

SOCIAL EUROPE



Towards a Europe
of solidarity:
housing



COMMISSION OF
THE EUROPEAN COMMUNITIES

DIRECTORATE-GENERAL FOR
EMPLOYMENT, INDUSTRIAL RELATIONS
AND SOCIAL AFFAIRS



SUPPLEMENT 3/92

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This supplement to the review *Social Europe* presents a number of studies undertaken on behalf of the Commission by independent experts on the subject of "housing as a component of social integration".

The fields covered by the experts were social policies and national housing policies. Aspects pertaining to land ownership or taxation and issues concerning the organisation of the private sector in the housing market were deliberately left out of their research, or else mentioned incidentally.

The Lille Conference entitled "Towards a Europe of Solidarity" (1) made it possible to launch wider discussions on the ideas that resulted from these investigations.

The supplement to *Social Europe* was edited by Laurent Ghékière under DG V "Directorate General for Employment, Industrial Relations and Social Affairs". Contributors were Jenny Carey-Wood (Bristol), Claude Chigot (Paris), Marie Ganier-Raymond (Berlin), Michel Lachambre (Paris), Luc Laurent (Brussels), Murray Stewart (Bristol), Yannis Tsiomis (Paris) and Uwe Wullkopf (Darmstadt), independent experts working on behalf of the Commission of the European Communities.

1) The Conference was organized at the Commission's initiative on 16, 17 and 18 May 1991 in Lille.

Foreword

As early as 1989, within the framework of the exploratory studies undertaken by the Unit on "Social Security and Actions in the Social Field", the Commission gathered together a group of independent experts and asked them to lend their assistance in reflecting further on the issue of housing as a component in the struggle against social exclusion. Through an exchange of ideas thus initiated, the Commission joins the Member States in their determination to establish comparative data on the various aspects of housing policies implemented throughout the Community.

The experts, who undertook the studies on behalf of DG V, have put emphasis on innovative practices and the ability on the part of certain housing organisations, to contribute to the integration of deprived population groups by encouraging their active participation in projects. The group of experts also gathered together proposals for an exchange of experience which might make it possible, as an experiment, to explore operational guidelines on the subject.

This housing supplement examines the housing situation in the European Community and presents the views of researchers and organisations working on the issue of social integration through housing. To cover thoroughly a subject-matter as vast as that of housing, of course, one needs to set out or collect together the tools for studying all the social and economic factors involved. The present document does not attempt to do this, although one of the priorities of the current Community programmes and actions is to combine and make consistent the range of actions to combat social exclusion. The housing supplement is rather a "stopover" document aiming, on the one hand, at providing information for "users" on available data, and, on the other, at encouraging a European discussion on the subject.

The exploratory studies on housing undertaken by the Commission were the subject of an initial discussion at the Conference entitled "Towards a Europe of Solidarity", which was held in Lille on 15th, 16th and 17th May 1991.

Housing-related policies do not fall within the Community's field of competence. Nevertheless, the importance of actions related to housing in the framework of integration policies and policies to combat social exclusion is generally underlined and recognised (cf. in particular the Council Resolution of 29th September 1989).

In this respect, the Ministers for Housing of the twelve Community Member States have underlined the importance of exchanging information and experience and have asked the Commission for its help in this matter.

May this supplement to *Social Europe* contribute to that exchange.

Introduction

In all the Member States of the European Community, the policies carried out in the fields of education, employment, housing and social affairs have led to a rise in the average standard of living in the last thirty years. Nevertheless, the benefits of this improvement have been unequally distributed between social groups and this has affected the quality of life of citizens, particularly in cities.

Indeed, this situation has been aggravated by the imbalance which has, for many years, characterised urban and land ownership development, and the drop in the supply of reasonably-priced housing in cities; In the 1990s, because of these changes, the housing issue is becoming a central issue for the European citizen and a vital issue for the deprived citizen.

The housing issue

There is thus a two-pronged approach, linking "housing and social exclusion", within the framework of a Europe of Solidarity, which intends to live up to its objective.

Even if housing is a relatively reliable indicator in times of crisis, it does not, by itself, account for the entire problem. It is only a revealing factor on which a study of the situation can be based. National diagnoses of the situation are legion and their wording is clear, whether they concern the partial failure of the architectural and urban endeavour of the 1950s and 1960s, populating techniques or housing allocation. Finally, the Member States also blame the impact of the labour market on vulnerable population groups who are relegated to inner-city slums and crumbling housing estates as a temporary outlet which is nevertheless extending into a long term solution. The areas in which vulnerable population groups are confined have been described by some as "unemployment cupboards". Whatever the case, the housing issue is crystallised in the city and city neighbourhoods.

Quick economic growth, characterised by the expansion of the service sector, the

large-scale use of new information technology and internalised service functions have led to a greater number of people flocking into cities. Immigration flows, such as those from Mediterranean and East-European countries towards European Community countries, have increased the number and diversity of people who are urgently searching for inexpensive places to live. Furthermore, the actual sociology of housing is undergoing drastic changes. The changes affecting household structure, the increasing number of single-person households in younger and elderly population groups and the increase in non-traditional households have brought changes in the qualitative and quantitative demand for housing. These fast moving demographic changes have brought pressure on the urban housing supply, as well as on means of transport, infrastructures and public services.

Thus the quality of housing was not able to improve at the same pace as the increasing demand generated by economic and demographic growth. In this context, the dwellings built in the years 1955-75 did answer the demand. They had to do so for the needs were as great as they were urgent. A few decades on however, there is no choice but to note that the bold architectural conceptions of those years concealed perverse effects which must now be curbed or toned down.

Housing and social exclusion

Because of the increase in land prices in cities homes were built on the outskirts of cities, which are not well served by public transport, are far from areas of employment and have relatively few operative services such as public police or legal services, schools or teaching institutions and health centres. De facto, large population groups were relegated to the peripheral areas which have been stigmatised because of their reputation for insecurity, violence or drug-addition. In a great many dilapidated areas, homes are ramshackle and grossly overcrowded. Islets of poverty and destitution in disadvantaged neighbourhoods have developed in the midst of affluent cities. In some towns, delinquency, crime, drug-addition and vandalism are major concerns.

The problem of the homeless, which is a serious issue in the poorer third-world countries, is now also a feature of cities in developed countries. The euphemistic connotations of the expression "the New Poor" cover a reality which is difficult to assess in quantitative terms when it applies to the poorest population groups and to those without a fixed abode. EUROSTAT statistics (October 1990) give a figure of 50 million poor citizens out of the 323 million Europeans in the EEC prior to 3rd October 1990. Economic and social discrimination have polarised urban society. Those who are unable to contribute to the economic growth of the city are excluded from the right to benefit from its advantages. A society existing on two different levels has been created and this may well lead to cities that function at two different speeds. Because of this the social, environmental and, ultimately, economic cost is borne by the city itself. Housing is a significant indicator of this development and a general reviewing of the situation at European level has become necessary - this being one of the objectives of *Social Europe*.

The quality of life of European citizens - this of course also applies to rural areas - particularly that of newcomers and the poorer citizens, is an element that must be taken into account in the construction of an

integrated Europe. The right to housing is, needless to say, an essential element in the quality of life. An ideal situation would be that overall development plans should include proper housing at reasonable prices, situated at an acceptable distance from the workplace and education, health and cultural services. Failing that, land for housing is taken up for service or commercial purposes which can afford the high prices of land in cities. Given these conditions, what can one do to reintroduce the issue of housing by reinforcing the position of low-income citizens?

An overall approach

It is no longer possible to consider the housing issue separately from other urban problems. Housing quality and its financial accessibility are linked to its location, access to means of transport, the possibility of being employed nearby, community services and to various attractions that have to do with the environment - i.e. green areas and unpolluted air, water and earth. The needs of citizens must be the object of an overall approach and their costs and advantages must be examined in all their facets. In fact, in the last thirty years towns have often been conceived and built in a unifunctional way, which has led to dormitory-towns, notwithstanding the fact that inexpensive homes in suburbs are a source of added expense to their occupants in terms of time, transportation and lack of nearby services. Any city that invests to provide these services must support the cost of this dispersed mode of living. Linking up housing policies with other policies - in particular those that deal with national and regional development, taxation and transport, but also social policies, crime prevention or urban security policies - in order to provide reasonably-priced housing means recognising that the problems of housing are many and varied.

The experts who are consulted on these issues all agree that it is necessary to coordinate the actions undertaken. They underline the importance of encouraging innovative actions conceived in an overall perspective of integration and involving all parties concerned including the inhabitants

Towards a Europe of solidarity

themselves. The general objective of "a better approach to city living" sought by the inhabitants shows that there is an urgent need to set up urban strategies in which the immediate objective of "rehabilitating urban areas" takes pride of place.

Impetus for innovation

An approach based on the notion that housing is a necessary component of any policy to combat social exclusion means that this approach must in fact be focused on the question of subsidised housing at Community level in order to draw out and examine forward-looking guidelines.

One of the key issues to be dealt with here will be State aid systems in all their many facets. These aids determined by the Member States within broader regulations (which it might be interesting to compare) are broadly outlined in Part One of this supplement (see Chapter II) and are further examined in the study on housing initiatives.

Closer attention might also be paid to new social trends, new types of households, new lifestyles and to the technical, administrative and legal constraints besetting our pluralist and multi-cultural societies. Groups and associations have long been militating for social integration through housing. They are involved in innovative schemes of a cultural, social, sometimes even fiscal nature but are rarely actually involved in urban or housing policies. What they are striving for is to be involved in important projects, be it on a consultative basis.

By singling out a number of innovative experiments, this issue of *Social Europe* wishes to render a proper historical, cultural, even ethnic background to those groups whose main objective is to reinforce the position of the citizens concerned by showing that they can be actively involved in the actual building, as well as the running of their homes. This focus on innovative

prospects may be a first step in the framework of a more general European evaluation of new housing policy guidelines for all these who have specific housing needs and who face what is euphemistically termed "problems of access to the market". As for the new subsidised housing developers, these might be not only new promoters but also new legal conceptions for building and running housing schemes aimed at self-management for the occupants, benefits for the users and a community approach.

Inhabitants can be involved in such a way that the isolation of the long-term unemployed, the poor, or any other population groups made vulnerable by economic circumstances is broken. This approach is also similar in spirit to a number of initiatives geared towards promoting European citizenship. Indeed until now the construction of Europe has been the task of Member States and the Economic powers. The time has come for citizens and associations to get organised and take part in the process. This is one of the themes to emerge from the different approach proposed by organisations working towards social integration through housing.

In this perspective, an exchange of experience at European level aims at fostering cohesion between society at large and the many groups threatened by social exclusion if they are denied access to proper housing. Significantly, the responsibility for "sponsoring" new initiatives - in ways that vary according to countries - falls into the lap of traditional housing organisations. Since housing policies in Member States are already taking these experiments into account, it has seemed appropriate to open this issue of *Social Europe* on the subject of the exchange already taking place within a large number of operational programmes or Community initiatives.

In the matter of housing as in all social policies, the Community's new impetus to make innovative practices more widespread is a trump card for Europe, reinforcing and extending initiatives that are already under way in some Member States.

Acronyms used

AITEC : Association Internationale des Techniciens Experts et des Chercheurs
API : Accueil - Promotion - Insertion
CECODHAS : Comité Européen de Coordination de l'Habitat Social
CFFM : Centre de Formation pour Femmes, Familles et Familles monoparentales
CIL : Comité Interprofessionnel du Logement
CNOP : Chi Non Occupa Preoccupa
COFACE : Confédération des Organisations Familiales de la Communauté Européenne
CPAS : Community Projects Advisory Services
ECSC : European Coal and Steel Community
ECU : European Currency Unit
EEC : European Economic Community
EGAAF : European
EMU : Economic and Monetary Union
EMV : Empresa Municipal de la Vivienda
ERC : Employee Relocation Council
ERDF : European Regional Development Fund
ESF : European Social Fund
FEANTSA : Fédération Européenne d'Associations Nationales Travaillant avec les Sans-Abri.
HLM : Habitation à Loyer Modéré
IVIMA : Instituto de Vivienda Madrilena
IWU : Institut Wohnen und Umwelt
MELTM : Ministère de l'Équipement, du Logement, des Transports et de la Mer
MIH : Merseyside Improved House
NFHA : National Federation of Housing Associations
NGO : Non Governmental Organisation
OCIL : Office Central Interprofessionnel du Logement
PU : Political union
SAUS : School for Advanced Urban Studies
SEV : Stichting Stuurgroep Experimenten Volkshuivering
UFJT : Union des Foyers de Jeunes Travailleurs
UNFOHLM : Union Nationale des Fédérations d'Organismes d'HLM
UNIL : Union Nationale Interprofessionnelle du Logement

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Part One

**THE HOUSING
ISSUE
IN THE
EEC**

*A review of the
situation*

By Laurent Ghékière (1)

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I-The housing issue at Community level

*From the lack
of competence
to a number
of Commission
initiatives*

I.1 - Limits to the Commission's field of competence

The field of competence of the Commission and, more generally, of the European institutions in a wider sense, is expressly defined by the various treaties which instituted the European Economic Community. The Treaty of Rome, signed in 1958, and modified in 1985 by the European Single Act, and which is now in the process of being amended, following the agreement reached at the European Council in Maastricht on the draft for Treaties Economic and Monetary Union and Political Union, constitutes the legal base for any action undertaken by the Commission. The Treaty, however, contains no reference to housing or living conditions. Issues related to housing do not fall within the competence of the Commission of the European Communities. They remain the sole responsibility of Member States and are dealt with in the framework of national housing policies, which are defined and implemented at central, regional or local level (*cf. Box I on the distribution of competences as regards housing policy in the Member States*). This was indeed clearly evoked by the twelve

Ministers for Housing at their first informal meeting in December 1989 on the subject of those who are excluded from housing in EEC countries. The official communiqué made public at the end of the meeting states that the issue of housing is not included in the field of competence of the European Commission. The communiqué underlines that it is the responsibility of the Member States to deal with housing issues while emphasising that it is more than ever necessary to focus efforts on dialogue and exchange of experience between EEC Member States.

To this lack of provisions for legal competence and in accordance with Community institutional functioning, must be added the application of the principle of subsidiarity, according to which Commission action cannot be substituted for actions undertaken at Member States level, but must be complementary to them and bring them Community "added value". This basic principle infers that the Commission may only act to carry out tasks which are more effective if they are undertaken simultaneously by the Commission and the Member States, than they would be if they were left to the Member States alone. The principle of subsidiarity concerns as much

the issue of the definition of competences - i.e. the content and nature of interventions - as that of the exercise of them, that is to say the most competent level for the implementation of the intervention. It must

be noted that, when applied to the issue of State intervention on the housing market, this definition of subsidiarity has until now excluded any broadening of the Commission's competence in the field of

BOX I

SUBSIDIARITY AND HOUSING POLICY

MANY DIFFERENT APPROACHES BUT CONVERGING TRENDS

Within Member States, there are many approaches to applying the principle of subsidiarity to the housing policy issue. Indeed one can hardly expect there to be a single housing policy *model* that might be applied in all Member States, whether as regards/or defining objectives and tools for housing policy or as regards/or conditions for its implementation according to a determined territorial grade, the choices carried out by the Member States are the results of many varied approaches, which are determined by specific cultural, historical, political, economic and administrative factors. Nevertheless, three main types of *models* for housing policy, can be identified within the European Community.

- *Centralised models* (centralised models with devolution of the exercise of competence). These are specific to most of the smaller Community countries - such as Portugal, Greece, Luxembourg, the Irish Republic - which are countries with few regional disparities, in which housing policy, defined at central level, is implemented at local community levels through straightforward devolution of competences. Size, however, is not the only factor in this, for France, unlike other Member States of similar size, also applies this type of centralised model, with devolution of competences at department and "commune" levels.

- *Semi-decentralised models* (centralised models with decentralisation of competences). These semi-decentralised models comprise two variations: the first which can be found in Germany, Spain, Italy and, to a lesser extent, the United Kingdom, consists in a sharing of competences between the central State and the regions - the latter with varying degrees of autonomy in political, administrative, budget and tax matters. The central role of the State guarantees that there is a consistent framework for intervention in housing policy. The second variation consists in a sharing of competences between the central State and local communities - as is the case for the Netherlands and Denmark. In these countries, local communities are endowed with a broad field of competence in defining and implementing proper local housing policies. They are also responsible to a fairly large extent for the budget cost of housing policy in the framework of a largely decentralised tax system.

- *decentralised models* (decentralised in terms of both the definition and the implementation of housing policy). Of all Member States, only Belgium - for political and language reasons - has endowed its three regions with competences in matters of housing and with the responsibility of implementing housing policy without State intervention (the responsible Ministry, for instance, the Société Nationale du Logement and the Institut National du Logement have all been split up into regional equivalents). Nevertheless the State still retains certain competences, in particular in matters of taxation and housing legislation.

Despite these different models, one can note a recent trend towards a similar approach to the decentralisation of competence in matters of housing and to a reinforcement of the role assigned by national public authorities to local communities (whether or not this decentralisation of competence goes hand in hand with a decentralisation of the budgetary means needed for its implementation). This trend, which can be seen in a large number of Member States, is the result of both a will to increase the effectiveness and appropriateness of State interventions as regards real local situations and a central will to transfer part of the cost of housing policy from State budget to regional or local budgets.

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housing and related State policies.

This lack of legal competence of the Commission is conveyed by a legal incapacity to take into consideration housing issues in Community actions and programmes. This may be illustrated by the following two examples :

- the Community Charter of Basic Social Rights for Workers does not include the right to housing as a basic social right for workers. It should be borne in mind here that, despite the concern expressed recently by national authorities on the issue of the right to housing - in particular in the framework of the informal meetings of the European Ministers for Housing, but also in the Council of Ministers for Social Affairs - few Member States have at their disposal, apart from a specific legislation in the matter, the operational tools that might ensure its effective application.

- the second example has to do with the Community's structural policies. The principle of reinforcement of economic and social cohesion (Article 130 of the EEC Treaty) is based on a number of means implemented to carry out policies accompanying the process of economic integration. The implement par excellence for this policy is structural action. Its aim is to correct through the three structural Funds (ERDF, ESF, EGAAAF) the economic and social disparities between Community regions on the basis of five priority objectives. Housing investment is not included among the actions that are eligible for subsidy from the structural Funds, even though both the housing investment operation and the housing service it would make available are evidently major factors in local development and in reducing regional economic disparities as well as vectors for reinforcing the economic and social cohesion of the European Community.

I.2 - The Commission's initiatives

The Commission's lack of legal competence must not allow a number of Community initiatives undertaken in areas that are directly or indirectly connected to housing,

to go unnoticed. These initiatives consist in Community interventions for which housing is not an end in itself but a tool to implement a priority issue defined by the Treaties. These Community actions are complementary to the housing policies of Member States. They are on the whole fairly modest and do not involve large budgets or financial sums.

a - Sectoral actions linked with housing

The sectoral actions of the Commission are concerned with the housing issue for ECSC workers, with the problem of access to housing for the handicapped and with the housing conditions of migrant workers.

Housing for ECSC workers

The setting up of the ECSC housing programme goes back to the 1950s. It was created as an answer to the need to build homes for workers in the steel and mining sectors. Centred from the very beginning on building, the programme progressively developed in the direction of the conversion and renovation of housing stock. The financial assistance of the EEC consists in providing long-term (20 to 25 years) loans at special rates (1 %). These loans are available for any building, buying or housing renovation operations for steelworkers or miners. They are granted largely to subsidised housing developers. The scope of this programme, however, is limited - indeed, since 1954 it has involved only 200.000 homes, mostly in France and the FRG. The 11th ECSC programme, which covered a period of four years (1989-1992) received 48 million ECU in capital stock and 120 million ECU in loans tied up in the financial markets. In 1991, the sum allocated to the programme in capital stock was increased by 4 million ECU to be used for the former GDR.

A further increase of 6 million ECU is scheduled for the same purpose in 1992. In the perspective of the 12th programme, emphasis should be placed on modernising the ECSC homes, for a great many of them were built before the 2nd World War and are sub-standard in terms of modern conveniences.

Housing for the handicapped

The Commission's action as regards housing for the handicapped consisted from 1977 to 1987, in financing and giving grants to local innovative operations for adapting housing according to the specific needs of working people. Since 1988, there have been new guidelines aimed at reinforcing European cooperation as regards the exchange of innovative experience. Initiatives were therefore launched -in particular the creation of a yearly competition, with prizes given at European level, on the subject of access to housing and specially adapted housing, the organisation with the Commission's support of seminars and conferences, aimed at examining problems and defining solutions to them and the creation of a "European Manual for an accessibly built environment", also with the Commission's support. The purpose of these activities is to prepare a Community initiative aimed at constructing specially adapted or adaptable, homes for the handicapped.

Housing for migrant workers

The housing conditions of migrant workers and their families have been a Community concern before the final regulation concerning the free movement of labour within the Community. Indeed the Recommendation of 7th June 1965 concerns the housing of migrant workers and their families who move within the Community. In accordance with Article 9 of EEC Regulation n° 1612/68, nationals from any Member State working within another Member State benefit from the same rights as nationals of that Member State. This includes housing. In its Resolution of 21st January 1974, the Council took note of the Commission's Social Action Programme in which it expresses its intention to help to solve the housing problems of low-income or socially disadvantaged population groups, such as migrant workers. More precisely still, in its Resolution of 9th February 1976 concerning an Action Programme for migrant workers and members of their family. The Council expresses the opinion that special attention must be paid to measures concerning

housing. Furthermore, results of a sociological study on the housing conditions of foreign workers show that these were always far inferior to those of native workers. Thus, in addition to the programmes undertaken in accordance with the ECSC Treaty, and which pay particular attention to migrant workers in the coal and steel industry, the Council adopted in 1977 a budgetary credit in the form of loans and grants for pilot studies and actions in the field of housing which aim at fostering the social integration of migrant workers and their families. Aid in the form of loans were eventually dropped but financial grants to organisations working to improve immigrant housing were continued, with an emphasis, in the framework of subsidiarity, on private initiatives in this field.

b. Other Community programmes and actions

Unlike the sectoral actions mentioned above, Community programmes cannot be considered to be operations that are specifically and on a long-term basis connected with housing. They are rather Community programmes which have integrated in their field of action a number of selective operations connected with housing.

The Poverty III Programme

The third Programme to combat poverty includes a by no means small housing component. This Programme, currently in activity (1989-1994), emphasises social integration and insertion of the least privileged social groups. It comprises 39 projects co-financed by the Community, among which are 27 model actions and 12 more modest ones -one per country - which are described as "innovative actions". It is among the latter actions that the housing aspect of social integration is taken into account. However in the model actions (the objective of which is to develop models both in terms of partnership and in terms of a multi-dimensional approach in combating social exclusion and poverty) the issue of housing often appears to be, after social integration through employment and local development, a highly important cross theme.

