible by the aggregation taking place in the construction of the World Assembly of Inhabitants (World Social Forum [WSF] Dakar, February 2010) (IAI 2010m), and which should lead to the creation of the Via Urbana, a real unitary subject of inhabitants organisations and of urban social movements, which is able to be a strong coun-

terpart to the supranational and international bodies like the EU.

Platform for housing policies and European directives on the right to housing

All of the European Union Member States have ratified international treaties and conventions that recognise and protect the right to housing. Despite this legal recognition, and their commitment to achieving Millennium Development Goal 7, Target 11 and the Lisbon Strategy for social inclusion, housing rights are increasingly being violated.

In light of the failure of the neoliberal approach, social organisations working in the field of housing would urge their respective governments and the European Union to take up the following proposals to promote coordinated policies among the EU Member States, accompanied by the strengthening of the related competencies of the EU bodies.

The following recommendations were made by IAI in its publication '*European platform on the right to housing*' (IAI 2009d).

1. Explicitly recognise the right to housing in the EU Constitution

The EU should adopt the international conventions on the right to housing, and public bodies including the European Commission should respect the legal obligations and resulting responsibilities by implementing policies based on these rights at all levels, including:

- Directives for legally enforceable housing rights.
- Directives to reinforce legal regulations in favour of the right to housing and the provision of effective instruments to all Member States for their implementation (such as legal standards and public guarantees as to the accuracy and security of rental contracts; legal mechanisms to oppose extra-legal pressure and mobbing; and a prohibition on eviction without rehousing).

2. Launch a 'New Deal for Social Cohesion' through a coordinated European Public Housing Service

The objectives of the coordinated European Public Housing Service would be to:

- Address the relative housing deficit through the construction, recuperation or purchase of at least 18 million new affordable homes in 5 years.
- Improve the energy efficiency of the existing housing stock, beginning with the not-for-profit sector, by establishing by 2010 a European Directive for Zero Energy Proper-

ties.

- Provide funding for the housing sector: the EU should develop a specific Housing Cohesion Fund, which could partly be financed by national taxation on financial and real estate speculation, as well as the European structural funds.
- #### **3. Stop the privatisation, commercialisation and deregulation of the housing sector**
- The public housing sector should be totally excluded from the Bolkenstein Directive for the liberalisation of public services of general interest.
 - Member States should immediately stop the privatisation of public housing and develop alternatives for the housing stock within the framework of a new European public housing service.
 - The introduction of new national or European Real Estate Investment Trusts (REITs)² should be stopped. The EU should instead develop a model of Housing Finance Trusts under public control.
 - Public control, legal regulations and taxation on existing Real Estate Investment Trusts should be reinforced.
 - Highly speculative derivatives and securitisation instruments like mortgage-backed securities should be banned within the housing sector.

4. Ensure the affordability of housing

- The EU should develop a strategy that ensures that housing costs (rent or mortgage plus service charges) in all Member States do not exceed a certain proportion of household income. In no case should these costs force households to drop below the poverty line.
- Possible tools for reducing housing costs include the provision of public and social housing; legal means of price and rent control; social tariffs for utilities; direct housing subsidies for the poorest households; the introduction of a guaranteed minimum income; public credit for housing investment at reduced rates; the concession of public land for social housing; public investment in housing and subsidies to improve energy and water efficiency; the optimisation of infrastructure; and transparent costs for public

² A Real Estate Investment Trust or REIT is a tax designation for a corporate entity investing in real estate that reduces or eliminates corporate income taxes. In return, REITs are required to distribute 90% of their income, which may be taxable, into the hands of the investors. The REIT structure was designed to provide a similar structure for investment in real estate as mutual funds provide for investment in stocks.

services.

- Social welfare and unemployment benefits should guarantee at least the payment of the average cost of decent housing according to local standards, without discrimination.

5. Support the creativity and social inclusion of inhabitants

- The EU should develop a programme supporting the development of alternative housing solutions and experimental projects for new types of social housing, which are sensitive to multiculturalism and the issue of social exclusion, in partnership with local authorities, civil society and social investors (e.g., housing co-operatives for collective ownership and adaptive reuse and self-build communities).
- Such programmes should be accompanied by support for international exchange, inhabitants' networks and international studies.
- The EU should support the development of legal standards for the social use of vacant properties and their restoration or adaptive reuse.
- To this end, the criminalisation of squats, resistance against evictions and rent strikes must be stopped. ■

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