BOX II : London and Marseille

LONDON

In eight areas of London which have long deteriorated into a state of neglect since the closure of the docks and of numerous businesses, "poverty" is a word full of meaning. Unemployment is very high (between 11 % and 20 %). A high proportion of the population is of immigrant origin -many Afro-Caribbeans and Bengalis, who are poorly qualified, have little knowledge of English and are often unemployed. The areas are close to the Docklands economic revival project and the rail terminal of the Channel Tunnel, but the jobs created by these two projects require high-level qualifications. It was plain to the London Authorities and Ministerial departments that the traditional aid programmes already operating in these neighbourhoods would not bring them back to life. They decided to set up an integrated action programme, tackling the problem from all angles. The programme recently won financial support on an experimental basis from the European Commission. The fourteen projects selected under the programme all concern poorly maintained large housing estates and council houses, often with a security problem. Some projects tackle urban redevelopment, for instance through the reconversion of empty areas in buildings (e.g. the garages) into workshops for small local businesses, training centres or centres providing services to local people. Empty sites are also given a facelift in an attempt to attract businesses and thus revive the local economy. Training programmes are offered, chiefly to the long-term unemployed, single parents and women wishing to start work for the first time or return to work. They are designed to meet the traditional "functional" criteria, but as places where people can meet one another and as activity areas for young people. At the same time, "social" management of these areas is being introduced, with the participation of the inhabitants. The third stage consists, in the framework of work to renovate the housing function : reception, child care facilities, offices for social services, youth club, premises for associations... The building sites resulting from this process are a source of training and employment. Young people are taken on by contractors. Or "Training sites" have been created offering employment on a rota basis for local young people. They are responsible for carrying out low skilled work, under the supervision of the "Régie de Quartier" (Neighbourhood Board). Training modules are also available in lorries-cum-workshops. It has, however, proved difficult to encourage companies to participate from the outset in training and educational activities on housing-related issues. Anticipation is in fact one of the success of the project. A contribution of 9.45 million Ecus, or almost half of the total cost, has been requested from the European Community for the project as a whole. A small portion (0.8 %) of this amount, earmarked in the main for an out-of-school training programme, would come from the European Social Fund. The remainder would be received from the ERDF. Since the latter does not grant loans, a request for 4.4 million Ecus would remain. The European Commission has offered to grant 3.6 million. Negotiations are also underway for a programme covering two old city centre areas. Le Panier and Belsunce. The mainstay of this programme is the project "Cité de la Musique" which aims to transform a rundown neighbourhood into a centre of urban activity with renovated housing as part of the bargain. The integrated nature of the "Trois Cités" project reflects the need for an all-round response to the complex situation existing on large housing estates.

MARSEILLE

The deterioration of housing conditions in Marseille is particularly worrying in large council estates. This situation has prompted the city to set up a wide-ranging town planning and development programme. For this it applied for regional and governmental aid through planning contracts, before seeking a contribution from the European Regional Development Fund (ERDF). In a recent decision, a contribution to two urban pilot projects devised by the European Commission for London and Marseilles was approved. The projects seek to revitalise big housing estates providing rented accommodation and to generate economic activities to the benefit of the local population, notably immigrant, within them. The main implementation arena for this experimental programme consists in Marseilles of three housing developments on the outskirts of the city. La Bricarde, La Castellane and le Plan d'Aou are three council housing estates (2930 homes) isolated from one another and from neighbouring areas, in a district dotted with industrial wasteland and the dying remnants of old villages. The decay of the housing, the economically vulnerable nature of families living there, the ethnic diversity and the average age (around 50 % under 20) make a disturbing mix. A "neighbourhood project" set in motion by the City in 1989 and programmed to run until 1993 is part of the effort to create a "compassionate city". Initial demolition work sought to reduce the isolation of the three estates from a town planning viewpoint. Steps are then taken to make best possible use of open spaces, not in accordance with specific needs of the local people, for example incorporating language classes, and those of local employers. The programmes have opted for "open" teaching methods, more accessible to their target groups. They encourage participants to learn by themselves, through a combination of audio-visual and printed material. This system has led to the emergence of small mutual help training groups. Mobile training units are planned, which will move around from one estate to the next and at the same time distribute information on job opportunities. Also on the cards is an Arts Technical Centre and a computer-assisted graphics unit in King's Cross. The project's originality and the key to its success lie in the interaction between inhabitants and local businesses, under a plan to revive the local economy and brighten up large housing estates. There is to be annual assessment of the number of people participating in training courses and their results, of what is achieved by the workshops or services created in the reconverted premises and of the percentage of unemployed people who find a job. The London programme shares with a project in Marseilles the honour of being the first beneficiary of European Regional Development Fund aid outside its usual action scope. An application has been submitted to the ERDF for 50 % of the total 10.2 million Ecus required by the programme. The European Social Fund has been asked to put up 1.26 million Ecus for the first two years. An assessment committee will examine the possibility of launching similar projects elsewhere in the Community.

This shows the particular attention paid by the Commission to the subject of housing in the framework of the Programme to combat poverty.

LEDA and ERGO

The housing aspect is also included in exchange and action programmes in the field of employment - such as the LEDA Programme on local employment development, which brings support, in the form of advice and technical assistance, to local communities in matters of local development; also the ERGO Programme on the long-term unemployed.

Pilot projects - Marseille and London

In the framework of its regional policy, the Commission contributes, in the shape of pilot projects concerning urban development, to the financing of the renovation of large housing estates, economic redevelopment and vocational training for the unemployed in London and Marseilles. These two pilot projects are described in Box II.

These few examples among many show that housing occupies a certain place in the Commission's programmes and actions. The essentially social dimension of the EEC's interventions, however, may be explained as the result of a contradiction according to which housing is not, in fact, eligible as such, but the various Community actions undertaken cannot disregard its place and role, especially where these concern the revitalisation of urban communities, the fight against social exclusion and the reinforcing of economic and social cohesion.

This contradiction, which has to do with the institutional functioning of the European Community, has never as yet been resolved. The draft Treaties on Political Union and Economic and Monetary Union, which were recently concluded at Maastricht, have brought no enlightenment on this particular point since housing was not the subject of any of the amendment projects to the Treaty of Rome, despite resolutions addressed by the European Parliament to the Commission and the Council, asking that housing issues be taken into consideration at Community

level and that a Community housing policy be implemented.

I.3 - European Parliament Resolutions

Resolutions adopted by the European Parliament on the proposal of its members, are the outcome of a preliminary report prepared by an EP committee. They are addressed to the Commission, the Council and the Member States and constitute a proposal and often a political support for Commission actions.

On issues linked to housing, four Resolutions - given in the Appendix - were adopted recently by the European Parliament. These are as follows:

- Resolution on shelter for the homeless, adopted on 16th June 1987;
- Resolution on the need for Community action in the construction industry, adopted on 13th October 1988;
- Resolution on the rehousing of families from the Place de la Réunion, in Paris, and on the right to decent housing, adopted on 12th July 1990;
- And, more recently, Resolution on the violent events which have taken place in French and Belgian suburbs.

Among these Resolutions - which are given in their entirety in Appendix I - two are of particular interest to us and, within the framework of the issue at hand, deserve to be read attentively.

The Resolution on shelter for the homeless in the European Community

This Resolution was the result of the first European seminar on the poor and the homeless (held in Cork, 13th to 15th September 1985). The Resolution is based on the LACERDA DE QUEIROZ Report on shelter for the homeless in the European Community, undertaken on behalf of the Social Affairs and Employment Committee. The Resolution, which was adopted on 16th June 1987, presents a series of concrete proposals focusing on 6 subject-matters :

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- the International Year of shelter for the homeless
- the right to legal protection
- the right to shelter
- solidarity policy
- the link between homelessness and a basic income
- the development of programmes.

Among the many proposals put forward, a distinction should be made between those that are addressed directly to the Member States and those that are addressed to the Commission. This Resolution asks the Member States "that the right to a home should be guaranteed by legislation, that Member States should recognise it as a fundamental right and that no person of family should be evicted without being rehoused", "that it should be sensible to give State support for the creation of incentives for private investment in housing construction, one aim of this being to overcome the possible lack of suitable accommodation for rent" (Article 8 and 12). It asks the Commission to "support schemes aimed at integrating or reintegrating individuals into society", to "submit proposals as to whether and how loans may be guaranteed from the resources of the Structural funds and/or the European Investment Bank for supporting public housing programmes", and, finally, to "carry out a study on housing conditions in the European Community" (Article 9, 18 and 20).

The Resolution on the rehousing of families from the Place de la Réunion in Paris and on the right to decent housing

This Resolution goes in the same direction as the preceding one. It asks the Commission to "carry out a survey of the situation as regards housing and the residential environment in all the Community Countries, including the particular situation of those especially affected by town-centre redevelopment programmes" (Article 3). It also calls for "the formulation of a Community policy on housing and the residential environment" (Article 4).

These two resolutions reexpress, in basically political terms, the contradiction that exists as regards the Commission's legal and institutional incapacity to undertake structural actions in the field of housing.

The contents of the Resolution, and the setting out of its reasons show above all awareness of a reality - namely that although the housing issue remains the sole responsibility of Member States and is treated in the framework of national housing policies, it is far from being resolved for the majority of European citizens. As far as meeting housing needs is concerned, it has to be admitted that the needs remain unmet, despite radical changes in their nature.

II-The housing issue in the Member States

Permanence and change in housing problems

From initial comparative studies made at Community level on the housing issue in the different Member States, it appears that beyond the wide differences - concerning in particular the organisation of national housing markets, the types of needs and Government subsidies and aids to housing - there are areas of similarity in the developments observed in the 1980s. These can be seen particularly in a rising state of tension in housing markets, in a destabilisation of specific or habitual financing channels for housing - more particularly subsidised housing - but above all in the shifts in housing policy and the tendency for national authorities to relinquish responsibility for housing.

Although these factors are beyond the field of issues investigated by the Commission on the subject of social integration and housing, they remain important factors which must be taken into consideration when analysing social exclusion processes. The awareness at the level of Member States and Community institutions, of the phenomenon of social exclusion and its development - more particularly the exclusion from the housing market of specific populations groups - constitutes a framework which makes it necessary for an analysis of the factors of exclusion within the housing market and the way it is regulated, to be integrated within the Commission's area of investigation.

At Member States level, it must be noted that the changes observed during the 1980s show a trend towards more competitive modes of regulation (following the "disengagement" of public authorities in that sector) in a context in which the imbalance between supply and demand persists, or even increases. This context only fosters - all things being equal - an increase in selective forms of exclusion from the housing market of economically and socially vulnerable population groups. This is why we thought it important to focus our attention, on the one hand, on areas of similarity - which are often structural - and, on the other, on their effects on the functioning of housing markets.

II.1 - Differences in national housing situations

Given the many different States which make up the European Community, the first impression is that there are wide differences between the various national housing situations. Given below are just a few indications of these differences.

a-Different statuses of occupation

The present structure of housing supply in Member States is characterised by a

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relatively high proportion of own-use ownership, resulting from a well-established progression in this type of housing occupation.

Indeed a study of the changes in the structure of the housing stock over a long period shows that there is a general trend towards more widespread access to ownership. Nevertheless the rate of access to ownership has neither been linear in time nor consistent between countries. It was faster in the United Kingdom, Spain, Italy and Belgium than in countries such as the FRG, the Netherlands, Luxembourg, France and Denmark.

The wide gaps in owner-occupation rates at the beginning of the period examined must also be taken into consideration and can to some extent explain present typology.

STATUS OF OCCUPATION OF NATIONAL HOUSING STOCKS

| | in % of main homes stock | | | | | year |
|----------------|--------------------------|---------------|----------------|---------------|------|------|
| | Owners occupied | rented sector | private rented | social rented | | |
| Belgium | 62,0 | 36,0 | 30,0 | 6,0 | 1986 | |
| Denmark | 55,5 | 43,3 | 22,1 | 21,2 | 1988 | |
| Spain | 76,0 | 18,0 | 16,6 | 1,4 | 1989 | |
| France | 54,2 | 36,8 | 19,7 | 17,1 | 1988 | |
| Greece | 70,0 | 26,5 | 26,5 | - | 1981 | |
| Ireland | 81,0 | 19,0 | 8,4 | 10,6 | 1985 | |
| Italy | 67,0 | 30,7 | 23,1 | 7,6 | 1990 | |
| Luxembourg | 68,0 | 32,0 | 31,0 | 1,0 | 1981 | |
| Netherlands | 45,0 | 55,0 | 15,7 | 36,3 | 1990 | |
| Portugal | 58,0 | 36,0 | 24,7 | 11,3 | 1981 | |
| ex FRG | 40,0 | 60,0 | 43,0 | 17,0 | 1985 | |
| United Kingdom | 67,6 | 32,4 | 7,0 | 25,4 | 1990 | |

Source : GHEKIERE L' *Marchés et politiques du logement dans la CEE*. La documentation Française, Paris, June 1991

b-Tensions in the rental market

Most of the rental markets in EEC Member countries are divided into a subsidised sector comprising homes that are let at cheaper rents than market rents by subsidised rental organisations and a private sector in which housing is supplied by private rental organisations. A comparison of the different national subsidised housing stocks shows that all countries except for Greece have a system of subsidised housing. The wide differences in the size of housing stock under management show that commitment

varies according to countries, but they show above all a correlation between a relatively high proportion of subsidised housing stock and the country's level of economic development.

Nevertheless a study of the factors explaining the existence of a relatively high proportion of subsidised rented housing must take into account a large number of variables, ranging from the relative shortage of homes immediately after the war to a varying demographic pressure and a relatively high drift from the land. Also to be taken into account here are different housing policies and the level of commitment in the past of Member States.

If you divide them according to the housing service stock available per 1000 inhabitants, Member countries fall into two groups.

The first group, with a ratio higher than 50 subsidised housing units for rent per 1000 inhabitants, contains mostly countries from the northern half of the EEC. In this group, comprising 5 countries - i.e. 60 % of the entire population in the European Community - are to be found over 88,5 % of the Community subsidised rented housing stock.

The second group of countries is less homogeneous. It includes all the countries in the southern part of the EEC which were late in adopting a policy for the establishment of subsidised rented housing, but which are above all in a better position to meet the need for housing through access to ownership (in a formal or informal sector).

The inclusion in this group of smaller countries, such as Belgium or Luxembourg, can be explained above all by the fact that they have private rented housing stock at lower-than-market prices.

It should be noted that in the first group of countries, with the exclusion of the ex-FRG, the stock of subsidised rented housing represents more than 45 % of the total housing stock - 63 % and 80 % respectively for the Netherlands and the United Kingdom which means that it has virtually taken the place of private rental.

BOX III

- STATUSES OF OCCUPATION -

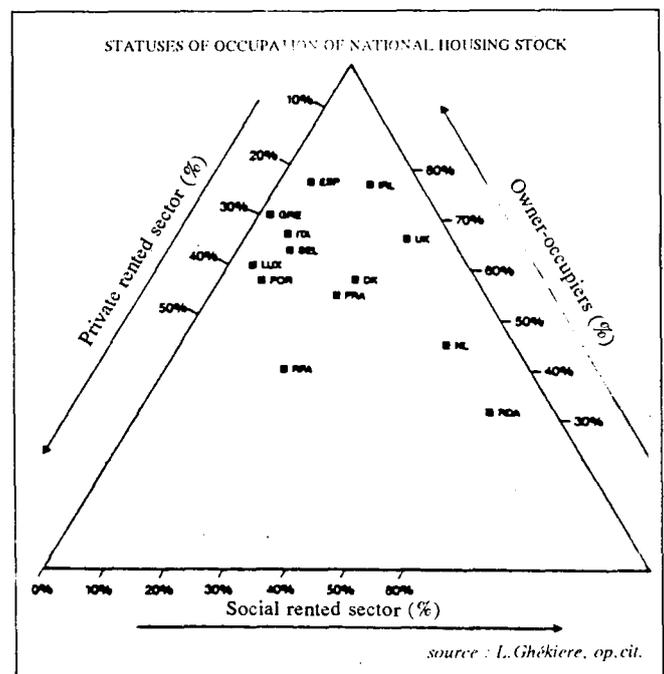
Any attempt at defining or describing housing must distinguish between housing as property - which is a variety of stock resulting from an investment operation - and the flow of housing services it produces, with the occupying household as the consumer. Housing as property is the result of a housing - investment operation, which constitutes a gross fixed capital. It is amortised over a long period of time, given its relatively high cost in proportion to household income (on average 3 to 5 times the annual income of households). In most cases this means that money must be borrowed to cover the investment - in the form of a long term real-estate loan, accompanied or not as the case may be, by a mortgage guarantee and a personal contribution. Given its length in time, housing as an investment makes it possible to produce flows of housing services geared towards the occupant as consumer, without calling its existence into question. Housing service is the result of occupation of housing as property, with the occupant as consumer. Thus housing has the characteristic - which is basically linked to its relatively high cost and its real-estate nature - of still being widely supplied in rental form, unlike other durable household possessions. There are two forms of occupation status of housing as property :

- owner-occupant status, when one is the consumer of one's own housing property.

- tenant status, when one is the consumer of a housing service produced by a housing property leased by a landlord.

To this must be added a definition of the concept of "social" or subsidised housing. Whether it is for rent or for sale to certain categories of households, subsidised housing can be found in a great many forms in the various Member States, differences being in allocation conditions or in modes of financing. Beyond these differences, however, subsidised housing may be described as follows, in reference to the nature of the intervention in the housing market on the part of the public authorities. Subsidised housing is a housing property supplied at quantity levels and prices which are fixed outside the housing market as a result of a decision on the part of public authorities to act as a substitute to the housing market. This broad definition of subsidised housing presupposes that a number of conditions are fulfilled, among them :

1. that the number of housing units supplied is part of a State, determined programme and is in no case the result of a market adjustment between supply and demand;
2. that housing price is fixed outside the housing market and that this is the result of a decision on the part of public authorities to determine ceiling prices and subsidy levels for housing;
3. that the production and/or running of subsidised housing is external to the market and determined by a specific regulation which is generally exceptional to common law both in terms of housing allocation and in terms of conditions of occupation.
4. that the allocation of subsidised housing is ensured by specific bodies working in a non-profit-making capacity within a specific regulation framework.



SOCIAL HOUSING STOCKS IN MEMBERS STATES

unit : number of social housing units

| | social rented stock | % of rented housing | % of total stock inhabitants | per 1000 |
|----------------|---------------------------|---------------------------|------------------------------------|-------------|
| Netherlands | 1.989.000 | 63,2% | 43,0% | 136,5 |
| United Kingdom | 5.966.000 | 78,3% | 26,4% | 104,5 |
| FRG | 7.755.000 | 65,8% | 25,6% | 99,2 |
| Denmark | 488.793 | 48,9% | 21,2% | 95,5 |
| France | 3.661.578 | 46,4% | 17,1% | 66,6 |
| Ireland | 124.741 | 55,0% | 15,0% | 33,9 |
| Belgium | 253.278 | 18,0% | 7,0% | 25,7 |
| Italy | 1.200.000 | 16,1% | 5,2% | 20,9 |
| Portugal | 118.000 | 11,3% | 4,4% | 11,6 |
| Spain | 104.630 | 10,9% | 0,9% | 2,7 |
| Luxembourg | 1.000 | 2,2% | - | 2,7 |
| Greece | 0 | 0,0% | 0,0% | 0,0 |

source : GHEKIERE L. *Douze en 92 : pour quel logement social ?*, report for the national congress of HLM SA directors, Brussels, October 1990

c-Shrinking of the private rented sector

The disinvestment of private investors in the rented sector is a trend that is common to a large majority of Member States. This trend may to a large extent be attributed to overly constricting rent legislations, as is still the case in Italy, Greece or Denmark. These rent control measures were the results of an attempt to limit artificially tenants' housing service costs by leaving the service cost to the landlord.

Such practices have made it possible to channel a number of tensions and to exercise a pressure on salaries but they had catastrophic effects as regards the upkeep and maintenance of the private housing stock. The change in occupation status of the rented housing stock brought about by the scale of housing units is a direct result of this and it has taken place in a large number of Member States, such as Italy - where the massive eviction of tenants through lease termination is causing a serious housing problem - but also Denmark, Ireland, the United Kingdom, France, Belgium and Luxembourg.

But overly rigid rent control legislations are not enough to explain the trend towards the disinvestment of private investors in the housing sector. Indeed in the recent past

many countries initiated a process of freeing the rented market for new rentals (France, the United Kingdom, Spain, the Netherlands, Portugal) allowing even tax reductions for private rental investment (France, FRG, the United Kingdom, Ireland, the Netherlands). Despite uneven results, these measures have not proved to be sufficient to counteract the trend towards disinvestment on the part of private investors. This raises the wider problem of the overall distribution of savings, of the shift of property investment flows from property to securities, stocks and shares.

d-Persistent housing needs

Beyond the wide differences in the structure of national housing stocks, there are also differences in housing needs. In a large number of Member States, quantitative housing needs are, on average, met both in overall terms and according to structure. The intensive building policies implemented in the last thirty years or so have generally satisfied an increasing demand due to the demographic changes that have affected that period and to an increase in the real income of households.

The correlation between main-home stock and population shows large disparities, ranging from 271 for Ireland at the lowest, to 450, at the highest, for Denmark, with a Community average of 373.

Portugal stands out among the other Member States for its housing shortage.

Although an originally similar situation in Italy and Spain has now changed for the better, a large part of the population in Portugal is still living in slums and shanty towns on the outskirts of Lisbon or Oporto.

There have been other localised serious housing shortages - though they have not reached the catastrophic level of Portugal - in Italy, Greece and, above all, the ex-FRG, due to the massive influx of East-European refugees. These fast-moving changes show how precarious the housing market balance is and how easily affected it can be by external events such as a massive influx of political or economic refugees.

NATIONAL HOUSING STOCK

unit : 1000 occupied main homes

| | total | per 1000 inhab. | year |
|----------------|--------|--------------------|------|
| Denmark | 2.307 | 450 | 1988 |
| ex FRG | 26.300 | 431 | 1987 |
| Greece | 4.018 | 408 | 1981 |
| United-Kingdom | 23.033 | 404 | 1988 |
| Belgium | 4.000 | 403 | 1986 |
| Netherlands | 5.589 | 385 | 1988 |
| Luxembourg | 128 | 376 | 1981 |
| France | 20.700 | 371 | 1988 |
| Portugal | 2.653 | 352 | 1981 |
| Italy | 19.020 | 331 | 1990 |
| Spain | 11.670 | 299 | 1988 |
| Ireland | 897 | 271 | 1981 |

source : GHEKIERE L. *Marchés et politiques du logement dans la CEE*, La documentation Française, Paris June 1991

To this primary type of need must be added the growing incapacity for the housing stock in its real estate aspect to adapt to increasing regionalisation in the economy and households. Growing disparities in regional economies and massive interregional migratory flows make it extremely difficult for local housing markets to adapt to current situations. This is blatant in northern Italy, for example, but also in the chief regional capitals of Spain and in South-West Britain. Housing needs in EEC countries are mostly, however, qualitative ones and can be summarised as follows: on the one hand there is the problem of adapting a stock of ancient housing units to fit present-day consumer standards and development in family demand linked to social and demographic changes; and, on the other, there is the fact that the nature of the needs shows a tendency to move from housing as property in the stricter sense of the term, to conditions of its integration in the larger city framework. Similarly, and as quantitative and qualitative needs are met, you have the growing problem of unequal distribution of housing stock which raises the question of whether intervention on the part of public authorities should not be redistributive.

II.2 - Similarities in national housing policies

Despite wide differences between the tools for housing policy in Member States, there are areas of similarity in the way situations develop over an average period. The trend towards buying property for one's own use

raises on the one hand the question of where this trend will lead and, on the other, what its effects will be on the general balance of housing stock services and whether it will be adequate for the future development of housing needs. This growing trend towards access to property and a drop in the stock of housing services in the rented sector goes against the evolution in housing needs. Paradoxically, it is without any doubt reinforced by the approach adopted in national housing policies. Giving priority to access to property as the most popular answer to housing needs seems to be one of the ways in which public authorities choose to back down from the problem.

a-Changes in housing policies approach: a gradual disinvolvement

Despite the wide differences in modes and means of intervention on the part of the public authorities, particularly in the systems of aids to housing, there appears to be a convergent trend in national housing policies, which is expressed by reduction in the cost of Government aids to housing and, as a result, a far-reaching change in their structure.

The 1980s were characterised by a great many examples of a marked change of approach in national housing policies. Measures adopted show a trend on the part of the State towards a gradual disinvolvement in housing as an investment and a reinforcement of the objective of promoting access to property. This change in direction is due to a tightening of budgets and a reduction in State investment expenditure in favour of transfer expenditure. This is all part of a larger project to reorganise State finances, reduce budget deficits and, above all, ease taxation. The prospect of an integrated European economy is a factor that contributes to the acceleration of tax reforms undertaken in the different Member States. In concrete terms, the generalised trend towards State disinvolvement can be seen in the adoption of very different measures within the same lapse of time.

The similarities in measures and new directions adopted in Member States make it possible to perceive an overall change in the role attributed to housing policy. This change is closely linked to the general

BOXE IV

| | BEL | DK | ESP | FRA | GR | IRL | ITA | LUX | NL | POR | ex FRG | UK | EEC av. |
|---|--------|--------|--------|---------|-------|--------|---------|-------|---------|--------|----------------|---------|------------|
| HOUSING : STOCK AND FLOW | | | | | | | | | | | | | |
| - Total stock of housing units (millions) | 4,00 | 2,35 | 16,28 | 26,24 | 4,02 | 1,00 | 23,23 | 0,13 | 5,80 | 3,77 | 33,66 | 22,82 | 143,28 |
| - % EEC | 2,8% | 1,6% | 11,4% | 18,3% | 2,8% | 0,7% | 16,2% | 0,09% | 4,1% | 2,6% | 23,5% | 16,0% | 100% |
| - per 1000 inhabitants | 395 | 457 | 414 | 463 | 408 | 282 | 402 | 343 | 385 | 350 | 429 | 402 | 418 |
| - construction 1989 (thousands) | 44,4 | 26,0 | 281,1 | 322,0 | 117,3 | 19,6 | 179,9 | 2,0 | 116,0 | 61,6 | 238,6 | 219,0 | 1.627,5 |
| - % EEC | 2,7% | 1,6% | 17,3% | 19,8% | 7,0% | 1,2% | 11,1% | 0,1% | 7,1% | 3,8% | 14,8% | 13,5% | 100% |
| - per 1000 inhabitants | 4,4 | 5,0 | 7,1 | 5,7 | 10,9 | 5,4 | 3,6 | 7,5 | 7,5 | 6,0 | 3,3 | 3,8 | 5,1 |
| - ratio flow/stock (%) | 1,11% | 1,10% | 1,73% | 1,23% | 2,92% | 1,96% | 0,77% | 1,54% | 2,00% | 1,63% | 0,71% | 0,96% | 1,14% |
| OCCUPANCY | | | | | | | | | | | | | |
| - owner-occupiers (%) | 62,0% | 55,5% | 76,0% | 54,2% | 70,0% | 81,0% | 67,0% | 68,0% | 45,0% | 58,0% | 40,0% | 67,6% | 57,7% |
| - rented | 36,0% | 43,3% | 18,0% | 36,8% | 26,5% | 19,0% | 30,7% | 32,0% | 55,0% | 36,0% | 60,0% | 32,4% | 39,2% |
| - of which private rented (%) | 30,0% | 22,1% | 16,6% | 19,7% | 26,5% | 8,4% | 23,1% | 31,0% | 15,7% | 24,7% | 43,0% | 7,0% | 23,6% |
| - of which social rented (%) | 6,0% | 21,2% | 1,4% | 17,1% | 0,0% | 10,6% | 7,6% | 1,0% | 36,3% | 11,3% | 17,0% | 25,4% | 14,9% |
| - other | 2,0% | 1,2% | 6,0% | 9,0% | 3,5% | 0,0% | 2,3% | 0,0% | 0,0% | 6,0% | 0,0% | 0,0% | 3,1% |
| SOCIAL HOUSING STOCK | | | | | | | | | | | | | |
| - size (housing units) | 253278 | 488793 | 104630 | 3661500 | - | 124741 | 1000000 | 1000 | 1989000 | 118000 | FRG 7755000 | 5966000 | 21.461.942 |
| - per 1000 inhabitants | 25,7 | 95,5 | 2,7 | 66,6 | - | 33,9 | 20,9 | 2,7 | 136,5 | 11,6 | 99,2 | 104,5 | 63,5 |
| - % of rented stock (%) | 18,0% | 48,9% | 10,9% | 46,4% | - | 55,0% | 16,1% | 2,2% | 63,2% | 11,3% | 65,8% | 78,3% | 38,2% |
| - % of total stock (%) | 6,0% | 21,2% | 1,4% | 17,1% | - | 10,6% | 7,6% | 1,0% | 36,3% | 11,3% | 25,6% | 25,0% | 15,0% |
| rental organizations (housing) | | | | | | | | | | | | | |
| - Municipalities, Regions, State | - | - | 73142 | - | - | 124741 | 300000 | 300 | 308000 | 118000 | - | 5196000 | 6.120.183 |
| - Public organizations | - | - | 31488 | 1855000 | - | - | 700000 | 550 | - | - | - | 170000 | 2.757.038 |
| - Private companies (1), associations | 253278 | 310793 | - | 1405000 | - | ns | - | 150 | 1681000 | - | 5500000 | 600000 | 9.750.221 |
| - Cooperatives | ns | 178000 | - | 4500 | - | ns | ns | - | - | - | 2255000 | ns | 2.437.500 |
| - other (joint companies) | - | - | - | 397000 | - | - | - | - | - | - | - | - | 397.000 |
| rental organizations (% of stock) | | | | | | | | | | | | | |
| - Municipalities, Regions, State | - | - | 69,9% | - | - | 100% | 30,0% | 30,0% | 15,4% | 100% | - | 87,1% | 28,5% |
| - Public organizations | - | - | 30,1% | 50,7% | - | - | 70,0% | 55,0% | - | - | - | 2,8% | 12,8% |
| - Private companies (1), associations | 100% | 63,5% | - | 38,4% | - | ns | - | 15,0% | 88,6% | - | 70,9% | 10,1% | 45,4% |
| - Cooperatives | ns | 36,4% | - | 0,1% | - | ns | ns | - | - | - | 29,1% | - | 11,4% |
| - other (joint companies) | - | - | - | 10,8% | - | - | - | - | - | - | - | - | 1,9% |
| | BEL | DK | ESP | FRA | GR | IRL | ITA | LUX | NL | POR | ex FRG | UK | EEC av. |

1) including those reporting to local community organizations

source : Le logement dans l'Europe communautaire, La Documentation Française, Paris 1992

development of the macro-economic context, the relative stabilisation of the housing market, but, more generally, to a changing conception of the role of the State as an economic actor.

For most Member States, the subsidised housing policies adopted during the "Golden Thirty Years" (1945-1975) corresponded to a need to ensure a massive housing stock to meet an increasing demand for housing. These policies were made possible by an unprecedented macro-economic context characterised by consistent and lasting economic growth, rapidly growing tax revenue and low return on savings. The upheaval in world economy in the mid-1970s and a trend towards an overall satisfaction of needs have led to the justification of a weakening in housing policies, which varies from country to country according to the implementation of counter-cyclical measures. This has resulted in a mostly State-centred approach to the direct production of housing services - as the large present stock of rented subsidised housing shows - in substitution to a housing market function. The changes that took place in the 1980s show a reevaluation of this mode of intervention.

Disinvolvement from subsidised rented housing and reinforcement of a policy promoting access to property are part of a market-conscious approach to the production of housing services and the withdrawal of direct State involvement. The cut in the number of subsidised homes for rent that are built and the policy of selling subsidised housing to the occupants which is developing in a large number of countries and is described by European Housing Ministers as "*an effective tool of housing policy to increase occupant ownership*", is in reality nothing but a transfer of the investment and maintenance cost from the State to the individual household.

The change in the structure of State housing aids is an example of this evolution, despite a certain sluggishness which may be due to the burden of past involvements. The cuts in direct aids to housing investment are counterbalanced by aids to housing services consumption (housing allowances) and indirect aids to own-use property investment (tax allowances for access to property). The

common trend in housing policies to foster access to property may be interpreted as the result of a policy aiming at promoting an individual-centred approach to the satisfaction of housing needs through the market and as a way of reducing the cost of aids to housing investment.

b-"Refocusing" of State aids to housing

The present trend towards the "refocusing" of State aids onto the least privileged households and the priority given to the redistribution of actions confirm the theory that housing policy is undergoing a profound change. The "refocusing" of housing policies to help the underprivileged, which is being undertaken in a growing number of Member States (France, Ex-FRG, the Netherlands, Spain, Italy, Belgium, Luxembourg) shows the transformation that has taken place between an overall "substitution" approach, with the State taking the place of market mechanisms (freezing of rents, production of extra housing services, etc.), and a selective "balancing out" approach, aiming at correcting *ex post* - by means of indirect aids and transfer revenue assigned to households (housing allowances, tax allowances, etc.) - a number of dysfunctions that are peculiar to the housing market (social exclusion, unequal primary distribution, under-consumption, etc.). The social refocusing of State interventions also shows the limitations of the redistribution policies of the Member States concerned. The trend towards the reinforcing of social and wage inequalities is translated in the housing market into a growing process of exclusion, which was recently accelerated by a progressive redistribution of housing services stock (rehabilitation of central areas, melting down of inexpensive private rented housing stock, etc.).

c-The need for new modes of regulation

The medium-term development prospects of the housing market situation and State policies are still characterised by the following two elements:

BOX V

- HOUSING SUBSIDY :

A TYPOLOGY -

Any comparative analysis of tools for housing policy in Member States will come up against a huge diversity in current systems of aids to housing. It might need before hand a description of the types of aids to housing which will make it easier to compare the character of interventions made by national public authorities in the housing market.

Our typology consists of two broad categories of State aids : aids that are directly or indirectly linked to a housing investment operation, and aids that are directly or indirectly granted as whole or part payment of housing service cost.

Aids to housing investment :

These consist of direct or indirect aids granted usually to developers in order to reduce the cost of housing investment. They are mostly as follows :

- fixed investment subsidies or subsidies adjusted according to household income level
- rebates on fixed or adjusted interest rates
- public loans at preferential rates
- tax incentives for housing investment
- State guarantees for the financing of the operation
- specific financing channels for reducing the cost of financial resource.

Aids to housing services consumption

These also can be direct or indirect. They help reduce the cost of consumer housing services - i.e. they cover part of the cost to the occupant. These aids include :

- housing allowances - i.e. transfer revenue allotted to the occupant
- State-fixed housing service cost
- an adjustment of the housing service cost to the occupant

HOUSING SUBSIDY IN THE MEMBERS STATES
comparison (1987)

| | en mds de FF | en % du PIB | F per inhabitant | F per household | PIB per inhabitant |
|----------------|-----------------|----------------|---------------------|--------------------|-----------------------|
| Belgium | nc | - | - | - | 14.712 |
| Denmark | 23.0 | 3,7% | 4.492 | 7.953 | 16.606 |
| Spain | 8.5 | 0,5% | 220 | 788 | 10.807 |
| France | 105,3 | 2,0% | 1.895 | 5.037 | 15.951 |
| Greece | nc | - | - | - | 7.928 |
| Ireland | 4.9 | 2,7% | 1.384 | 4.866 | 9.381 |
| Italy | nc | - | - | - | 15.242 |
| Luxembourg | nc | - | - | - | 18.313 |
| Netherlands | 40,5 | 3,2% | 2.779 | 7.446 | 15.258 |
| Portugal | nc | - | - | - | 7.838 |
| FRG | 105,0 | 1,5% | 1.719 | 3.985 | 16.580 |
| United-Kingdom | 114,0 | 2,8% | 2.001 | 5.226 | 15.383 |

source : BIPE and NESG

1) the continued existence of a structural imbalance between housing supply and demand, which market mechanisms alone will not be able to redress since the overall supply level is inadequate and the demand remains unsatisfied, particularly demand that comes from specific population groups.

2) the reinforcement of the constraints weighing down on Member States as regards a traditional approach to budget matters. The opening up of the Single Market and the ratification of the Economic and Monetary Union Treaty also contribute to increasing the pressure on national

budgets and to limiting the margins of manoeuvre of national authorities.

Thus we have a situation in which the intervention of public authorities in the regulation of the housing market becomes even more necessary, whilst the financial means that might make this regulation possible are lacking. Given this context, it becomes necessary for new modes of regulation - lying outside national budgets - to be found, based on the rallying of all the actors involved in order to adopt a partnership approach to the problem.

Part two

**BACKGROUND TO
THE COMMISSION'S
AND THE MEMBER
STATES'
STUDIES**

*A reinforced
social
dimension*

III-Background to the Commissions's studies

Reinforcing the social component of the European Community

The emerging of a Community approach to the housing issue is a result of the conjunction of a number of factors which have led the Commission to launch a reflexion on the many processes resulting in social exclusion.

III.1-The context

Reflecting on the housing issue at Community level is part of Community concern in combating social exclusion. Indeed neither the development of exclusion phenomena within the Community nor the development of marginalisation can be examined without taking into account the housing component.

Within the specific context of the growth in social exclusion and the number of European citizens who lives below poverty threshold (50 million is a recent figure). The Commission, whose field of competence does not include social exclusion either, has been developing, for the last few years a number of programmes, studies, even tools to combat social exclusion. Despite the lack of legal competence as regards housing, these Community programmes, studies and tools cannot underrate the housing component for

its role and place are of the utmost importance for the issues at stake. The European conference entitled "Towards a Europe of Solidarity" organised on the Commission's initiative, on 16th, 17th and 18th May 1991 at Lille (France) has made it possible to discuss the whole body of Community studies on the issue of urban social development, partnership and the struggle against social exclusion (*see press release - Box VI*).

III.2-The research context

Since the European Community's field of competences does not include the housing issue, Member States' housing policies are still defined and implemented at national level only. This is also the case for any research or studies undertaken on housing. The few studies or surveys comparing housing situations or housing policies in Member States become quickly out of date because of the large number of countries to be covered and the fast-changing national situations and official approaches.

Beyond the methodological difficulty in comparing countries with widely different cultures - a difficulty that has not yet been resolved - there is also the problem of the

BOX VI

Towards a Europe of Solidarity

Urban social development, partnership and the fight against exclusion

European Conference, Lille 16, 17 and 18 May 1991

Press communiqué

Organised under the aegis of the Commission of the European Communities, on the Ministers of State, Ministers for the City, of the Ministry for Labour, Employment and Vocational training, of the Ministry for Solidarity and social Affairs, of the Caisse des Dépôts et Consignations, of the City of Lille, of the Conseil Régional Nord-Pas-De-Calais, the Conference on Solidarity in Europe will take place in Lille at the Palais des Congrès, on 16th, 17th and 18th May 1991. It will review policies for combating social while drawing upon the experience gained through innovative actions undertaken on the initiative of the Commission, the Member States and local actors. The objective is to move towards Solidarity by identifying the means of integration marginalised population groups and disadvantages areas - through the role of local authorities, partnership at local level, requalification of professionals, interaction of the economic and social aspects, and active involvement of the population groups concerned. The Conference will bring together decision-makers and professionals from the 12 Community Member States and from different professional levels - ministers, regional, national, and European authorities, experts, heads of projects, social partners, civil servants, NGOs, etc...

The conference will provide an opportunity from discussing and learning from the experience gained and the policies carried out by the Community and the 12 Member States. It is hoped that a wide discussion will be launched on the solidarity policies implemented in order to make them more consistent and effective.

The objectives are as follows:

Reasserting the Solidarity principle : Focusing on measures for social and economic integration, the Conference will aim at developing an awareness of new forms of solidarity

Comparing national and local experience : Emphasis will be placed on effective forms of partnership, a dynamic approach to participation and the gradual building up through negotiation of integrated development approaches.

Reinforcing Community initiatives : The Conference will help give greater "visibility" to Community initiatives and to draw out key points in their interaction with national policies.

durability and updating of the studies, which makes it vital to have a European observatory on housing.

III.3-The operational context

It is important also to view any discussion or studies on social exclusion - especially on exclusion from housing - against the wider background of the changing role and functioning of the housing market. In this respect, the process of economic integration and the future economic and monetary

union will not fail to have profound effects on the functioning of housing markets, the models of financing housing investment and, more generally, the margins of manoeuvre of national public authorities as regards financial and regulations interventions on the housing market. Yet so far the possible repercussions of economic integration on the housing policies of Member States have not been properly studied. A clearer approach in national aids to housing and the strengthening of the role played by the market in view of integration might be considered to be factors of

exclusion unless conditions for an adequate redistribution of aids to housing, were ensured. It is therefore important to place the phenomena of social exclusion and exclusion from housing in a context of changing conditions in access to housing as

a result of the establishment of the European Single Market. It is all the more vital to define an approach to the housing issue that takes into consideration the taxation, property, financial and regulations dimensions.

IV-European actions based on national initiatives

A European dimension to housing issues

The recognition by Member States of a European dimension in social exclusion and housing issues and of the need to go beyond strictly national approaches on the subject was expressed twice at political level.

1-In the framework of the Council of Ministers for Social Affairs through the adoption of a Resolution to combat social exclusion

2-In the framework of informal meetings of the European Ministers for Housing - more particularly the Lille Conference, in December 1989, on the subject of housing for the most underprivileged social groups.

IV.1-The Council Resolution on combating social exclusion

The Council Resolution on combating social exclusion, adopted on 29 September 1989

by the Ministers for Social Affairs meeting within the Council, asks the Commission to examine the actions undertaken by Member States as regards social exclusion and recognises the importance of housing, in the same way as employment, health and training, in any process to combat social exclusion.

IV.2- Informal meetings of the Ministers for Housing

The informal meetings of European Ministers for Housing from 1989 onwards, is another significant example of how the approach to housing has changed at Member States level. A look at the official communiqués of the Lille (1989), Milan (1990) and Amsterdam (1991) meetings will give an idea of the framework and the objectives of these meetings.

BOX VII

RESOLUTION

OF THE COUNCIL AND OF THE MINISTERS FOR SOCIAL AFFAIRS MEETING WITHIN THE COUNCIL OF 29 September 1989 on combating social exclusion

The Council of the European Communities and the Ministers for Social Affairs meeting within the Council

1. recall the efforts already undertaken by the Community and the Member States to combat poverty and to promote the economic and social integration of economically and socially disadvantaged groups of people, demonstrated specifically in the adoption of the third programme to combat poverty.

emphasize that combating social exclusion may be regarded as an important part of the social dimension of the internal market;

2. note that the process of social exclusion is spreading in a number of fields, resulting in many different types of situation affecting various individuals and groups of people in both rural and urban areas;

3. note that the reasons for this process lie in structural changes in our societies and that, of these, difficulty of access to the labour market is a particularly decisive factor;

4. urge the need for economic development policies to be accompanied by integration policies of a specific, systematic and coherent nature;

5. affirm that the existence of a series of measures guaranteeing adequate aid and resources adapted to the situation, systematic and coherent nature;

6. emphasize that social exclusion is not simply a matter of inadequate resources, and that combating exclusion also involves access by individuals and families to decent living conditions by means of measures for social integration and integration into the labour market;

7. accordingly request the Member States to implement or promote measures to enable everyone to have access to:

- education, by acquiring proficiency in basic skills,
- training,
- employment,
- housing,
- community services,
- medical care;

8. point in this connection to the effectiveness of coordinated, coherent development policies based on active participation by local and national bodies and by the people involved;

9. undertake to continue and, as necessary, to step up the efforts undertaken in common as well as those made by each Member State, and to pool their knowledge and assessments of the phenomena of exclusion;

10. consequently call on the Commission:

- taking account of the studies which exist or are still in progress, to study, together with the Member States, the measures they are taking to combat social exclusion,

- to report on the measures taken by the Member States and by the Community in the spheres covered by this resolution within three years of its adoption.

BOX VIII

COMMUNIQUE OF THE INFORMAL MEETING

IN LILLE OF THE EUROPEAN MINISTERS FOR HOUSING

The European Economic Community does not include the issue of housing within its competencies. Moreover, because of their different histories, cultures and institutions, the various European countries do not have the same approach to, or perception of, the problems of exclusion in housing. Of course, the European Parliament registered, on 16th June 1987, the concern expressed on housing for the poorest population groups, but the "right to housing" to which it referred, is in practice understood differently from one country to the next. These very differences may even be a rich source of experience and an opportunity for Europe if indeed they can provide an exchange of experience, or if it creates or encouraged networks for reflexion and exchange within each country and between countries. The meeting of the European Ministers for Housing, held in Lille on 18th and 19th December 1989, clearly showed the importance and extent of the housing problems suffered by the most disadvantaged population groups and the need for policies that can adjusted to fit the different requirements of each situation.

The Ministers reviewed with the greatest interest the various bases for ideas and propositions established by the various European network and institutions. The meeting also made it possible to check whether the approach adopted was effective, with each country pulling together its competencies and its own resources, while agreeing to a common coordinating the project and facilitating preparatory meetings. The Ministers decided to follow up their meeting by adopting a permanent working method similar to the one used in the preparation of the Lille meeting. This would be based on three strands :

- a better knowledge of housing problems in Europe (in particular through comparing quantitative data, the possible consequences of freedom of establishment and movement, the impact of public policies, forecasts and forward-looking analyses).*
- an exchange of experience and training.*
- a careful analysis of innovative measures.*

The Ministers decided to hold every year an informal working meeting similar to the Lille meeting. This could be organised and presided by the country ensuring the EEC Presidency during the second semestre of the year. The 1990 meeting, therefore, could be organised in Italy.

Lille, 19th December 1989

BOX IX**COMMUNIQUE OF THE INFORMAL MEETING****IN MILAN OF THE EUROPEAN MINISTERS FOR HOUSING**

The Ministers responsible for Housing of the 12 EC countries and the representatives of the Commission gathered in Milan, 6th and 7th December in an informal meeting for an exchange of views and experiences on housing matters, following on from the first such meeting in Lille during the wide-ranging debate, the following important indications have emerged:

1. Housing policy falls within the responsibility of individual Member States, although some elements of the Community social policy have bearing on housing, as indicated in the resolution of the Council and of the Ministers for Social Affairs meeting within the Council of 29th September 1989 on combating social exclusion.

2. In line with the process of European economic integration, the need has emerged to compare the diverse approaches taken by individual Member States to housing policy through an exchange of information and ideas. The Commission could deliver assistance to this exchange of information and ideas.

3. With increasing migration and mobility in Europe it is desirable to offer a wide choice of accommodation, both rented and owner occupied stock. In particular policies towards the rental sector were discussed. In many countries rent controls has led to deterioration of the rented housing stock and there is a trend towards liberalisation.

4. Private investment in housing depends on an adequate return for the investor which requires an appropriate legal and tax framework.

5. The Ministers recognised the need for measures to improve access to housing by the less well off sections of the population and homeless people and to better target the public funds available for housing assistance.

6. It was agreed that it was useful to continue these yearly informal meetings. The arrangements for the preparation of the future meetings will be undertaken under the responsibility of the country holding the Presidency. To assist in these preparations an informal technical committee will be formed consisting of the former host-country, the country that holds the Presidency in the first half of the year and the next host country. The next meeting will take place under the Dutch Presidency. Experts from all Member States will meet during the first half of 1991 to prepare the meeting.

7. In view of the completion of the single market, the 1991 informal meeting of Ministers will focus on the impact on the housing sector of European cooperation and integration.

Milan, 7th December 1990

BOX X

COMMUNIQUE OF THE INFORMAL MEETING

IN AMSTERDAM OF THE EUROPEAN MINISTERS FOR HOUSING

The Ministers responsible for Housing in the 12 Member States of the European Community (EC), and representatives of the European Commission participating at the informal Ministerial meeting (see annex (1) for list of participants) met in Amsterdam, the Netherlands, from 23rd - 25th September 1991 for discussions on housing policy issues and the consequences of European co-operation and integration on housing in the individual Member States.

The meeting was a follow-up of the two previous informal ministerial meetings, first one having been held in Lille, France, in December 1989 and the second one in Milan, Italy, in December 1990. It elaborated on the previously expressed wish to continue the exchange of information and ideas between the EC Member States. Several working documents has been prepared for this meeting ("A description of key areas of housing in the European Member States" (draft 30/8/1991), and "The consequences of European co-operation and integration on housing in the Member States of the European Economic Community: an assessment" (draft 30/8/1991)).

1. The Housing Ministers of the EC Member States agreed that the following key areas of national housing policy in the individual countries:

- a- the quality of housing and governmental supervision;*
- b- the availability of sufficient housing and building lands;*
- c- the affordability of and access to housing.*

The Ministers discussed each of these key areas as follows:

Regarding (a):

Regulations, as they exist in the various countries, are aimed at the achievement of standards of care for quality of new housing construction and the existing housing stock. Quality is, first and foremost, a question of informing and convincing the public about the minimal norms. The Member States generally apply minimum quality standards but the discussion showed that the administrative and technical systems in the Member States vary considerably. However, the goals showed many similarities to the extent that in all countries safety and health were important basic requirements. Apart from this, there is growing attention to environmental matters with regard to the dwelling itself (such as energy saving and the improvement of the interior climate) and to the surrounding of dwellings. Increasingly, attention is being paid to clear formulation of the performance that is required by regulation. This links up with the regulatory framework to give effect to the European Directive for Building Products in the European Permanent Committee for Building.

Differences in basic requirements between the Member States were not seen as a problem, since they reflect different circumstances and also contribute toward retaining diversity between the countries. Exchange of information and experiences in this regard was considered useful.

Policy on the improvement of housing in the different countries' attempts to strike a balance between the quality standards required, on the one hand, and the adequacy of the return to investors, on the other. An awareness must be created that quality has to be paid for.

Increased availability of dwellings especially means, with regard to quality care: maintenance and improvement of the existing housing stock. This must go hand in hand with attention for the living environment. Dwellings and the living environment are one.

Regarding (b):

The availability of sufficient housing - in not only the rental but also the owner-occupied sector - determines to a large extent the degree to which the housing wishes of households are met. Governments can contribute to the appropriate functioning of the housing market. For people who cannot, by themselves, obtain sufficient housing, the Government provides assistance. This assistance can comprise subsidisation, financing, financial guarantees and fiscal measures. Each country has its own subsidy and fiscal system. The responsibility for the implementation of these systems lies with each individual Member State. It was recognised that fiscal systems have a large influence on availability, but that, in the majority of the Member States, these do not fall within housing policy. Furthermore, it was evident that sudden increases in the number of low-income people seeking dwellings, puts pressure on the supply of dwellings for the lower income groups.

In more general terms, availability is influenced by:

- Economic development: due to economic growth demand increases;*
- Household formation: this is influenced by the birth and mortality rates, and also, especially by elderly people living independently for a longer time;*
- Migration: population increase resulting from migration from outside the EC and increased mobility within the EC.*

Increased demand stemming from these factors cannot be coped with by construction of private rental dwellings and promoting home-ownership alone. Also, the construction of new subsidised dwellings is very important. Furthermore, integrated co-operation plans for public and private partnership in new construction and in renovation (of, inter alia, dwellings) deserve attention. Continued exchange of information on techniques to attain these ends are considered to be important. Selling social and/or publicly owned rental dwellings can be effective instrument for housing policy, for increasing home ownership, and an instrument for social integration.

The construction of new social dwellings, can only meet demand from low-income groups to a limited extent. The countries concerned are therefore trying to meet this demand by seeking, to the furthest possible extent, to make existing low-cost housing more accessible to these groups in order to facilitate their full participation in society.

The construction of new social dwellings can only meet demand from low-income groups to a limited extent. The countries concerned are therefore trying to meet this demand by seeking, to the furthest possible extent, to make existing low-cost housing more accessible to these groups in order to facilitate their full participation in society.

This can be done by a careful allocation of these dwellings and by encouraging the transfer of households with higher incomes to more expensive dwellings.

In many countries efforts are undertaken to convert properties and to make better use of existing sites within the urban areas.

Adequate provision of housing by means of new construction and equitable distribution of the existing housing stock constitutes an essential contribution to preventing social exclusion and to improving social cohesion.

Vacant housing occurs in the various EC Member States to different degrees. Also, regional and local variations within the same country can be quite large.

The instruments that are applied vary according to the situation in each country.

The Ministers appreciated the information provided for the Ministerial meetings in Lille and in Milan, and the co-operation of all the countries involved since then.

Regarding (c):

Towards a Europe of solidarity

Affordability of housing was considered as a general problem in all Member States. The differences between the countries are quite considerable. Adequate comparisons of affordability cannot be made in view of the lack of international comparative statistical data on housing expenditure by households in the Member States. Further attention will be given to this aspect in the framework of improving the provision of information (see paragraph 2). Responsible maintenance of dwellings necessarily implies sufficient investment returns. However this results for a number of households in housing expenditures which they cannot cover by themselves. For such groups who cannot cover the costs by themselves, in most countries a system of individual rent subsidies or housing allowances exists.

The transfer of occupants within the housing stock is important. The social sector is of special significance, in terms of affordability to new-comers on the housing market, and is an important instrument to achieve social integration of low-income groups.

This is why efforts are undertaken to make available cheap social dwellings, and retain this availability as much as possible.

In some countries the present level of real interest rates causes serious problems for affordability as well as for availability.

It was concluded that efforts to improve access to housing would have to include giving attention to the existing stock, in view of the fact that new construction could only be undertaken to a limited extent.

2. Provision of information

By means of co-operation between the EC Member States a first publication containing basic data on housing was prepared and presented by the Presidency to the informal Ministerial meeting ("Statistics on Housing in the European Community", The Hague, August 1991). Its production is a follow-up of the results of the previous informal meetings held in Lille, and in Milan. Other international overviews of housing statistics are available. However, this booklet is the first one to group statistics around the three key issues:

- a- quality of housing;*
- b- availability of housing;*
- c- affordability of housing.*

There is a need for regular information on these key areas of housing policy.

It was decided to continue, in the future, to improve the quality of information on housing in the Member States, giving priority to international comparability and containing the latest data available. The relevant services of the Member States and of the European Commission will be called upon to contribute further to this work. The European Commission expressed its willingness to provide assistance in improving the supply of information and the exchange of information.

3. Regarding the consequences of European co-operation and integration on housing in the individual Member States, the following was noted.

Research has been done on the influence of European integration and co-operation on housing. Each Member State fully carries its own responsibility for housing policy. In a number of countries an administrative structure exists in which housing is largely a regional or local responsibility. It is considered of importance to have continuous regard to the development of European economic, social and monetary policies and their influence on housing markets and policies, and assure a harmonious development between them.

4. In relation to the activities of the United Nations Commission on Human Settlements, the Ministers appreciated the desirability of contributing to the activities of the United Nations

Commission on Human Settlements and agreed that better co-ordination of their contributions as EC Member States was desirable.

It was decided that the informal technical committee will examine possible contributions which could be given in the field of housing.

5. The EC Member States considered that possible consequences for housing, created in the EC by the mobility generated by changing political and economic circumstances in a number of regions outside the EC should be examined carefully.

6. Regarding the follow-up of these conclusions, it was decided that all Ministers have designated, as indicated in annex (2), one or two high officials within their respective Ministries as the official focal point for housing affairs in the EC. The purpose of such official focal points is to signal, on a regular basis, important national and international developments with regard to housing policies. They will also contribute to the further improvement of statistical information.

The informal technical committee (consisting of representative of the former host country, of the country that holds the Presidency in the first half of the year, and of the next host country) and the designated official focal points will take these conclusions into account.

7. Finally, it was decided that the next informal EC meeting of Ministers responsible for housing will be held in the United Kingdom in the second half of 1992, the United Kingdom being the country holding the Presidency at that time. Experts from all Member States will meet during the first half of 1992 to prepare for the meeting.

Amsterdam, 25th September 1991

Part Three

**AN EXCHANGE OF
EXPERIENCE
AT EUROPEAN
LEVEL**

*The housing issue:
research, studies and
approaches*

V-Community studies

From exploratory studies to current research

V.1 - Exploratory studies

In the framework of the reflexion undertaken within the DG V "*Housing Group*" on the role of housing in the current Community programmes on combating social exclusion, a number of explanatory studies were commissioned from independent experts. These are as follows : a study examining the relations between housing policies and social exclusion phenomena in urban areas : a study on the impact of professional and geographic

mobility on the housing policies of Member States; a study on the effects of East-West migration on the housing policies of EEC countries, most particularly the FRG - which at present is the country which is most affected by the flow of migrants from East European countries; and a study on the conditions of access of housing for the young in Member States.

The summaries and main conclusions of these studies are presented as follows by their respective authors :

EXPLORATORY STUDIES

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Housing and insertion in the urban environment

by Yannis Tsiomis

The complex role of housing as a factor and a means of insertion in the urban environment makes it impossible to address this issue in brief terms for fear of reducing that complex role to a few words. For the problem at stake is not quantitative only - the existence of housing does not necessarily guarantee the insertion of the most underprivileged. Neither is the problem a qualitative one only - for decent architecture alone is not enough to ensure insertion. The problem at stake is multi-dimensional and its economic, social and psychological dimensions are now quite clear to everybody - at least within Community countries.

What, on the other hand, is less easy to grasp is the very complexity of the issue - i.e. the way these different dimensions interact, since they concern cities, and housing in cities, in an urban environment. In other words, since they concern insertion and housing in urban Europe. In this sense, the role of housing should, in a way, be made less alarming since we well know that the most vital factor for insertion is employment - qualified employment that ensures stability. It is from there that social networks get woven, which will ensure not only decent housing but also the development of the urban environment. Making the role of housing less alarming is therefore giving it its rightful place next to other factors which foster or, on the contrary, hinder insertion. Making it less alarming is recognising that it is not the only "guilty party" in the phenomenon of exclusion and it is therefore, not holding the organisations and institutions that produce and run housing responsible for exclusion.

At the same time, it means doing away with the illusion that insertion will take place if only there were "reparations". If "reparations" are at all useful it is in terms of repairs to buildings, not in terms of

maintaining illusions. The theme that "responsibility for exclusion must be put at the door of housing" is both untrue and awkward. It is the former, because it does not take into account all the other parameters and actors working towards and not against exclusion. And it is the latter because it imposes guilt on the actors that deal with housing because, to the excluded, they are the most visibly guilty. In that sense, making the role of housing less alarming is not pretending it does not play a role in exclusion, but rather taking into account its double dimension of social and urban reality and function.

We have deliberately avoided examining subsidised or "social" housing for, being concerned as we are with Community Europe, we find that the quantitative and qualitative disparities between countries show that the issue is not the approach to "social" housing, but the "social" approach to housing. It is important to stress this point because one must compare only things that *can* be compared. There are countries within the European Community which do not have a significant amount of subsidised housing, yet all countries without any exception have their share of "excluded

population group". It is important to stress the social approach to housing because, even in the case of countries with a huge subsidised housing stock, the role of housing must be redefined, reviewed and re-invented in all its dimensions and, above all, in the way it interacts with the other factors that lead to social exclusion. To examine the role of housing in relation to exclusion, one must pay special attention to the way it interacts with the other urban and social components - i.e. to the way the spatial and social environments interact - for this is the junction at which housing stands, whether it is a large housing project or a small individual leasehold, whether it is

situated in a dilapidated city centre or in an isolated suburb, whether it is "institutionalised" or "illegal". It is impossible today to talk about housing as a factor of insertion without talking of the urban issue. An approach that examines the interaction of the social and spatial environments results in the realisation that the urban form of organisation is not just a simple and more or less aesthetic form of spatial organisation, but something that reveals dysfunctioning in two environments. The relation between housing and insertion can be described through a few hypotheses that emerge from European reality.

BOX XI

NINE HYPOTHESES ON HOUSING AND INSERTION IN THE URBAN ENVIRONMENT

1 - From an approach to social housing to a social approach to housing

In the light of the quantitative and qualitative differences that exist between countries in the matter of subsidised, or "social", housing, it appears necessary today to "revise" the very notion of subsidised housing. The different modes of financing, attribution or access to housing are such that it would be a good idea to go further into a social approach to housing in general rather than just reflect on an approach to "social" housing. The latter can no longer be considered as necessarily inhabited by the least privileged. Examining the problems of exclusion or segregation in relation to housing is developing an approach to housing in physical as well as cultural and urban terms.

2 - A different approach to the notions of need and urgency

Whereas in the post-war period these two notions were widespread and underlay the behaviour of decision makers, the situation today is quite different: any building or renovating actions that are undertaken in a rush without a global strategy, whether on the social or spatial fabric, will only maintain the excluded in their condition, both materially and psychologically.

3 - A different approach to the insertion of excluded social groups

Integration of excluded groups, therefore, can only be the result of concerted actions in which housing is a factor - albeit an important one - among other factors. The social and urban action which includes action on housing can no longer be considered as a mere action for maintaining the social peace, but rather as a new approach which has an effect on the different ways of renovating old homes and the different ways of conceiving new homes. Over and beyond this, however, determining a new approach to the insertion of excluded social groups means not only giving them housing possibilities, but also recognising their rights - in other words considering them as city-dwellers and citizens.

4 - A perspective on housing that takes into consideration the interaction between the social fabric and the spatial fabric.

Considering the question of housing means considering the question of habitat. Considering habitat means pondering about urban life - i.e. about all the many fabric that constitute it. This complex situation is a relic of existing cultures in which excluded population groups must be recognised on the same level as other citizens. The situation is also a result of the contribution of new cultures which influence approaches to city living and dwelling.

5 - An approach to housing as a component of urban life means a comprehensive approach as a spatial and social value

Redefining the areas in which housing is included, means not only redefining and re-questioning the interface between uni-functional areas and the limits between cities and their outskirts, but also introducing within those areas new, urban functions which enhance the value of the inhabitants and contribute to their stability.

6 - A different approach to methods and procedures

Quite obviously there is need of a new approach to the situation on the part of all the bodies dealing with housing. In other words, the procedures and methods of investigation must not only be shared but must also have an overall perspective. Actions - and presentday Europe has many different urban actions - must be open and able to integrate new elements that are no longer the old, known elements.

7 - An integrated conception of housing at design stage

Housing conception, architecture, the way it fits within urban areas, must be in line with these procedures. In other words, an integrated, forward-looking conception means conceiving other and more types of housing according to different environments and ways of dwelling. Integration excluded groups also means that they have to recognise both their identity and their contextual environment.

8 - Comparing not models but approaches

Acknowledging European differences does mean recognising a common factor - namely that urban disaster and social exclusion are everywhere. In varying degrees and in different ways, the problem of exclusion and its link with housing both contribute to a disquieting picture. Even if shortcomings are national, repercussions are felt at European level. Acknowledgment of the various situations fosters not a comparison based on models for this country or that, but rather one that examines approaches developed on the basis of experiments undertaken in various Member States. Thus insertion through housing becomes a European priority through solutions corresponding to national, even regional conditions. To do this, a method must be found to measure discrepancies and differences by digging into factors that lead to them, including the factors of exclusion through housing.

9 - The European Urban Project perspective

As a result of all this, the issues of housing and insertion should be viewed within an overall urban action, within what might be called the European Urban Project. A specific quality of this Project might be to develop "communicating" approaches rather than try to impose models for dwelling, a single functionality and universal styles of architecture and techniques. This would be a multiple-approach Project centred on the citizen and the city dweller as a single being.

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Indeed this reality, which is complex and rich enough in diversity, makes it possible on the one hand, to avoid excessive generalities that erase differences between countries and, on the other, to put an emphasis on specificities which erase what is common to Europe : its "culture and civilisation" (F. Braudel). Basing our approach on this is all the more justifiable since housing, habitat, dwelling, modes of integration, etc. are all part of "European culture and civilisation".

For insertion through housing to work, housing must be placed in a perspective that goes beyond philanthropy, constraint or mere embellishment. It must also become a political and aesthetic act, and, given the growing number of excluded social groups, must once more figure among the national and Community priorities.

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Mobility, urban change and housing needs in the European Community

by Jenny Carey-Wood and Murray Stewart

The starting point for this study was that labour demand and labour supply will be brought into equilibrium through the operation of a flexible and competitive labour market and that mobility of all factors of production will contribute to the achievement of such an equilibrium. The research, therefore, has been largely concerned with mobility in geographical space - that is with spatial mobility - rather than with the parallel issues of industrial and occupational mobility which also affects the operation of the labour market. The geographical movement of labour, however, or labour mobility into, out of, or within regions of cities, is constrained by a second market, the housing market. The location and availability of, and access to, accommodation represents one of the main barriers to the geographical mobility of labour.

The project was concerned, therefore, with the interdependence of labour market and housing market factors and with the extent to which changing urban structure and the availability of housing in practice represent constraints to the operation of more flexible access to jobs.

It should be emphasised that the review was an exploratory study aiming to provide a framework within which the European Commission could develop its thinking on labour market and related housing market issues - in the knowledge that housing *per se* is not one of the responsibilities explicitly given to the Community by the Treaty of Rome. The aim has not been to undertake new empirical studies but rather to develop a feeling for the issues raised by the mobility of jobs and people in the different countries of the EEC.

The Commission's brief started from the assumption that greater mobility will be a

feature of the post 1992 integrated market. Such an assumption does not, however, necessarily hold. One of the features of the period since the start of the EEC has indeed been a decline in levels of migration within the community with the degree of interpenetration of European labour markets being relatively low; In addition there is widespread evidence of the continued existence of barriers to mobility and it has been argued (ECC 1990) that free geographical movement within "Community space" is one of the three most delayed areas with respect to the implementation of the single market. Migration is of course cyclical being a function of the level of

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economic activity in different parts of the Community at different points in time; but past experience of migration and mobility in practice illustrate the danger of simple presumptions about the nature and causes of migration. It can, for example, be argued that an integrated market may stimulate the substitution of the movement of labour by commodity flows (so reducing inter country migration) and that economic growth will in any instance reduce the incentives to out migration (Straubhaar 1988).

The presumption of mobility also needs to be set against the reality of a high degree of immobility resulting from unwillingness, lack of opportunity or inability to move on the part of particular individuals or households. The policy question is not so much should we move the workers to the work or the work to the workers but rather in which circumstances is it appropriate to look for mobility in labour supply and in which to look for the mobility of labour demand through the relocation or geographical shift of activity of firms.

The key questions which this paper seeks to address, therefore, are those concerning the broad longer term trends in prospective migration and mobility into and within the Community, the factors influencing the location of enterprise and business, related trends in regional and urban spatial structure which either shape or are shaped by change in mobility patterns, and the specific implications for the provision of housing at Community, national or local levels, with reference to both mobile and immobile groups.

The study enables a number of issues to be identified, which the Commission will have to address in the future. These can be divided as follows :

- issues relating to the mobile population
- issues relating to the immobile population.

Policies should be developed in order to bring more effective help to people who are willing and able to relocate as well as to those who are not, either by helping these to overcome obstacles to their mobility or - if they remain where they are - by helping them gain access to employment and housing. In a number of countries there is decreasing potential for mobility within a

shrinking social rented sector and over the past decade mobility has only been supported through encouragement to tenants to shift into the owner occupied sector through acquisition of their present accommodation or through state subsidy to buy a property. Mobility support to those remaining in the social rented sector is rare.

Immobility also occurs in the owner occupied sector. Many families not eligible for social rented housing have been effectively forced into entry to the owner occupied sector because private rented sector provision is in the wrong location or of the wrong type (being composed increasingly of smaller units). To be eligible for state subsidies such families have had to buy new properties, often located in poorly serviced residential zones located on the urban periphery, and to acquire debt obligations. It is subsequently often difficult to sell these properties and, with demand for rented housing in these areas low, many families are trapped and unable to respond to changes in the labour market which demand a degree of mobility.

Commuter movements have increased significantly over the last ten years in part as a consequence of changing behavioural choices within households but also in part as a result of regional or urban planning action to relocate employment and housing.

There has been some growth of commuting from one suburb to another as opposed to periphery to centre movement arising from the development of new towns, *pôles d'attraction* and decline of traditional industrial areas.

Increased separation of home and workplace creates issues of gender inequality since there remains the tendency for the household to locate nearer to the man's workplace.

Nevertheless in declining industrial and/or the major metropolitan areas the shift towards the service sector has led to significant commuter movements of women from the suburbs to the inner city.

It is also important to note a further potential cause of gender inequality arising from the threat to the position of women in

the labour market from migrant male professionals.

As international mobility of the type discussed in (i) above increases there will be pressures partners - predominantly women - to come out of the labour market temporarily (or even permanently) in order to allow family mobility.

There is anecdotal evidence of growing trans-frontier movement. for example a significant daily exchange of workers occurs between West Germany and the adjoining border areas of Denmark, the Netherlands, Belgium, Luxembourg and

France, a form of mobility facilitated by the use of the German language in these areas.

Portuguese workers may be attracted to employment in Spanish border towns because of the difference in wage levels between the two countries and the high cost of living in Lisbon; there is evidence of weekly rather than daily movement across the English Channel allowing the use of French construction labour in major UK building projects.

Jenny Carey-Wood
Murray Stewart

BOX XII

RECOMMENDATIONS

at the European level:

- recognition and acceptance that structural change throughout Europe, and the likely associated movement of labour poses specific problems of accommodation for particular groups which national housing policies may be unable or unwilling to address.
- the need for targeted programmes of support, financial or otherwise, for the development of additional housing provision meeting some of the needs of mobile workers and their dependents.
- community policies to assure the unimpeded access of movers and migrants (especially the young) to health, welfare and benefits throughout the Community.
- community recognition of the structural immobility of particular groups and of the need for community and national action to increase their potentiality to move or to counter the marginalising impact of their inability to move.
- better developed policies and programmes for the reintegration of return migrants.
- an increase in the extent and quality of information about the processes and outcomes of movement, through better information collection and further research. Issues on which the latter might focus include the incidence and impacts of business relocation, the need for, and obstacles to the provision of short-term rental accommodation, changing patterns of long-distance commuting, personal and household immobility (and its economic, social and psychological implications), dual careers, working apart and the family, the accommodation implications of the growth of trans-national training and educational programmes.

At the national level

- strengthen fiscal and other incentives for mobility
- strengthen and sustain the social and market housing rental sectors with special reference to the needs of movers.
- widen the incentives to enterprises to take positive action towards the targeting of training and recruitment upon the potentially immobile.

At the regional level

- greater regard to the spatial integration of economic and residential activities
- attention to easing of commuting and other travel to work problems
- balance the competing needs and demands of set and indigenous residents for urban services, housing and access to employment.
- attention to the needs of growing cities and towns in contrast to the excessive focus on problems of decline.

At the local level

- improvement of access to housing, particularly rental housing, for mobile groups (young and professional in-migrants, those in training, etc.)
- investment in facilities and services for temporary in migrants; attention to social integration of temporary or short term residents.
- programmes to avoid the marginalisation of the immobile and the trapped; education, information, training, advice, resources, assistance to counter isolation and exclusion.
- programmes of "work to the workers" where labour immobility is likely; encouragement of schemes of local job creation, small business start up, community business, local cooperatives targeted on neighbourhoods.
- targeted training and recruitment on areas where labour immobility is likely: compacts, customised training, positive action recruitment.

Integration of East-European and East-German immigrants in the employment and housing markets of the ex-FRG

by Uwe Wullkopf

The increasing flow of East-European and East-German immigrants from the Ex-GDR to the Ex-FRG - has been spectacular since 1988. During the 18 months period between 1st January 1988 and 30th June 1990, 1.433.853 East-European and East-German immigrants - 811.783 in the former case, 622.020 in the latter - have found their way to the FRG. In the three years before that period, only 230.237 immigrants - among whom there were 167.279 from Eastern Europe and 79.048 for the GDR - had been registered. In relation to the overall German population in the 25.5.1987 census, which stood at 56.9 million, these immigration figures pose a serious problem to the integration capacity of German State and society.

The integration capacity will have to remain steady, for by the year 2000, there will be an extra 1.3 million immigrants from Easter Europe. In order to achieve integration, there must be proper insertion into the labour market as well as the possibility of having decent housing. The study below examines the chances of success for East-European and East-German immigrants in the labour and housing markets of the Ex-FRG.

The chances of being integrated into the market for these two categories of immigrants were examined in two respects. First of all, the chances of immigrants in relation to the labour market were examined; second, their chances in relation to the labour market in their first place of residence. On the whole, short term chances in relation to the labour market may be considered very good for East-German immigrants. A survey shows that 81 % of the East-German immigrants who had been living in the FRG for at least 11 weeks already had a job or had found one. Nevertheless, men were shown to stand a far better chance than women. It should be noted that chances for women with children were particularly poor. This is likely to have been due to the shortage of crèches and kindergartens as well as to the fact that

these women often seek part-time jobs. A long-term study, undertaken by Ronge and Pratsch, has shown that after a 5 year-period, most of the women had jobs again. Nevertheless half of them had to accept a drop in professional status or a forced change in their profession.

It is true that, in the short term, child-free women have far better chances of finding a job than women with children, though their chances are less good than men's. According to the Ronge and Pratsch study, this is due to professional structures which vary according to gender. Nearly 70 % of female East-German immigrant job-seekers had jobs in the Service sector, while 70 % of male East-German immigrants had had industrial, craft industry or technical jobs.

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It is the East-German immigrants seeking jobs in the Service sector who have the greatest difficulty in finding them for the very reason that this sector is much sought after by the local labour force, particularly women who are increasingly on the lookout for jobs. This competition in relation to West-Germans is reinforced by the fact that female East-German immigrants are, to a fairly large extent, looking for part-time jobs, which are much sought after by West-German women.

To this must be added the fact that, more than in other sectors, qualifications acquired in the GDR for these jobs have been marked by the planned character of the GDR economy.

On the other hand, the industrial and the craft industry sectors offered greater possibilities because the male local manpower, particularly the younger generation, is turning increasingly to the Service section - a fact which caused gaps in the industrial and the craft industry sectors.

Integrating East-European immigrants jobwise is a more difficult task and one basically which is taking longer than for East-German immigrants. This is due to the language difficulties involved. Indeed 80 % of East-European immigrants have a very poor, or no knowledge of German. Language courses last from 8 to 10 weeks on average. A large number of those who go on those courses, and in particular the people whose prior knowledge was nil, are still not familiar enough with it after 10 months. For many East-European immigrants, it is not enough just to know the language - they must also acquire other vocational qualifications, more so in fact than East-German immigrants, as is shown by the enrolment statistics of East-European and East-German immigrants in vocational training and re-training schemes. The chances, by vocational categories, of East-European immigrants are, with one exception, similar to those of their East-German counterparts. The exception here is that, whereas East-German immigrants who had held technical jobs had a slightly higher than average chance of finding a job, East-European immigrants in the same position had a lower than average chance of doing so.

We looked at the regional possibilities of finding jobs for immigrants in both categories on the basis of data from Hesse which were available. In doing so we compared the distribution by region, in percentages, of the two categories of immigrants living in public institutions, with the distribution by region, in percentage of jobs available in these. This showed that both East-European and East-German immigrants living in public institutions happened to be living in regions with relatively few jobs. Supposing that the regional labour market possibilities develop proportionally to existing jobs, the integration of immigrants into the labour market will only be possible if a large part of them relocate.

The large in-coming flow of immigrants coincides with a period of great housing shortage. Already before the last great wave of immigration there was a need for about 350.000 homes a year in the Ex-FRG. This need went up to 650.000 in 1989. To meet this need, there were only 190.000 homes supplied. Thus, there was a gap of about 500.000 homes between the supply and the demand. The shortage for 1990 will probably be of a similar order. Immigrants tend to settle around large cities, which are economically dynamic, for these can provide them with a large variety of jobs, infrastructures and buying possibilities. But it is mostly in big cities that the housing market is under strain for fewer homes are built than in other towns.

Nevertheless, the demand for housing on the part of immigrants is not uniformly distributed in large cities and highly urbanised regions - it focuses, in those cities and regions, on that part of the market which deals with inexpensive housing - i.e. a part which already had a number of bottlenecks. Recently the housing supply for low-income households suffered another turn for the worse because, in the general housing shortage context, there has been a further decrease in available homes and, in any case, the supply of inexpensive homes for rent has continued to go down.

As a result of this fraught situation in the housing market, a large part of the immigrant population has had to be put up in hostels and makeshift dwellings. An

Infratest survey shows that at the beginning of 1990 about 60 % of East-German immigrants were still living in such places made available by the public authorities. In the meantime housing situation of East-German immigrants has improved. In Bavaria, for instances the number of East-German immigrants living in provisional hostels and makeshift homes dropped from 19.000 to 10.000 between the end of March and the end of July. If you compare these figures to those of the Ex-GDR refugees who settled in Bavaria between 1st January 1987 and 31st July 1990, you get a little over 9 %. Even if one considers the East-German immigrants who had been living in Bavaria for under six months, there were only 25 % of them left in lodgings supplied by the public authorities. Apparently most East-German immigrants have been able, in the last few months, to find a home or, at the very last, a room, even if it remains true that, in a lot of cases, this new abode is inadequate to their real need.

The situation of East-European immigrants is less rosy. Indeed 53 % of the East-European immigrants who arrived in Bavaria between 1st August 1989 and 31st July 1990 were still living in provisional hostels and makeshift homes. This high proportion is a result not only of the general shortage in housing but also of the fact that this category of immigrants has greater difficulty in being integrated into the housing market than East-German immigrants from the Ex-GDR. This is due to both their insufficient knowledge of German and the fact that private landlords do not accept them easily.

The greater discrepancy between housing needs and housing supply caused by the massive influx of immigrants from Easter Europe and the Ex-GDR not only makes it harder for immigrants to find a place to live but also reinforces the housing problems of local population groups. It is mostly low-income households seeking inexpensive homes to rent who have the greatest difficulties. They now have to wait even longer before they are finally allocated a home. In a context of increasing demand, in which it is simply not possible to augment in the short term the supply of housing for rent, rents are constantly being put up - which further increases the financial burden of low-income households.

To combat the housing shortage made worse by the mass influx of immigrants, the federal government has adopted, from 1988, a series of measures which, in part, are contrary to the housing policies adopted hitherto. Thus, State subsidies for the construction of subsidised homes have increased from 0.45 million DM in 1988 to about 1 Billion DM from 1990 to 1993. This should make it possible to promote the construction of subsidised homes for rent - which State funding could not do, from 1986 to 1988. the introduction of an "agreed subsidy" has also made it possible to subsidise at less cost a number of homes with shorter reimbursement periods, which on the whole has enabled more housing units to be subsidised. The State hopes that the Länder and the communes will follow in its footsteps and double their expenditure for the construction of subsidised housing to 8 billion DM a year, and that there will be a new impetus to build rented housing units through an "agreed subsidy" system. In this way, it is hoped that 120.000 housing units will be subsidised each year. This, however, presupposes a 80.000 DM subsidy per housing unit. Nevertheless it seems possible that, given their financial difficulties, the Länder and the communes will not be able to invest more than 6 billion DM and as a result the 80.000 DM per unit subsidy expenditure planned for by the State will not be enough to cover 120.000 housing units every year, but 80.000 instead. In any case it seems unrealistic to expect that the available means will stretch to cover the cost of building the 130.000 housing units a year that the permanent conference of German boroughs has decreed necessary for the long-term supply of subsidised housing.

From the point of view of the long-term letting of new housing, it would certainly be worthwhile to give greater incentive to the building of housing units by the private sector. The scheme for lightening amortising costs, however does not seem at all effective because the amount of the potential resulting subsidy per housing unit depends on the tax scale of individual developers - which implies large disparities. The possibility that part of the tax allowances will only result in increasing landlords' fortune rather than the proposed

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supply of housing units is not to be excluded.

There is no doubt that credits allocated to developing and servicing new sites will enable towns to supply further sites for development into housing units. It would have been preferable nevertheless for towns to use political tools such as regulations to promote the development of empty building sites. With longer notice deadlines for converting buildings for rent into freehold buildings, conversion is certainly a less attractive proposition nowadays. Nevertheless, tax incentives in connection with subsidising freehold housing units have not been withdrawn as regards such

conversion. Improved interest rates applied to saving plans should in principle be having only positive effects, despite the heavy expenditure involved, and should not result in the building of further housing units.

On the whole, housing policy is heading in the right direction. Nevertheless, the measures adopted are not enough and not effective enough.

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Becoming an adult and leaving home

By Paul Burton, Ray Forrest and
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The Commission has often stressed the importance of young people as the citizens of tomorrow and has on several occasions expressed its concern about their living and working conditions. It is mostly the young who are the victims of unemployment and job instability, which inevitably affects other aspects of their everyday life.

Their chances of finding a job are also affected by other factors, such as health, housing, training, etc. A growing number of young people do not find their place in society and the problems affecting their life outside of work make job-hunting even more difficult. Alcoholism, homelessness, drug-addiction, delinquency and vandalism are all causes for concern. Job creation programmes for young unemployed people are important but must not dim the role that stable, good-quality accommodation and a satisfactory family life can play.

These last two aspects have attracted less attention at European level - hence this study, which aims at providing better understanding of the situation in Europe and a better grasp of the economic, social and environmental factors which combine to determine young people's chances of leading a more fulfilling life. The object of the study is to examine the problem of social cohesion in the urban environment by taking a closer look at young people's conditions, particularly as regards the search for decent accommodation.

In general not all young people experience serious difficulties upon acquiring

autonomy, especially when the reasons for which they leave their parents' home are "legitimate" marriage, studies, a job, military service, and so on.

Yet for many of them the situation is a difficult one during that period of transition. They are suffering considerable stress and do not have support from their family, the local community or society as a whole. Many of them tun away and feel unable to ask for their parent's help. Others leave a foster home and do not receive sufficient grant to find accommodation. Others still must look for a job a long way from home.

For all these reasons, an ever-growing number of young people are looking for accommodation. When they find it it is usually of poor quality.

At the same time, a large number of young people would like to be autonomous, but accommodation is expensive or ill-located. We are dealing here with a specific, but significant category of homeless people. Studies have shown that flexibility and mobility will be increasing in Europe after 1992 and that the mobility of young people will depend on variables linked to a number

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of living conditions in the urban environment. The data collected in this study show that housing is a vital factor which will affect living and working

conditions for young people throughout tomorrow's Europe. More specifically, the main conclusions of this study are as follows :

CONCLUSIONS

- As Europe moves towards economic, social and political integration, the workforce will have to be more mobile than ever before and the housing market in cities will also, therefore, have to become more flexible.
- It should be noted here that the housing stock is becoming increasingly rigid and that young people are affected by this in a disproportionate manner. A small but growing minority of young people is becoming marginalised, which is not without serious implications for European social cohesion and integration.
- These young people are excluded mostly because they are unable to find acceptable accommodation.
- Traditionally it was the family and the community which ensured assistance and resources. At the present time these functions are changing and this calls for a reassessment of family mechanisms and role.
- More and more young people are without accommodation and seem to be moving not only from city to city, but also from country to country.
- Decision-makers are not bringing an adequate response to demands from the young as regards their lifestyle and above. The issue of accommodation for young people is not at the forefront of political discussions in general.
- The voluntary and public sectors make use increasingly of emergency accommodation. Few measures actually deal with the underlying structural causes of these problems and they do not provide long-term assistance.

Housing and social integration

The ELISE project profiles

The exploratory studies carried out on the Commission's initiative by independent experts have been complemented by a request to the ELISE network for a description of experimental projects based on actions carried out within Member States on the subject of social integration through housing. ELISE is a European Information Network on Local Development and Local Employment Initiatives. It serves all partners in Europe seeking to promote employment. ELISE has produced a series of 21 project profiles on the subject of "housing as a tool for social integration". The project profiles can be found in Appendix V of the present report. They show, among other things, that Europe constitutes a vast terrain for local experiments, which are often unpublicised or even unheard of. Everywhere in the Community there is a huge variety of actions to do with housing. The project profiles will give some idea of the type of actions carried out, what triggered them and what their chances of success are.

Some of the projects form part of a government plan, others are run by an association providing subsidised housing. In many cases, the two forces are combined. Action can be set in motion by legislation or as a result of the "combative" spirit of local inhabitants. Projects may have a snowball effect, such as the "self-build" initiatives, or may be the outcome of a chance meeting between individuals. Sometimes they are a response to a specific problem, such as that of battered women, or they revolve around a specific aim, such as vocational training occasionally but not always in building trades. In some cases, the implementation forum is a cooperative. In others, special financing possibilities are developed. Yet others take the path of "gentle" urban renewal, seeking to upgrade housing without forcing inhabitants to move away or

driving out community spirit. A better urban environment is often high on the list of priorities, with projects seeking to combine improved housing conditions with the best possible use of open spaces.

Housing is everyone's business, but it is first and foremost a matter for the people who live in it. The active involvement of local inhabitants in housing projects is in some cases spontaneous and in other favoured by strong local acceptance of the implementation framework chosen. This involvement hinges upon the existence of a combination of circumstances under which socially excluded groups, particularly young people, graduate to a sense of social responsibility. The way in which the project hangs together depends as much on the circumstances as on the commitment of its

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participants. It is not so much a question of a miracle cure as of combining a series of features which strengthen chances of success. Convergence of interests is one, through an inventive partnership approach. The respect of autonomy is another: support, tailored to requirements and possibilities, rather than a directional approach. Resource people can play a key role. Information, both through the press and "educational" information for inhabitants, also has a contribution to make.

The dynamism generated by the participation of local people demonstrates the far-reaching impact which housing activities can have, cementing a sense of citizenship and social responsibility. Housing as part of an integrated socio-economic approach can in fact help defuse social conflict. The right to housing, approached from all its angles, consequently offers a potential means of renewing the social fabric.

Housing does not fall within the direct competences of the European Commission. The right to housing is not embodied in Community law. Nor does it appear in the European Charter of basic social rights. Nevertheless, housing is an important factor in social and economic integration. It is implicated in some actions which have been taken to offset the adverse effects of the opening of the Single Market. It is taken into account in the Community framework of actions to combat poverty, to aid the integration of migrants and the disabled, in the areas of economic revival of declining urban areas, and in actions in support of workers in declining steel and coal areas. It is within this context - the struggle against social exclusion - that it is useful for the Commission to draw attention to the problems resulting from housing. Particularly since the problems have a knock-on effect in other areas. Traditional

approaches, at either local or national level, have failed to provide adequate answers to the problems. It is not simply a question of building homes. People must be able to pay the rent asked. In many cases, this requires the creation of employment and consequently training. The human factor must also be taken into consideration, and services created. Integration is a process requiring the personal commitment of the individuals which it concerns; it is a process which must clear the hurdles represented by the multitude of handicaps among underprivileged groups. Resources and, more especially, innovative policies are the key to its success. To be effective, actions must identify aims, adapt action on a case-by-case basis, act in a multidimensional manner, respond to both social and economic requirements, promote the cooperation of the public and private sectors and exploit the dynamism generated by everyone pulling together.

From first comparisons at Community level, it is clear that the mechanism of marginalisation is largely brought about by the difficulty of acquiring and holding on to housing. It appears that the difficulties concentrate and accumulate in declining urban zones and in the least favoured areas. For the populations who live there in a precarious situation, housing initiatives play a pivotal role in overcoming marginalisation. For the Member States of the Community and for regional and local authorities, the right of access to housing must be a prime concern. For the Commission, the question of housing calls for some thought. The aim of this series of project profiles is to help to identify, from the range of existing experiences, those aspects of actions in the field of housing which make a definite impact in the struggle against poverty and social exclusion.

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V.2 Current research

The interest shown for this initial series of exploratory studies by the various bodies involved and the relevance of the conclusions and recommendations formulated have led the Commission to pursue its investigation of the issue at stake by adding three new research projects to this first strand.

a-A comparative study of housing policies in Member States

The first project consists in a comparative overall study of the housing situation and housing policies in Member States of the European Community. Responsibility for this was entrusted to UNFOHLM - Union Nationale des Fédérations d'Organismes d'Habitations à Loyer Modéré (France) - in the framework of a research programme started in 1989 and comparing housing problems in the Community. An initial report, consisting of a collection of national monographs on changes in housing policies in Member States, was published in June 1991 by the Documentation Française. A comparative analysis of the data in this report should make it possible to have a reliable overview of housing situations in the Community and to draw out a number of common trends.

b-Extending Poverty III to include the new FRG Länder

The second research project is entrusted to the Institut für Stadtforschung (Berlin). It aims at raising the consciousness of the potential actors involved in order to extend the Poverty III Programme to include the new German Länder. The research, presented by Marie Ganier-Raymond can be outlined as follows :

- A study of the context which will show the framework for social exclusion on that territory which is quite different in many respects from other examples found in the European Community.

- 15 case studies which are representative of the situation in this field. These will be distributed over the entire territory and will

take into account local disparities and different levels of development.

- A report enabling EC organisations to take the necessary measures for extending the Poverty III Programme to that territory.

The context study will review current research and existing data on changes in social exclusion. The case studies will make it possible to identify potential actors at local level. They will also make it possible to obtain yet unpublished quantitative data on a large scale and to collect information on the present state of local partnership within the different sectors of local administration, between local administration and the private sectors or associations and between the different bodies involved in the latter sectors. In practical terms, these two levels of research make it possible to comment as follows on the development of social exclusion which, starting from Point 0 in 1991, shows a tendency today to develop beyond the point within which social structures can absorb it. Indeed Erich Honecker did consider housing to be central focus of his social policy. The year 1992 will mark the final point of this housing policy, but already in 1989 there was no homeless and social exclusion did not include housing. We shall therefore examine here the housing strand in the development of social exclusion.

The total protection which tenants enjoyed in the Honecker years is now a thing of the past. In those days, the law decreed that even those who refused to work or had serious personal problems, such as alcohol dependence or delinquency, were guaranteed accommodation and neither non-payment of rent nor anti-social behaviour could cause tenants to be evicted. This is no longer so today and even if the present transition period has not resulted in a dramatic increase in the number of homeless people, this is very likely to happen soon. Rents can also become a factor of social exclusion. Indeed rent prices correspond to 1/8 of the price paid in West Germany for a comparable living surface, while the salary rate is only half that in the West of the country. The liberalisation of prices on 1st October 1991 will result in an increase in the price paid for rents in fixed household income (this may, in some cases, be four times the present price), which will result in

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a drop in the level of living conditions for many people. This measure comes into being at the same time as tenants' protection ceases and economic redundancy rates rise. There is also a restructuring in the proportion of rented housing as a percentage of the total real-estate potential. Privatisation is under way and is facing a number of problems. Indeed some people would like to become owners of their homes but dare not get into debt at a time of great economic uncertainty. Moreover the matter of land ownership is far from being settled everywhere and, in certain cities, up to a third of the buildings have been expropriated during the former regime. Former owners are returning today to claim their rights - which may result in evictions.

There was no subsidised housing as it exists in other European countries. Indeed, there was a general regulation concerning all segments of the population and which resulted in the distribution and local administration of the entire rented sector. Now the West-German model is being adopted.

There is a similarity between the kind of large East-German housing schemes or housing estates and subsidised housing in other countries. For a long time there were no vacancies in this type of housing and there was sometimes some form of infrastructure. Even if it appears today that the construction of those larger housing schemes was so poor that they will soon be in a state of dereliction (in most cases large-scale renovation is necessary after only 10 years). The current renovation of old city areas will draw the wealthier population groups there, which will probably lead to a "ghettoisation" of large housing estates with

an increasing number of socially excluded people. On the other hand, social tension is also on the increase in a number of towns which grew up -sometimes artificially - around an industrial centre now in decline and which lack this type of housing.

In view of all that, housing - which was a vital element of social policy up to German reunification - is undergoing a dramatic change. Individual action and action on the part of local authorities in charge of social policy -including combating social exclusion - are proving decisive at the present stage when disparities are developing. Other important factors are the location of cities, their chances of economic redeployment, interaction between the various sectors and cooperation with the outside environment.

c-The European Housing Conference

The third research project is linked to the preparation of a European conference on housing, to be organised by the Commission during 1992. This will review the issue and discuss new guidelines that might be adopted. The research, which has been entrusted to Yannis Tsiomis, aims at achieving an overall comparison of the studies and approaches relevant to the housing issue in Community Member States.

The studies carried out on the Commission's initiative on the issue of housing will be complemented by a feasibility study on the statistical processing of national housing data, to be carried out by EUROSTAT, the Statistics department of the Community.

BOX XIII**EUROSTAT POLICY ON HOUSING STATISTICS**

The EC's limited competences in the area of housing and the limited means allocated to EUROSTAT contribute to the fact that housing is not a priority in EUROSTAT's statistics programmes.

There are, nevertheless, a number of available data on various aspects of the question. From the economic and social points of view, data are in fact collected in different frameworks - for instance the structure of housing construction, but also the structure of households (average size and distribution according to the number of persons in a household), overall consumption of households, rent indexes, etc.

More specifically, the Community Census Programme (Directives 73/403/EEC and 87/287/EEC) includes series of statistics on housing, but the data already existed in previous censuses. The tables included in the programme include, for instances, housing occupation according to the number of persons per housing unit or the number of rooms, according to status of occupation, date of construction, modern conveniences and heating.

Another available source of information is a survey on family budgets. National differences in matters of methodology, conceptualisation and technical comments cloud the quality of comparisons on a European scale. However Member States have been improving on data collecting. The harmonisation programme carried out on EUROSTAT's initiative covers the following fields : general data on housing, type of household, income, categories, regions and type of environment (urban or rural).

From a more economic point of view, information can be culled from tables broken down into branches for Member States national accounts. In the "Building and construction" branch, available information covers both the value of buildings and gross fixed capital formation. What is more, on the subject of overall household consumption, there are also data available on rent levels and water and heating costs.

Unfortunately, data obtained from national accounts are often not comparable for their sources and context are different, they cover different periods and their definitions are not consistent.

This is why EUROSTAT has undertaken an exploratory study on statistics relative to housing in five Member States (FRG, Spain, France, Italy and the United Kingdom). In the near future this study will extend to cover all Member States. EUROSTAT is already making use of existing data in order to best answer requests, as was the case with the informal meetings of the European Ministers for Housing.

VI. The European networks' research and studies

The need for an overall approach

The European networks working on and around the housing issue have a pivotal role to play. Not only can Community programmes and actions lean on them for support, but they can also bring proposals and ideas to discussions on housing held at Community level. Whether in the framework of the fight against social exclusion of the most deprived population groups, or the issue of younger citizens, whether in the reinforcement of economic and social cohesion or in the free movement of European workers, the importance and variety of the roles played by housing and voiced through the European networks are such that a closer link between Community policies and the housing issue must henceforth entail an overall and decompartmentalised approach. The contributions brought by the networks to the housing question are described below. They consist of : the "European Charter for the Right to Housing and the Struggle against Exclusion", adopted by eight European networks involved in combating exclusion in housing matters, which met on the occasion of the informal meetings of the European Ministers for Housing.

- the contribution of EUROPIL (Fédération Européenne pour la Promotion et l'Insertion par le Logement et son Environnement) within the framework of the presentation of a report on "Initiatives in Europe for the Socio-Economic integration of deprived persons through housing" at the European seminar held at Torcy-Marne la Vallée, on 26th, 27th and 28th April 1990.

- the contribution of EUROLOGEMENT, an association for the promotion of professional mobility in Europe, within the framework of the European Symposium "Housing and the free movement of workers in the European Community" held in Paris (1).

- the contribution of the Housing Committee of COFACE, the Confederation of European Community family organisations in terms of conclusions presented at the European Conference on Housing, held in Brussels on 7th and 8th May 1990, and dealing with the social and family dimensions of housing policies in Member States (2).

- the contribution of OEIL-JT (Organisation Européenne des Unions pour l'Insertion et le Logement des Jeunes Travailleurs), through the main conclusions drawn from the report published on the accommodation situation for young people in the EEC (3).

- the contribution of FEANTSA (Fédération européenne d'Associations Nationales Travaillant avec les Sans-Abri), within the framework of a European Observatory on the homeless and the publication of a report on homelessness in Southern countries, presented at the Lisbon Conference held on 12th, 13th and 14th December 1990 (4).

- the contribution of CECODHAS (Comité Européen de Coordination de l'Habitat Social) within the framework of the European Seminar on "Subsidised Housing against Exclusion" organised in Brussels on 15th and 16th October 1990 (5).

1) See the proceedings of the first European symposium on "Housing and the free movement of workers in the European Community", published in December 1990.

2) See, in particular, "Actes de la Conférence européenne du logement" COFACE, Brussels, November 1990, and the collection of 12 monographs on social housing policies in the Member States.

3) Julien Heddy, "Le logement des jeunes : une étude de la situation dans différents pays de la Communauté européenne, OEIL-JT, les éditions ouvrières, Paris.

4) "Les sans-abri dans les pays du sud : une même voie dans une perspective commune", FEANTSA, Lisbon, 12, 13 and 14 December 1990.

5) "L'habitat social contre l'exclusion", proceedings of the European Seminar, 15-16th October, Brussels, CECODHAS, Paris, March 1991.

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European Charter for the right to housing

Presented by Colette Berger

The Charter came into being and grew from preparations for the annual meetings of the twelve European Ministers for Housing. In 1989, Pierre Calame invited and gathered together for the first time a number of networks involved in combating exclusion in housing, and asked them to bring a series of concrete proposals to the interministerial meeting initiated by Minister Besson (France), in Lille.

With this opening to the preparation of the henceforth annual discussions of Ministers around a non-Community issue - housing -, the "network of networks" made it clear that this new form of solidarity was important on three levels : it lay the ground for political discussions, it erected an international structure of associations concerned with housing, which could make up for the lack of European public structures on that issue; and, finally, it could contribute to their activities and reflexions on the subject through an exchange of experience. It was with all this in mind that the eight networks we present below put some of their ideas on paper.

The following year there was a second opportunity for the networks to work together again - this time the occasion being the Ministers' meeting in Milan. Despite the fact that preparations for that meeting were poor, it nevertheless gave a new impetus to the *raison d'être* for the networks' meeting. From then on, expectation of the scope and

importance of the discussions, and the urgency to bring concrete solutions to the housing issue in a Europe without borders, combined to produce, in October 1990, an initial text jointly drafted, which gave an important place to housing in the fight against social exclusion in Europe. The text outlines the values shared by all eight networks, which act as criteria for joining in the group - showing thereby the determination to keep divergence at bay.

These values are as follows:

- 1- The right to housing is a fundamental right for mankind,
- 2- Social exclusion is a process and so is social integration,
- 3- State intervention in the housing market is vital,

4- A social policy for housing must recognise different needs,

5- Despite different situations, histories and cultures, combating social exclusion in housing concerns the whole of Europe and can benefit from the experience of less prosperous countries and continents.

On the basis of these shared notions, the eight networks responded positively to an

invitation from the FHP in April 1991 to produce a "European Charter for the right to housing and the fight against exclusion" - which is reproduced in full in Box XIV.

The existence of this theoretical Charter is without a doubt a useful - in terms of strategy for solidarity - and vital - in terms of credibility - step in a process of voicing demands which is consciously ahead of its time.

THE EIGHT EUROPEAN NETWORKS RESPONSIBLE FOR THE CHARTER

AITEC - Association internationale des techniciens experts et des chercheurs (International association of experts technicians and researchers)

This association consists of professional association facilities or experts intervening in field actions or in the development of urban and housing policies.

CECODIAS - Comité européen de coordination de l'habitat social (European subsidised housing coordination committee)

This committee groups together federations of building and managing organisations for subsidised housing in the twelve EEC Member States.

Club des villes européennes (European cities club)

This groups together elected representatives of twenty European cities.

EUROPIL - Fédération européenne pour la promotion et l'insertion par le logement et son environnement (European federation for social promotion and integration through housing and its environment).

This federation, which consists of twenty support organisations for deprived groups, intervenes in various large cities in Europe and stresses the link between integration through housing and economic integration.

FEANTSA - Fédération européenne d'associations nationales travaillant avec les sans-abri (European federation of national associations for the homeless)

This federation groups together twenty associations working in the field to help the most deprived groups.

OEIL-JT - Organisation européenne des unions pour l'insertion et le logement des jeunes travailleurs (European organisation of unions for the integration and accommodation of young workers)

This organisation groups together associations running hostels for young workers in 4 European countries.

Réseau européen des chercheurs (European researchers networks)

This is a network of researchers who have specialised, in their respective country, in housing policy and exclusion problems.

Réseau européen pour le respect du droit au logement (European network for the respect of the right to housing)

This network groups together tenant associations from several European countries.

EUROPEAN CHARTER FOR THE RIGHT TO HOUSING AND THE STRUGGLE AGAINST EXCLUSION

Introduction to the charter

We represent European networks made up of individuals and organisations engaged in the struggle to combat exclusion from housing. Each one of our networks have their own specific objectives and membership. Some of us represent builders and property managers, others local councillors, tenant associations and associations working directly with disadvantaged groups. Each network has members throughout the countries of the EC.

Our differences have led us to believe and recognise the different forms of exclusion with their own cultural, historical and institutional contexts.

Members of our networks are directly involved in the struggle to combat exclusion. They are also aware that statements deploring exclusion and legislative measures taken are very important but not always sufficient to change the reality of those experiencing exclusion. In order to build a Europe of solidarity, it is necessary that each citizen find his place in dignity and in respect of differences. It is also necessary to bring about changes of attitude, especially of how the excluded are perceived, so as to confront the causes of exclusion.

Collaboration between our networks began in 1989 while preparing the first meeting of the Housing Ministers of Europe. Each network developed a platform outlining their objectives and the questions they would like answered, and the priorities they considered for necessary action. In spite of the time limit these networks opened up a deeper debate among their members and felt the necessity to take this one step further. Given the institutional differences of the eight networks, we have certain points in common

which motivate us to continue working together.

Each network took part in developing a data bank of experiences in the struggle to combat exclusion drawn from grass root practices. This proved very positive as it highlighted the variety of our working methods and contributed to improving our daily work. On this basis we decided to meet again.

At our first meeting in October 1990, we spent some time looking at possible areas of collaboration and it was decided to address a letter to the Housing Ministers of the EC and to MEPs. In January 1991 we drew up the present Charter which was temporarily approved by the delegates of each network at a meeting in April 1991. The Charter is currently being circulated among the members of the eight networks for approval/amendment and will be finally approved in March 1992.

We wanted to create a venue for debate, independent of any state or national administration, without ignoring these structures. A venue where we can exchange our working practices and experiences, underline our institutional approach with the aim of developing concrete proposals for change.

We are not a closed group and we do encourage "new" members. The only criteria expected of all are : to be a network of organisations or individuals with membership throughout the EC countries actively working in the struggle for the right to housing and against exclusion; a developed/developing platform in a similar spirit to the founding members of our network in 1989; an agreement with the present Charter outlining our convictions and objectives.

BOX XIV

EUROPEAN CHARTER FOR THE RIGHT TO HOUSING AND THE STRUGGLE AGAINST EXCLUSION

- 1- Everybody has a right to housing. It is a fundamental right, not merely a right to shelter. It is a right to dignity and citizenship.
- 2- Europe must promote solidarity not only a unified economic market. We do not accept that within a prosperous Europe some people are denied of this right. Efforts to correct this unbalance now will prove more economical in the long term.
- 3- Exclusion from housing highlights other forms of exclusion such as economical, social and cultural. Measures to combat exclusion must consider this global perspective. It is not sufficient to work for specific target groups without situating them in a broader context. Rehabilitation is a global process that takes place in a defined territorial area of which housing is one important element.
- 4- Measures to combat exclusion must also find ways of encouraging the participation of the excluded themselves. In order to enable them to become aware of their situation, their identity and capacities to find solutions to their problems, we cannot accept that others invent solutions for them. More support needs to be given to self initiatives through national and local policies.
- 5- Rehabilitation would be more effective if public authorities understood, recognised and stimulated self-help groups. "General assistance" type policies that are directed towards target groups maintain the excluded in their situation.
- 6- The free housing market does not give access to decent homes for a large part of the population. Public intervention is necessary but this does not call for large apartment blocks aimed at housing the poor. The public sector needs to consider quantity and quality and mobilise a variety of partners to increase the supply of housing. Public aid, management, the ability to recognise the needs of the population and participation of inhabitants are as important as the amount of financial input into housing the poor.
- 7- We do not believe in universal solutions from the top down which ignore the variety of geographical and cultural differences of the excluded population.
- 8- The excluded are often voiceless. We are aware of this shortcoming and will consider ways of ensuring dialogue between the excluded themselves.
- 9- The free movement and residence in Europe should involve harmonisation of housing policies measures in the struggle against exclusion.
- 10- there is still a lot to learn in the struggle to combat exclusion. Experiences can be drawn from non EC countries and notably the Third World where social exclusion mechanisms are similar but on a larger scale. Examples from these countries can be of use to us. We will therefore develop relationships with networks from other continents.
- 11- Legislative and financial measures are important to combat exclusion but are not sufficient if they are not accompanied by change in attitudes and encouragement of those who suffer exclusion to find new methods to combat their situation.
- 12- Lack of housing is the most extreme form of social exclusion. To tackle this problem, it is necessary that governments of the Community agree to link national housing policies to the Community's social and economic policies on a permanent basis.

A better market for greater solidarity

By Roger Quilliot

The European Community and the housing issue

The Community's field of competence, as described in the Treaty of Rome of 1957 and in the Single Act of 1985, does not include housing. Only in three, strictly limited, sectoral areas, are Commission services and the structural Funds (EGAAF, ERDF and ESF) officially concerned with this issue on an operational level - housing for workers in areas concerned by the ECSC (European Coal and Steel Community) Treaty; housing for the handicapped - mostly for studies and experimental actions; and housing for immigrants in pilot sectors. As for the Ministers for Housing from the 12 EEC Member States, they reiterated the continued interest of the States in those principles at the Lille (1989) and Milan (1990) meetings. The prevailing doctrine, therefore, upheld by the treaties and the political discourse alike, is still one which considers the issue of housing to fall within national, regional or local competences, according to the country or the respective legal, administrative or financial system. This official position, however, does not stand up when you examine the facts.

First of all, as regards the Treaties, Article 130A of the Single Act states explicitly that "in order to promote its overall harmonious development, the Community shall develop and pursue its actions leading to the strengthening of its economic and social cohesion". "In particular the Community

shall aim at reducing disparities between the various regions and the backwardness of the least-favoured regions". It has been amply shown that the housing issue lies at the very centre of the problem - "no housing, no work; no housing, no family, no fulfilling social life". Housing and the housing environment, closely linked as they are to economic circumstances as well as social and personal life, are therefore one of the most relentless indicators, in terms of attractiveness and development for qualifying a neighbourhood, a city or a region. A number of recent studies have shown that disparities - sometimes profound, always prejudicial - between cities and rural areas, between residential suburbs and working-class neighbourhoods, between prosperous regions and economically backward regions, are on the increase. Far from easing down, inequalities are gaining in strength in a double movement, within nations on the one hand, and between EEC Member States on the other. The poor have grown from 49 million in 1980 to 50 million in 1985, according to a study by the European Commission's services.

On a more structural plan, the process of economic integration and the growing role played by the market are having a by no means negligible effect on housing regulations and policies. For example, the destabilisation of the usual favoured channels of housing financing, the effect of changes in taxation, the growth in human resources mobility, the generalisation of

bodies involved and financing, the reinforcing of budget constraints in Member States, a clearer approach to State aids to housing, the pressure brought by some actors participating in the building process in order to decrease regulation constraints as regards the protection of users - as, for example, in the areas of responsibility, guarantee and building insurance - and, finally, greater strictness in consumer protection.

European legislation has already added to its collection a number of directives regulating, channelling and, as is often the case, amplifying these changes - e.g. the free movement of capital, freedom of establishment for banking organisations, construction products, public markets for works, services and supplies, freedom to exercise the profession of architect in the EEC, etc. Even if housing does not come into the Community's field of competence, it is certain that, on the other hand, Community law, with all its implications, is increasingly at the very centre of housing developers' and administrators' activity.

Issues for Community institutions

The trend towards disinvolvement from the construction sector on the part of the Member States is a structural trend that is taking place at present in the European Community at large and which shows a tendency to go hand in hand with much more selective aids to housing, centred on the specific needs of the most deprived and poorest population groups. Such a policy is known to have its dangers for the most deprived population groups - specifically in terms of reinforcing their segregation - and

there are grounds for doubting that the market will by itself be able to cater fully for housing for middle-income families, as the example of France has shown.

Certain questions need to be asked: why, for instance, is there a growing number of poor people at European level? Why are inequalities growing? Do we want such a Europe? Our involvement with those who have been intent on its construction for over the last thirty years only makes sense if the Europe that is under construction is one of solidarity, an essential and indissociable complement to a market-based Europe. Out of 337 million inhabitants, Europe has 50 million who are considered to be living beneath the poverty threshold and who are on the whole badly housed. Among them, the homeless - for whom, by definition, there is no reliable census - probably number between 3 and 5 million. This gives an idea of how deep the needs are.

Let us not make the mistake of adopting the wrong policy on a continental scale, for the market alone cannot bring answers to the housing problems of the majority, particularly of those with the lowest incomes. Economic Europe is being constructed on the basis of a single market, but, if we are to remain faithful to our traditions, we cannot accept a Europe which is not also constructed on the basis of widespread solidarity.

"A better market for greater solidarity" - that is our conviction for tomorrow's Europe.

Roger Quilliot
President of CECODHAS

Subsidised housing and the struggle against exclusion

*Conclusion of the CECODHAS Seminar
by Uwe Wulkopf*

Despite the Community's achievements, particularly in terms of economics, it has to be admitted that poverty is on the increase in Member States. The number of people whose income is lower than 50 % of the average income used to be 44 million and is now 50 million.

In Member States, there are scanty statistics on the extent and structure of poverty. It is imperative that this should be improved upon. Poverty is being reinforced as the fluctuation between the different levels of income decreases. There are greater demands for professional qualifications and work density. As a result of this development an ever increasing number of men and women are excluded at all levels - economic, social, cultural and geographical. Increasingly, the usual underprivileged groups are being joined by foreigners - i.e. immigrants, whether from the Community or from outside the Community. International migration flows are likely to speed up in the next few years. Traditional poverty, with its economic nature, will in its turn be bumped up by a kind of post-material poverty expressed in urban, ecological and social troubles.

Exclusion affects the "victims" in many aspects of their lives -health, employment, education, culture and housing. Children are born within a vicious circle from which they cannot escape easily. Looking at the overall picture one can see that isolated measures are hardly promising. The cure for this problem is to enable the excluded to regain self-esteem, and rebuild a secure environment within the family and the neighbourhood in order to identify themselves as being part of society at large and make their own way in it. A serious -

not a dilettante -approach to the problem is imperative.

Improving housing supply plays a key role in the possible solving of those problems. Nevertheless, it appears that, on the contrary, the housing issue has been neglected in almost every single Member State, whilst low-income families are increasingly struggling and the deprived are growing ever more excluded. Even though the principle of subsidiarity still applies, when various solutions are evaluated, this subsidiarity cannot be conceived, either theoretical or practically without solidarity. From the top to the bottom rung, this implies:

1 - Developing possibilities for self-help and mutual help between neighbours - this being all the more important because differences are being made at present in housing needs according to type of household and different population groups. Inhabitants must be given financial and practical help to enable them to achieve integration more easily.

2 - Developing the local housing stock as far as rent-controlled and occupation standards are concerned to the benefit of deprived population groups, in awareness of the fact that the market is unable to supply enough housing units on those lines and that there is a need to give special encouragement to socially and solidarity-minded housing organisations and people with some experience of deprived population groups.

3 - Having recourse to overall strategies conceived in direct relation with the real neighbourhood and local community situation, rather than to a sectoral approach in which different levels of administration and authorities might get in the way and thwart one another.

With this in mind, the following elements must be coordinated and interwoven:

- new housing must be built and existing housing renovated; measures must be taken to improve the housing environment;

- new ways of managing the issue must be found in order to adapt supply to demand;

- social measures must be adopted;

- economic integration must be achieved;
- the social structure must be improved upon.

Such an approach would have a snowball effect, thus making State aids more effective. A basic condition for it, however, is that a partnership must be established and developed between the people, organisations and public authorities concerned. In a majority of cases this partnership is still to be set up. How possible it will be, in present circumstances, to go beyond the stage of model projects, remains doubtful as long as competition between EC towns encourages them to channel most of their resources into establishing new enterprises rather than improving on the social budget.

4. It implies also that, on a regional scale, there should be a concerted effort towards harmonising and improving living conditions, including housing conditions, through a suitable regional policy. In this context, it should be recalled that the Commission has given some positive example of this.

5. On a national scale, subsidies must be arranged and a proper legal framework must be provided while working towards a social consensus that might recognise the need for greater solidarity towards excluded social groups. National policy must be based on the principle that the market cannot prevent or do away with disadvantages and exclusion. This is particularly obvious in conurbation centres, where organisations willing to build housing for deprived population groups are disadvantaged in relation to other uses to be made of the same sites. This is not only due to competition from possible office buildings or high-quality housing, but also, very frequently, from the local urban policy.

6. At EC level, it would be desirable to have the following support: at present what needs to be done is to raise the awareness of actors involved at all levels. Thus, first of all, both quantitative and qualitative information must be provided and distributed. As far as partnership is concerned, the various actors must be brought together. This also includes, at European level, organisations representing groups - such as the present

networks : e.g. EUROPIL, FEANTSA, OEIL-JT, etc. -administrators, city authorities, charity organisations, as well as regional, national and transnational actors. Here, too, the Commission can give its support. Then, it will be time for action. In this respect it will be necessary to organise an exchange of experience between the actors involved - here also the Commission can act as promoter and catalyst. In this context, pilot projects, though positive, must not take the place of a wider strategy.

7. In parallel with all this, international federations and the Commission itself should try to encourage a political debate on the question. Having said this, I call upon the members of the European Parliament who are here today to intervene with wholehearted determination on behalf of excluded social groups in order to help bring about the proposed solutions. This Seminar has also shown that CECODHAS itself can intervene as an important actor of European integration.

8. Finally it will be essential that the EC should develop a more global approach as regards the improvement of living conditions in cities which would lead to budget lines being allocated to such initiatives. But this is an aspect of the situation which will be discussed further in the Resolution presented under Box XV.

It is important at present to establish a political consciousness and structure it at all levels. I have the feeling that in the past, politicians showed little sensitivity to the question of housing policy. They only reacted in panic upon election results. It looks as if citizens often react more sensitively than many politicians to the important problems of housing. One of the tasks before us will be to try to make politicians understand that preventive measures and solidarity actions for population groups who are in danger of exclusion are profitable in the long run.

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BOX XV

RESOLUTION OF THE PARTICIPANTS IN THE CECODHAS SEMINAR ORGANISED WITH THE SUPPORT OF THE EC

ON THE 15TH AND 16TH OCTOBER 1990 AT BRUSSELS ON THE THEME "SOCIAL HOUSING AGAINST EXCLUSION".

- Whereas the increase in housing problems is more severely felt throughout European countries; and that the opening of frontiers in 1993, as well as the migration beginning from "third" countries, can only aggravate the situation.

- Whereas the number of persons and families affected by poverty is constantly growing; that forms of social exclusion follow naturally, and that as a result there genuinely exist the dangers of political, economic and social destabilisation.

- In pursuit of the objectives formulated by the Treaty of Rome and the Single European Act with a view to improving the quality of life.

The representatives of the National Federations of Social Housing in membership with CECODHAS and other European Federations being present, taking account of the demands expressed by the European Parliament in its resolutions of 16/4/87, 13/10/88 and 12/7/90:

- Ask the European Council (of Ministers) and the Commission that there should be included in the Community's Charter of fundamental social rights (the Social Charter) the right to a decent income.

- Ask the European Parliament to vote a budget provision in connection with social housing within the framework of urban social development, allowing for the promotion of pilot projects, and the pursuit by a more effective means of the research programmes of the Directorate General 5.

- Ask that there should be put in hand in relation to the principle of subsidiarity measures of financial assistance dedicated to the integration of disadvantaged persons.

- Ask for the promotion of improvement programmes for deprived neighbourhoods based on the active participation of their inhabitants (self-help), with the objective of their greater integration.

- Ask that there should be developed:

1) the exchange of experiences and mutual co-operation between the EC countries, and the co-operation between the EC states and those of Eastern Europe,

2) meetings between the various partners involved in the fight against "exclusion",

3) a permanent link between CECODHAS and the EC.

- Ask the national governments of the Member States that greater attention be paid to the problems of exclusion and that measures be adopted aimed at their resolution.

EUROPIL

Housing is not everything in life, yet it is vital

By Claude Chigot

There are two major facts which stare us in the face:

In the European Community, poverty, exclusion and marginalisation are growing steadily. In 1985, there were 44 million people with an income of less than half the minimum income of each Member State. Today there are, it seems, 50 million people on the poverty line - i.e. nearly 16% of the European population. This figure only takes incomes into account. We have no proper means as yet to obtain comparative statistics on pauperization. We can, however, express the opinion that, out of 320 million inhabitants, Europe has 100 million who are, in one way or another prey to disadvantages which can lead them to being excluded from society, unless radical measures are taken to combat the causes of this phenomenon. There are no provisions in the European Single Act or in the European Charter of Basic Social Rights for measures of this kind.

Although some Member States have adopted policies for combating poverty, these frequently only concern social protection measures - which, of course, is a good thing when one considers the general European situation - and only more rarely take the form of radical preventive actions. Cities, inner-city areas or peripheral areas, as well

as a number of rural areas, bear the brunt of the economic and social decline our society is going through. Far too many of these areas show evidence of economic and social deterioration. We are not, I assure you, overdoing the blackness of the picture. All you need to do is to look at cities beyond the usual tracks or the tourist sites. What you will see are the results of that pauperization process.

Nothing in the social development policies that have occasionally been adopted in a few, but all too few, countries, leads one to believe that present tendencies will one day go in the opposite direction. Nothing, in housing policies and in the means implemented by subsidised housing organisations in Europe - with a few exceptions - leads us to think that it is through those policies and those institutional means, which all too often are sectoral, that we will resolve the economic, social and cultural situation of millions of people and families, national or foreign, young, adult, elderly, single-parent families, handicapped socially or physically, unemployed and so on, who find "shelter" in the saddest conditions that our society can provide.

Yet those people, men and women, those very people who are the victims of the causes and effects of economic, social and

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cultural restructuring, are human beings, with abilities and potentials which, when they are encouraged and focalised on projects that concern them, are genuine resources for a new redeployment of our society.

Similarly, there are physical local resources which have been abandoned or have been left unexploited in the name of progress and which represent today an absolute economic waste, made up for by means of compensatory financial measures which are not unlimited.

This is the background to EUROPIL's reflexion, upon which it will define its convictions and base its project. Despite the efforts made by the Member States, local communities and public housing organisations, despite housing subsidies, despite constitutions which decree that all human beings have a right to housing, hundreds of thousands of people, isolated or in families, and ethnic minorities are unable, in 1990, to gain access to decent housing. And housing is an essential factor of socio-economic and cultural integration.

EUROPIL takes note of the discrepancy between the public and private supply of housing and the different needs of badly housed population groups. This is evident not only in quantitative but also in qualitative terms.

There is a need for an overall and integrated approach in recreating living environments on a human scale, with housing, open spaces, equipment and surroundings that are ontologically enriching for those who live in them as for the rest of the inhabitants. Housing must meet the different and changing needs of the inhabitants (isolated persons, family groups, mobility, cultural

specificity, etc.). Let there be no poor housing for poor people in poor neighbourhoods. These living environments must help to give back their identity and dignity to the inhabitants.

In concrete terms, this entails various measures to mobilise hidden local resources, such as mobilising the private housing stock through objective-based agreements with their owners, using public real-estate properties, and giving impetus to the population through a participatory approach.

EUROPIL's experience has convinced us that integration can only be achieved if inhabitants are mobilised and take part in projects concerning them, if they are involved as protagonists and actors in the construction of their living environment in their own neighbourhoods.

This fundamental approach will stimulate inhabitants' resources and enable them to identify little by little their numerous difficulties and needs, and make it possible for them to actually conceive personal, collective, even community housing projects as well as social and economic integration projects which might bring an answer to their situation as excluded groups.

This approach must go hand in hand with a joint partnership between professionals, relevant associations, and local communities and administrations which must all pull together to achieve these projects.

Claude Chigot

Director of Europil

Housing and mobility go hand in hand

By Michèle Dhersin

The opening of the Single Market in 1993, together with the mutual recognition of diplomas and qualifications and the free movement of people, will foster the transfer of experienced executives from one country to another.

Whether it takes the form of employees intent on career development or employers concerned with the most profitable way to develop their enterprises, the men and women of the EEC will have to be mobile, by choice or necessity. These men and women and their families will need to find a place to live near their new job, for a few months or several years. And this they will have to do very quickly and despite poor or lack of knowledge of everyday practices in their host country or new environment.

One cannot talk about professional mobility without reference to housing and, though the EEC Ministers for housing have decided to have meetings on a regular basis, it remains true that housing as such does not come into Community prerogatives. As a result it is private initiative which has addressed the problem of mobility. In France, enterprises have invested for years, through their local and national organisations, in housing for their employees (with employers participating, for example, in building projects - this being known as the "1% logement"). In other EEC countries there are other types of subsidy. Organisations with very different statuses help employees

and enterprises to resolve their mobility problems.

But the lack of both comparative and overall studies of European housing policies and housing market, and the lack of Community-wide statistics and housing policies harmonisation make it even more difficult for both enterprises and employees to address the problem of mobility.

In order to develop a concrete approach that might help enterprises and employees deal with the problems of professional, family and locational mobility, in the Autumn of 1989, APIC, OCIL and UNIL created the Association EUROLOGEMENT. This had a two-fold objective: to study housing needs linked to the development of the free movement of employees within the European Community; and to set up a network of real-estate operators and financial channels that might help to bring a concrete solution to the housing problems of company employees working throughout Europe.

In June 1990, with the symposium on "Housing and the free movement of employees in the European Community", EUROLOGEMENT launched a reflexion on

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the needs and problems connected with mobility. Taking part in the discussions were French and foreign heads of enterprises, academics, real-estate and financial executives as well as relocation officers. Given below are some of the most significant ideas to have come out of the three workshops held during that day of discussion and exchange

Enterprise development and housing needs

The strategic location of enterprises results in the development of new centres of activity or a concentration of existing centres. As a direct consequence of this, a great many of Europe's largest cities have an extremely tense real estate market, which makes it difficult for employees to find reasonably-priced housing at a reasonable distance from their workplace.

In such a context, there might be less motivation to be mobile. According to Michel Mouillart (1), for mobility to be "attractive", means implicitly that one will find housing where and when one wants it and for the relevant length of time. This entails "relaxed" housing markets. A market is considered to be "blocked" when one can no longer choose one's status of occupation - for instance when, in certain markets, the housing stock is such that rentals are no longer possible. Thus, mobility is itself often blocked by tensions in markets which are limited geographically.

When one considers the dominant choices in housing policies in all the EEC countries, one notes that the choice of access to property comes first, not so much through a real choice on the part of the households, but because in terms of public strategy, that choice makes it possible to lighten and improve public finances. Nevertheless, the countries which chose this policy -with the inevitable result of an imbalance in the housing stock-are now facing mobility problems.

According to Christine Whitehead (2), the United Kingdom - but other countries as well - promoted access to property because this is the source of greater satisfaction for households as they prefer to "control" their own home and invest in something that belongs to them.

The possibilities of access to property could be made broader at Community level through certain directives and through the integration of the financial markets. Developing access to property further, however, would result in a drop in mobility -for people who wish to be mobile do not wish to be "saddled" with property. Housing supply, therefore, must provide them with some answer rather than "compel them", as it were, to become owners.

Professional and family life

The strategic choices of enterprises must not overshadow the reality of the life of those employees who must relocate for professional reasons. Beyond the housing issue, mobility concerns men and women whose ability to adapt is an important factor. Being sent abroad, being an expatriate is experienced as an adventure during which many things are to be identified, adapted to, and taken part in. As René Bernasconi (3) points out, mobility is not for "just anyone". Indeed a mobile person must invest in two directions - he or she must further his/her career and, at the same time, be attentive to home life.

It is vital that executives moving from country to country in order to work in the best possible conditions are not separated from their families. This is the view of Corrado Rossito, who reports on a survey published in the review "Challenges": this survey shows that executives from four European countries (Spain, France, the UK and the FRG) were of the opinion that the family was the top priority, or on a par with their professional career. As a result of this priority, most of the people interviewed said that they had refused to go and work abroad even for a 26% increase in salary, for reasons that had almost always to do with family life. It is inferred, therefore, that keeping the family together is essential for professional options to go smoothly.

As Mr. Rossito points out, employee mobility will grow significantly with the free movement of workers and the recognition of diplomas and qualifications in the different EEC countries. In relation to these factors, the priority reference value of all employees remains the family. It is thus necessary to

join efforts in order to achieve information, housing, environment and salary conditions that are similar in the different EEC countries in order to establish a base for a more homogeneous approach to the social, family and professional life of employees.

Operators channels

Housing plays an important role in successful professional and family mobility, but other factors are important too. Enterprises need to have a well thought-out mobility policy, with clearly defined needs, in order to reduce relocation costs and the risk of failure.

Employees and their families must adapt as well as possible to their new environment while seeing to all sorts of administrative, school and practical problems. Relocation services have been set up to take charge of all these formalities. The term "relocation" has now been accepted into common parlance to cover all aspects of employee or executive transfers.

As far as seeing to concrete problems is concerned, Kate Perera (4) explains that in Spain, mobility poses two main problems - housing and "permits" (driving licence, working permits, etc). Housing can be a difficult problem as prices are rising fast in Madrid and rents are sometimes higher than in London. It is thus necessary to assist and give advice to newcomers in order to adapt their needs to the Spanish housing market. As far as permits are concerned, Spanish legislation is very protective of nationals and, moreover, there is a cultural tendency to use the "relation system". This makes the advice and experience of people in the know all the more useful to newcomers.

For Liz Hennessey, relocation problems for enterprises start at the very moment the enterprise decides to transfer staff, to develop activities or to work abroad.

There are immediate problems to be solved, the first being to set up a policy for the staff to be transferred. This raises a series of questions such as tax equivalents, housing allowances, social security coverage, etc., which must be resolved to help the transferred employee relocate easily. It is

hard enough to organise a transfer in one's own country - problems are multiplied ten-fold if this is to be done at an international level. No top company executive can be expected to have intimate knowledge of the tax system of all the different countries - it is thus necessary to ask specialists to take the matter in hand.

Once this policy is set up, the operational side of relocation -i.e. the physical transfer of people - can take place. It must be remembered here that one is not dealing with single people -their family, spouse and children are also involved. Families must be given some form of preparation to their new neighbourhood and environment and to new but important elements in everyday life. They must also continue to receive some form of support after they have settled down.

In the United Kingdom, the Confederation of British Employers has set up its own relocation organisation, the ERC (Employer Relocation Council), through which employers can obtain information, advice and concrete solutions about employee or enterprise transfers, or groupings of companies, from a network of members and housing and other services.

In France, the CIL (Comité Interprofessionnel du Logement) set up with the "1% Logement" in a precise regulation framework, brings certain answers to the problem of housing for enterprises. With changing needs, however, the CIL is directly confronted with the problems of national and international professional mobility and must set up new services and structures to deal with them.

Conclusions

The completion of the Single Market in 1993 is leading companies to become reorganised and increase the mobility of their staff. The greater the mobility, the more urgent it will become to deal with the obstacles that are still in its way today - language barriers, economic, social and tax disparities, unclear employment market, functioning of housing markets.

On this last point, there have been very few studies on the relations between

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geographical mobility and the functioning of the housing markets, and even fewer comparative studies between countries. Yet the way in which the housing market functions certainly plays a role in the mobility strategies of households, sometimes in the form of serious constraints, sometimes in the form of opportunities. It can even dissuade people from professional mobility, or make it difficult for families to adapt.

Since within the framework of specific interventions (such as combating poverty and social exclusion, housing for migrants, etc.) the European Commission is making decisions that directly or indirectly concern housing, it would seem that the time has come for the housing issue in all its aspects

(and not just its social strand) to be taken into account by the European Communities.

Michèle Dhersin

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Can there be a European construction without housing ?

by Luc Laurent

The word "housing" does not figure in either the Treaty of Rome or the European Single Act. This should mean that housing as such cannot be the object of Community action, or an overall plan or even specific legal, financial or social measures.

Yet the term also covers a wide collection of subjects which are included among Community policy concerns - for instance the internal market, which affects the construction sector, or the free movement of persons, services and capital, which affects access to housing and the financing of housing. Consumer policy also concerns those who make use of housing and its related services. Achieving the objective of economic and social cohesion, therefore, means dealing with social exclusion through housing, especially in an urban environment. There is a need, therefore, to decompartmentalise perspectives in order to gain a clearer vision of both the possibility and the need for intervention in this area.

This is the objective towards which COFACE (Commission de l'Habitat de la Confédération des Organisations Familiales de la Communauté Européenne) has been working for a number of years, with the support of the entire European Family movement, which represent millions of families.

Housing in the European framework

Since housing does not come into the Community field of competence, why has COFACE decided to plead in favour of a

European approach to housing ? The answer is obvious. Housing is, before everything else, an essential element in the life of citizens, of all citizens. Indeed, how can one hope to establish the free movement of people and ensure the free movement of workers and freedom of establishment and services, without ensuring also some secure base in the form of accommodation to the people who are thus engaged or willing to be so ? Is it not imperative, in view of those objectives, to address the problem of housing ? The judgement of the Court of Justice of the European Communities in case

63/86 deserves a small digression on this question. The Judgment had to do with access to subsidised housing and mortgage loans at reduced rates. The Judgment, pronounced on 14th January 1988, concerned the following: a certain Member State, through various measures in its legislation, reserved to its nationals and only to them, access to mortgage loans at reduced rates as well as access to renting or allocation of subsidised housing. The Commission brought the case before the Court of Justice to certify that the State in question was in default by virtue of Articles 48, 52 and 59 of the Treaty. As far as salaried activities are concerned, the Commission withdrew its appeal because the incriminated State modified its legislation by removing the conditions of nationality for nationals of other Member States living there. The argument was pursued only as far as self-employed occupations and services were concerned and this is what is relevant to us here. The issue to the Court was whether it was possible to establish the existence - or lack - of direct links between exercising a job and being able to have access to subsidised housing or to mortgage loans at reduced rates in view of building or buying such housing. The Court, basing itself on Article 7 of the Treaty concerning the prohibition of any discrimination on grounds of nationality, mentioned a Council Decision of 18th December 1961 concerning the general programmes adding that the prohibition was concerned not only with the specific rules on the pursuit of occupational activities, but also with rules relating to the various general facilities connected with the pursuit of those activities. It went on to say that for a physical person, the pursuit of a professional activity did presuppose not only the possibility of having access to premises in which this activity could be pursued, but also the possibility of having a place to live in. It followed that certain restrictions in housing legislations could provide an obstacle to this. In order to ensure perfect equality in competition, a national from one Member State wishing to pursue an activity as a self-employed person in another Member State must therefore be able to find accommodation in conditions similar to those of nationals of that Member State. Therefore, any restriction to the right of access to housing, but also to the various facilities granted to those nationals must be considered as an obstacle to pursuing the

professional activity itself. In these conditions any legislation to do with housing - even when concerning subsidised housing - must be considered to be among legislations submitting to the principle of national treatment as based on measures in the Treaty concerning self-employed activities.

As a conclusion, we can comment as follows: in our field of work, as in many other areas, any ruling by the Court of Justice contributes in a manifest way to the development of Community law. Lessons must be drawn here as regards the link between the free movement of people and the housing issue, as based on the EEC Treaty. For if any restriction to the right of access to housing, to renting or being allocated a home, to reduced-rate housing loans, must be considered to be an obstacle to the pursuit of a professional activity; if carrying on a professional activity presupposes the possibility of having somewhere to live in, and if this means that a person should be able to have a stable accommodation, it seems that the link between the pursuit of a professional activity and being able to have somewhere to live in is clearly established, and that the free movement of people cannot be achieved without introducing the housing dimension within the Community's field of competence. Moreover, if one looks even more closely at Community texts, can one really say that the Community, the Commission and the Council have really no competence in this field? We do not think so and we should like to refer here to the Commission White Book which is being implemented at the same time as the European Single Act (1). This includes the following points :

- Harmonisation of technical regulations and standards is taking place. This concerns particularly building safety, fire resistance, construction products, etc.

- Transfer procedures for public contracts, supplies and services are and will continue to be developed to open them to submission from outside the EC. On the subject of public works, a new draft Directive on call for tender procedures concerns competition conditions for market attribution. This

1) See document COM(85)310 final of 14 June 1985

contract would concern, for instance, the construction of subsidised housing estates.

- Harmonisation of indirect taxation aims at doing away with tax borders. Thus, the end of disparities in savings taxation is a target, so is the harmonisation of conditions on income tax deduction at source for certain personal estates. The options chosen will have an impact on whether savings are directed towards movable or real-estate sectors. The disparities in VAT also are being reviewed. VAT on construction and/or renovation has an impact on the final cost. Aids granted to construction and private individuals via indirect taxation are thus directly concerned.

- Freedom to provide services will affect architecture and the financial sector, in which it will have an impact on mortgages. This will not only increase competition, but call into question consumer protection. A draft Directive on freeing mortgages, which contained regulations on information and protection, is at a standstill. Freedom to provide life-insurance services is also on the cards, this sector playing quite an important role in housing financing.

The few examples show how directly the completion of the internal market and the decisions taken by the Commission in a large number of areas within its field of competence, affect housing policy, sources of financing, construction companies, and the very behaviour of the economic actors involved, including households. These effects are so important and varied that one can no longer pretend that housing lies outside Community competence. There is, therefore, an urgent need for a less compartmentalised approach.

The role of COFACE's Housing Committee

Aware that housing plays an important role in family well-being, COFACE set up in 1984 a Housing Committee with two main objectives - to find out to what extent the European institutions can be brought to act in this field and to develop a consistent policy programme on housing for families in Europe. The work undertaken - including the publication of twelve monographs on subsidised housing policy in Member States and of the proceedings of the European

Conference on Housing (7th-8th May 1990) - has made it possible to obtain a clearer picture of the housing sector in general and of subsidised housing in particular, of direct and indirect State interventions, on the people and institutions involved in that sector and on sources of financing.

COFACE's opinions in the matter of housing

The undertaking of these studies and the discussions which followed have made it possible to develop a proper policy project which is outlined below.

Both the private sector and the public sector have their own specificity, particularly because they answer specific needs in terms of both property and rentals and are therefore complementary - they induce a balance within all housing micro-markets according to their needs. It should be noted here that, between the most deprived who must be given priority in benefiting from subsidies and those whose position is not problematic, there is an intermediate category of people who run the risk of not benefiting from State aid. One must take care to ensure that "selectivity" does not penalise this category, as in the case of social security.

Housing policy guidelines

1. There is no possible substitute for State intervention, for the following reasons: because subsidised housing is based on redistribution, it is the only possibility for deprived families. It is just as essential as a promotion agent in urban and rural renovation operations, inasmuch as it makes it possible to run a social reintegration policy for families who are socially excluded. Finally it gives the public authorities a means of intervention in market regulation, especially in the rented sector. From this point of view, its replacement by a housing allowance would not be free of risks - extending housing allowance to the private sector would result in rent increase. It is thus essential to maintain some competition between the sectors at micro-market level. This form of market regulation can also include having reserve stocks of sites for building.

2. It is necessary to support the housing sector not only for owner-occupants but for private renting. The needs - mostly qualitative throughout Community Europe, but also quantitative in some regions - are such that they can only be met if private investment takes place. This policy implies above all that the taxation gap between movable savings and building-society savings is reduced. It also implies a "real price" policy. The COFACE monographic studies have shown that long-term rent-freezing policies have disastrous results. Intervention on the part of public authorities

fact that home is where family life develops. It is thus natural that families should have more direct intervention on what is their habitat. Housing therefore is no longer something that is the sole responsibility of professionals such as developers, architects, contractors, etc. This issue is linked to another issue - the possibility of promoting "housing education", for housing is an expensive commodity that must be carefully managed and maintained to preserve its quality. It is also important to raise occupants' awareness in terms of hygiene and accident prevention. Quality and safety in housing are two criteria which are given

COFACE POLICY PROJECT

1. Families must be able to have access to a home that suits their needs - i.e. one that suits their family structure, that is large enough, that answers basic quality criteria and at a cost that is compatible with the occupants' net income.
2. Housing units must be integrated in a suitable environment offering families a background in which they can live and develop harmoniously. Thus large estates must be on a human scale, especially in urban areas. As far as urban and regional development are concerned, special care must be taken to integrate housing into the urban or rural environment in order to enable each family to benefit from services (shopping, health, transport, education and cultural activities, etc).
3. Segregation must be avoided at all costs. Care should be taken to avoid ghettoisation or social exclusion as a result of specific policies - policies for the young, the elderly, large families, the handicapped, etc., must be integrated in wider housing policy, social policy and health policy contexts. There is a similarity here between policy against long-term unemployment and social exclusion on the one hand and the housing policy for the homeless.
4. These three objectives can only be achieved through a housing policy that takes the entire sector into account, not a policy that restricts the field of action of public authorities to mere "subsidised housing" in the restrictive sense of the term - i.e. mostly housing built and run by the public authorities for deprived families.

in their regulation is justified in times of inflation and for a limited period as well as to ensure that the market is clearer. In this perspective nothing can justify a taxation discrepancy between subsidised housing occupants and private sector occupants if their income and family situations are similar.

3. This support for the private and public sectors of housing interacts nevertheless with three basic aspects. One is the need for inhabitants to take part in the conception of new housing estates and, more generally, in the running of housing. This is based on the

top priority at COFACE. It is the responsibility of public authorities to determine clearly the respective rights and duties of landlords and tenants in matters of housing leases, security, clear terms for rents, renovation costs and its consequences for the parties involved.

4. Housing policy exists and must exist at regional, national and European levels. The present compartmentalised system is unrealistic. It is COFACE's opinion that the European Community must intervene not only at Commission level but also at Council, E.C.S. and European Parliament

levels. Initially this intervention could concern the following issues:

- the right to housing
- studies
- standards
- private housing financing
- subsidised housing financing
- social integration.

The right to housing

We thought it vital to raise the issue of the right to housing, the need for it and its concrete implications.

Studies

Current statistics are inconsistent at European level. It is important in the framework of the European Community, to develop a series of national and regional figures that are really comparable. This would make it possible to have a clear quantitative and qualitative picture of the housing stock in Europe, to ascertain the status of occupation and the balance between the various sectors, public, private and other, and to evaluate the means implemented in the framework of housing policies. For this it will be necessary to define the notion of housing (current definitions vary from one country to the next) on the basis of a limited number of criteria (the great variety of criteria at present makes comparisons difficult). The qualitative approach to housing stock must be carried out by means of surveys and opinion polls undertaken simultaneously in the twelve Member States. It must be an overall approach, not one that is limited to a few elements. The surveys must be carried out by qualified people in a position to assess the physical quality of housing, occupation rates and environment. Emphasis must be given to the need for rapidly available information in order to enable the public authorities to react quickly. Attention must also be paid to the macro-economic aspect of the question, for it is essential to ensure that the present level of investment is enough to maintain the existing housing stock at a satisfactory quantitative and qualitative level. This level of investment must be evaluated on the basis of the gross fixed capital formation for housing and the

expenditure which contribute to its improvement and its maintenance at a comparative level of use (roof, heating, window-frame replacement, etc) - this expenditure being included in consumer expenditure as part of GDP. COFACE asks the European Commission that it implements this kind of study. As far as housing needs are concerned, it is urgent to undertake an overall assessment of future needs according to demographic changes and family structures. Finally, it is imperative that the work undertaken by the Housing Committee in terms of the analysis of public housing policies be continued on a permanent basis. For this, it must have the necessary tools and means which only the European Commission can set up.

Standards

The public authorities can only give their support - particularly to the private sector - if certain qualitative standards are respected. It is COFACE's request that minimum quality standards be established progressively for rented housing. These standards would concern both physical health and basic equipment. It is also requested that parallel measures be taken to ensure that the people concerned can appeal against administrative decisions resulting from these standards not being respected. Also requested is the implementation of a procedure which does not penalise occupants who are victims of a health hazard declaration on the part of the authorities, and which enables them to be rehoused. It should be pointed out, however, that generally high standards for new buildings are not always compatible with the financial possibilities of underprivileged families. This contradiction is part of reality. Unless care is taken in this respect, there is a danger that the relatively inexpensive stock of old housing units will disappear. As far as housing safety is concerned, special measures should be taken to ensure the safety of the inhabitants - especially the children who are the most frequent victims of domestic accidents.

Private housing financing

COFACE asks that, in the framework of a draft Directive, the development of competition between financial intermediaries

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which is necessary in order to limit the cost of financial services does not lead to a situation in which neither consumer information nor consumer protection is ensured as they are at present in a number of European countries. Whilst it is true that it is difficult, even impossible, to harmonise systems of financing, is it necessary for that matter to stop ensuring that a person who borrows money has adequate information, that competition in the matter is possible, that the borrower has at least some protection, whatever the type of loan used? The issue of consumer information and protection clearly raises the question of overborrowing on the part of households, which is not only dangerous to them but to society as well. COFACE asks, therefore, that this issue be carefully examined and result in a credit-control policy to protect households.

Subsidised housing financing

The disinvolvement of public authorities as regards subsidised housing policy, which has been observed in a large number of countries for the last few years, has led to encouragement of private financing. There are no significant elements, however, that would seem to indicate that this approach meets the specific needs of families. COFACE is of the opinion that subsidised housing financing can only be ensured through public funds on the basis of the principle of solidarity. COFACE thinks that the public authorities must endeavour to find the most adequate means of financing and that, at a time when capital markets are opening up, Europe has a role to play in financial engineering in the service of subsidised housing policy.

Social insertion

Given the obvious convergence between the policy against unemployment, vocational training - for the young especially - social exclusion and homelessness, COFACE affirms its interest in the possibility for a Community initiative in the area of employment and the reinforcement of economic and social cohesion in an urban environment. Urban development, which includes a social strand concerning housing and revitalising disadvantaged neighbourhoods, is a real challenge for the Community which has asked that a special budget be set aside for it. Housing is indeed one of the components for integrating vulnerable population groups into the social fabric.

COFACE's options and the resulting housing policy guidelines - particularly at European level - reflect its wish that housing should no longer be considered as either a mere economic sector which regulates the situation for enterprises and active staff, or a significant source of tax revenue for public authorities, or else as a profitable sector for the enterprises involved in the building process. Housing is far more than all that.

It is above all a living environment for families with many functions including a cultural and a social function. It is within the home that children's earliest emotional and social relationships are formed. It is thus an essential factor of social insertion and integration.

Luc Laurent
Housing Committee, COFACE

Accommodation for young people

A survey of the situation in various EC countries

by Julien Heddy

The study, financed by the EEC, and published, presents a summary of data obtained in nine Member States, plus Sweden, on housing policies, and more particularly on account taken of young people aged from 16 to 25 in those policies.

The general framework gives the reasons that have led the UFJT to identify European initiatives, such as those by the Association de Foyers de Jeunes Travailleurs (France) which interlink housing, employment and training. Do policies concerning access to housing include all aspects of the problems facing young people during the transition period between leaving the family home and finding a home of their own ?

The introduction to the study describes the social context that weighs on young people's problems in gaining access to a housing of their own. These problems are closely linked to those concerning employment. The results of the study are outlined in four chapters:

- housing policies
- legislation

- housing financing
- accommodation for young people and its characteristics

Policies promoting access to private property, the privatisation of the subsidised housing stock and the deregulation of the private rented stock are compared with policies promoting the subsidised housing sector.

Demographic forecasts announce an increasing need for small flats and "bedsitters" for young people (as for the elderly and adult single persons) and give warning of a potentially disastrous situation unless housing policies take into account the overall situation of young marginalised or excluded people.

An examination of housing legislation underlines the fact that there exists, in several countries, a close link between access to housing and social allowances - financial, health, employment, etc.-, particularly for the most vulnerable ages - 16 to 18. Financial aids, whether for

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construction or to individuals, are significant tools of housing policies, when they do exist.

The social and demographic study states as a conclusion that the drop in the number of young adults does not mean that their housing and employment problems will disappear. As long as the unemployment rate remains high, the least qualified among the young will have difficulty in finding work.

As a result, they will put off the moment for leaving home and becoming independent.

The last chapter describes a number of innovative projects to help young people become autonomous. Except for France and, to some extent, Germany, there are no concerted or coordinated policies in the matter.

Julien Heddy

Homelessness in Southern Countries

The organisation of the Seminar on Homelessness in Southern Countries shows FEANTSA's determination to develop its action on the basis of specific realities in the different countries of the European Community - and in particular in the Southern Countries. These countries indeed are facing a dramatic situation due to the shortage of moderately-priced wholesome housing, to the massive influx of migrants from outside Europe, to changes in family structures and to the need to find the means of implementing consistent policies to combat homelessness. The range of experience of Southern Countries is wide and varied and deserves to be examined and distributed throughout the Community.

The FEANTSA Seminar had a three-pronged objective:

1. To enable representatives from Southern Countries to meet and exchange information on their actions;
2. To develop a determination to work together and to overcome regional, ideological, partisan or institutional divisions. Through this, we hope that the first landmarks for national project coordination concerning homelessness will be set up. This can be achieved only if national authorities give their support to such initiatives;
3. To question the European authorities. The completion of the Single Market in 1993 entails the free movement of workers. The upheavals which have taken place recently in Eastern Europe and the extreme poverty of African populations will lead to a considerable increase of immigrants in the European Community. Shortages in existing

housing stocks will continue to increase. Faced with these upheavals, Southern Countries are very concerned. How can one prevent a wall from being raised between Northern and Southern Europe ?

The basic points raised by national delegations are as follows:

Italy studies the relatively recent phenomenon of immigration from outside Europe - mostly Africans - on its territory and the possible effects of this massive inflow of foreigners on the existing number of homeless people.

Spain must face a specific problem - that of vagrancy. Thousands of people, most of them young, are unable to become integrated within the labour market in economically depressed regions. They move, therefore, to economically more developed regions. Going from failure to failure, these people, unable to become integrated anywhere, end up in a permanent state of vagrancy.

BOX XVI

A EUROPEAN OBSERVATORY FOR THE HOMELESS

FEANTSA has been entrusted with running the part of the European Observatory for Combating Social Exclusion which concerns actions for the homeless and those benefiting from them. To the study and updating of social policies undertaken by the Observatory for Combating Social Exclusion, must be added a list and analysis of structured actions for the homeless. These are an essential factor in that it is through them that the problems of the homeless are dealt with "in the field". There is a complementary relationship between policies and structured concrete forms of combating, in everyday life, the problems of homelessness.

The study of those actions and of more specific aspects concerning the beneficiaries of those actions makes it necessary to go through an initial list. The list which is as full as possible, without claiming to be exhaustive, fulfils a double objective - to determine, on the basis of a number of parameters, the profiles of actions undertaken in the field, and to constitute a collection of samples which can be chosen according to more specific objectives and which can lead to quantitative or qualitative studies. The analysis of the data collected will make it possible to determine which organisations or actors are pursuing which objectives and for which category of homeless people. This will enable us to give specific elements of answers (e.g. what is the part played by accommodation in the measures set up; does the objective of answering primary needs go hand in hand with other objectives; who are the actors involved, public institutions, NGOs, etc.). Data analyses will be carried out at both national and transnational levels. They will be used to outline specific institutional answers taking into account national legislation and regulation as regards the homeless.

At a later stage there will be specific studies made within a sample of different actions. These will deal with structured actions and their beneficiaries.

Structured actions: information will be collected on internal resources, external resources, the types of actions developed in order to achieve the objectives, coordination and joint partnership actions. This data collection will enable us to analyse the concrete ways in which homelessness is dealt with in different countries; to identify coordinated and joint actions; and to develop a typology for the actions undertaken while taking into account regional variations. More in-depth studies, and more particularly case-studies, may be envisaged at later stages, depending on priorities.

Beneficiaries: data collection on beneficiaries will concern demographic, family, professional, educational level information. These will be divided into two types: information identifying all beneficiaries on a specific day, and a collection of data provided by federations and national groups when these data exist and are available. All this information, together with data on services, will enable us to define the types of services and the nature of objectives pursued and actions set up according to users' characteristics.

The Portuguese delegation reports a significant housing shortage, especially in large urban centres. Discrepancy in economic development causes considerable migration flows within the country. In addition to the homeless there are huge masses of persons and families living in dilapidated areas, in slums and shanty towns.

Greece has the problem of squatters and shanty towns on the outskirts of large industrial centres. It does not appear to recognise that homelessness, in the strict sense of the term, exists on its territory. At

any rate, the phenomenon is not officially listed.

There are a number of similarities in the situation in Italy, Spain and Portugal - for instance the fact that the field of competence for housing is shared between the national, regional and local levels. Another characteristic is the vital role played by NGOs in the setting up of measures for action. Greece is at the other hand of the scale in this respect. Not only has it not taken recently any policy measures for housing for the underprivileged, but it does not seem to have any NGOs either.

Comparison of the different experiences reported by the national delegations is based on a number of presupposed methodological criteria, which are as follows:

- a definition of homelessness as a phenomenon
- factors causing homelessness
- the implications of these presupposed items on actions to be undertaken

Definition of homelessness as a phenomenon

The concept of homelessness is a generic term covering a variety of widely different situations. The only common point would be the lack of housing, lack of a home and, for some, of a proper home - i.e. a place which present adequate conditions of habitability. Should one not include here people living in slums and shanty towns, or sharing a grossly overcrowded home? This distinction is made particularly in several Portuguese contributions. The definition of homelessness as a phenomenon must be looked at in a mobile context. It is the end product of a process of marginalisation and exclusion - in a sense its final phase. The process is marked by different and successive phase of failure or breaks with the educational system, the labour market, etc. Thus, homelessness as a phenomenon cannot be reduced to the mere lack of housing. It must be viewed within a wider context of social exclusion.

Factors causing homelessness

It is not easy to identify with any certainty the factors which cause homelessness. Does the loss of a place to live in result from the loss of a job and the difficulties - particularly psychological ones - that this causes? Are various types of exclusion - leading in the end to homelessness - the result of serious mental problems? There are several ways of looking at the question.

It is important to identify the factors at play here in order to avoid mistaking the effects for the causes and vice-versa. The factors are often the same ones - shortage of reasonably-priced housing, inadequate

schooling, a high rate of unemployment, insufficient social security coverage, physical and mental health problems often due to alcohol and drug dependence, inadequate or broken family and social relations. These different components are found in various combinations according to national and regional specificities or to the category of homelessness.

Implication of the presupposed criteria on the actions to be undertaken

Several actions were presented at the Seminar. They deal with different stages in the marginalisation process. The general objective of all the experiments described was effectiveness. What does this mean?

a. According to the stage in the process at which the homeless person finds himself, a specific offer should be made to him. Only too often, unfortunately, "what is being offered is what there is, rather than what is necessary but unavailable". All available resources must therefore be systematically identified and listed in the most efficient and rigorous manner. The further a person is in the process of marginalisation, the more of a stopgap measure the offer will have to be. On the opposite side of the scale, preventive action is geared towards potential or future homeless people - i.e. the persons or groups of persons who, given their exclusion from key-areas such as education or employment, run the risk of becoming homeless one day. In this respect, the example of working with Lisbon street children is of the highest interest. Italy, as well, with its tackling of North-African immigration problems and Spain with the actions developed to help vagrants, provide good illustrations of actions or proposal for actions that aim to break the vicious circle of exclusion.

b. A difficult problem is integrating short- and long-term actions. Short-term action aims at meeting an urgent need such as accommodation and food. Long-term action pursues social and professional reintegration objectives. Long-term action mostly concerns the setting up of structural policies, such as an increase in the number of housing units supplied, better vocational training, greater consistency between training and labour market demand. These policies must interact with action programmes aimed at

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improving the situation of homeless people. A structural kind of action usually has lasting effects only if it is envisaged on a long-term basis. In view of certain lacks, it is legitimate to wonder whether the political sector really makes long-term decisions. Is it not all too often tempted to deal with short-term issues for election purposes? In the practical field, there sometimes exists an apparent contradiction between short-term and long-term action. An example of this is the duration of people's stay in an institution. On the one hand, it is noted that the longer people stay in an institution, the more dependent they become. On the other, one wonders about how effective a social reintegration action can be if people do not stay in the same place for any length of time. For the process to have effective results, however, should the range of possibilities being offered not be as wide as possible?

c. One specific aspect that should be underlined is the central place of work in all actions aimed at reintegration. Beyond the economic resources it provides, work fulfils other functions, such as strengthening social links, giving a person a sense of his own value, etc. In other words, could those same functions not be fulfilled by other actions? How can people be given the feeling that they are useful to society if they have been excluded for so long, with the impression that they are superfluous?

d. Finally, the effectiveness of an action depends on two key notions - coordination and partnership. Coordination, between the NGOs and the public authorities, is the crux of some of the experiments described in the course of the Seminar. It makes it possible to mobilise resources at all levels in the best possible way. Partnership between the public and private sectors adds a complementary dimension. The responsibility of both sectors in the setting up of effective actions is recognised by the highest public authorities and the economic world. More generally, the notion of bringing together different parties from the public, business and social sectors was suggested in the framework of certain working groups.

As a European Network, FEANTSA is in a position to help initiate and give impetus to a reflexion on this subject. A necessary condition for any thought-out action is stepping back from what is experienced in everyday life and from a reinterpretation of events and situations. Given its position, FEANTSA can initiate discussions on national and Community levels.

*From the proceedings of the Lisbon Seminar.
12th, 13th, 14th December 1990*

To sum up, effective action to help the homeless should:

1. Be based on a precise and individualised analysis of the situation and of the factors that have affected it both on a structural and on a personal level.
2. Optimise available resources and endeavour to create new ones through the mobilisation of all partners concerned. This would make it possible to have a whole range of things to offer, be they material or symbolic. The quantity and value of these will be all the greater if coordination between the NGOs and the public authorities is effective. Mention should be made also of the non-professional, voluntary helpers who work on this issue.
3. In the end, effectiveness can be measured in terms of the greatest reduction in the gap between the existing and expressed needs of the homeless and the answers provided by the different agents of intervention. The gap can be due to a number of reasons - ideological "freeze", lack of means, structural impossibility, etc.

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Appendix I

**EUROPEAN
PARLIAMENT
RESOLUTIONS**

*Resolution
on shelter for the homeless in the
European Community*

*Resolution
on the need for Community action
in the construction industry*

*Resolution
on the rehousing of families from the
Place de la Réunion, in Paris and on
the right to decent housing*

*Resolution
on the violent incidents in the French and Belgian suburbs
resulting in the deaths
of Thomas Claudio, Djamel Chettouh, Aissa Ihich,
Marie-Christine Baillet and Youcef Kahif*

**RESOLUTION ON SHELTER FOR THE HOMELESS
IN THE EUROPEAN COMMUNITY**

16th June 1987

The European Parliament

- having regard to the following motions for resolutions:
 - by Mrs Dury on the right to housing (Doc. B2-24/85).
 - by Mr Ulburghs on the needs of public housing tenants in the Member States (Doc. B2-88/85).
 - by Mrs Banotti on homelessness in the European Community (Doc. B2-228/86).
 - by Mr Fitzgerald and Mrs Chouraqui on homelessness in the European Community (Doc. B2-437/86).
 - by Mr Fitzgerald on proclaiming 1987 as the European year of shelter for the homeless (Doc. B2-513/86).
 - having regard to the Commission's communication to the Council: specific areas or particular sub-themes for a second specific Community action to combat poverty (COM(84)681 final of 28 November 1984) and to the information note on action-research projects (COM(86)216 final of 10 April 1986).
 - having regard to the Community Manifesto on the Right to Housing drawn up on 14 December 1984 by the representatives public housing tenants in the Community.
 - having regard to the report of the Committee on Social Affairs and Employment (Doc. A2-246/86).
- A. whereas the United Nations General Assembly has proclaimed 1987 "International Year of Shelter for the Homeless".
- B. whereas the Community has paid scant attention to the existence of more than a million homeless people, including women and young children, in the Member States, a growing phenomena giving cause for concern.
- C. whereas the European Foundation for Living and Working Conditions is currently drawing up a major European report on accommodation for young people in Europe.
- D. whereas the European Youth Foundation, with financial support from the Council of Europe, is holding a European conference on the issue of youth homelessness at the end of 1987.
- E. whereas the right to decent and appropriate housing, suited to the needs of every man, woman and child is a basic right, laid down in the constitutions of most of the Member States and in the Universal Declaration of Human Rights and the European Convention on Human Rights and whereas eviction without rehousing contravenes this principle.
- F. whereas in many cases, people find themselves on the streets as a result of a long chain of circumstances which may be triggered off by the economic climate, the lack of a suitable family environment (families living below the poverty line), the lack of basic education (illiteracy of virtual illiteracy are not uncommon), violence in the home and a general inability to find a place in society, in which unemployment is a major factor.
- G. whereas people often find themselves homeless as a result of political, social and economic conflicts which lead to situations of clear discrimination towards the working population and towards specific social groups, making integration often impossible, unemployment being only one manifestation of this.
- H. recalling that the European Parliament has asked that the homeless should be included on the list of groups eligible for aid under the second Community programme to combat poverty (1976-1988) and that it has urged the

Commission to examine the extent of the problem in the Community with a view to putting forward proposals to deal it.

I. whereas a new budget line (6461) was created by the European Parliament for the 1986 budget and was specifically directed at action on behalf of the homeless.

J. whereas the plight of the homeless throughout Europe has been highlighted during the severe winters of 1984/85 and 1986/87, underlining the need for positive action on behalf of the homeless.

K. noting that certain meetings for the exchange of good practice between organisations working with young homeless in Europe have already taken place and led to the setting up of European Young Homeless Group.

International Year of Shelter for the Homeless

1. Calls on the Commission, the Council and the Member States to promote the United Nations "International Year of Shelter for the Homeless" by bringing forwards specific proposals in 1987 aimed initially at alleviating the conditions endured by the homeless and, in the long term, eliminating homelessness calls, in this respect for the regard to be given to the recommendations adopted by the participants at the 1985 seminar held in Cork on poverty and homelessness.

2. Recognizes that poverty and homelessness are widespread in the European Community, as well as in many other areas of the world;

3. Emphasizes that homelessness in the Community is a growing and long-term problem which requires the continuing attention of local, national and European governmental bodies after the International Year of Shelter for the Homeless of 1987.

The right to legal protection

4. Calls for clear priority to be given to legal rules concerning the implementation of the right to adequate housing and aid for rehabilitation and consequently for national legal provisions on vagrancy, where they exist, and particularly those on begging and sleeping rough to be adapted to the resulting requirements.

5. Asks that associations and any tenant should be offered the possibility of being assisted in legal proceedings by a natural or legal person of their choice.

6. Considers it vital that the rights of the homeless to be housed in decent and appropriate housing suited to their needs be recognized, which implies putting an end to all discrimination whether legal or moral;

7. Considers that the punitive classification of homeless persons seeking housing as "intentionally homeless" or "not rehouseable", for example, contravenes the basic right of the homeless to be housed.

The right to shelter

8. Asks that the right to a home should be guaranteed by legislation, that Member States should recognize it as a fundamental right and that no person or family should be evicted without being rehoused;

9. Asks that measures be taken under the second programmes to combat poverty to support schemes aimed at integrating or reintegrating individuals into society (open residential environments for example, houses where people live in small groups), while placing strong emphasis on maintaining family bonds with friends and with the ethnic or cultural group to which individuals may belong, in housing the homeless;

10. Is deeply concerned at the problems of homeless children, for whom the provision of a home, preferably their own wherever that is possible, is an immediate requirement; urges that every effort should be made to enable parents to bring up their children at home and points out that the longer they remain homeless, the greater is the danger that they will not acquire the essential tools for assuming their family and social responsibilities later in life; education training, relations, etc.;

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11. Recommends that the public funds allocated to housing at the present time should be redirected to the construction of subsidized housing. In addition to the restoration of unoccupied blocks of flats to ensure adequate standards of safety and hygiene should be one of the priority aspects of housing policy together with better management of the public sector housing stock so as to ensure a reduction in the number of homes left empty for long periods; a third priority should be the right of access of the least-favoured sections of the population to such housing which they do not currently enjoy;

12. Considers that it should be sensible to give State support for the creation of incentives for private investment in housing construction, one aim of this being to overcome the possible lack of suitable accommodation for rent.

13. Asks the Community as it broadens its social security policy to take account of the situation of those who, through unemployment or for other reasons, are unable to comply with the conditions relating to their accommodation; asks also that cutting off the gas or electricity supply during the winter months should be prohibited in cases where to do so would cause further hardship for people, whether individuals or families, below the poverty line; also asks that cutting off the gas or electricity supply should be forbidden during the winter and that preferential rates should be introduced for those utilities.

14. Notes the particular problems faced by certain young people, especially the most disadvantaged among them and their housing needs and, taking into account the increasing numbers of young homeless people crossing Community frontiers in search of work and shelter, asks that special policies be framed in order to help them both within Member States and across national boundaries (for example, subsidization of cooperative Community projects and services within national schemes to help non-nationals who are homeless).

15. Notes the particular problems faced by women fleeing a violent partner and the resultant homelessness of them and their children; asks the Member States to take measures to ensure that they are provided with adequate living accommodation and that, until such time, they should be guaranteed a place in institutions such as safe, supportive women's refuges;

16. Requests that special attention should be given to other persons liable to be subject to some form of discrimination; immigrants, people having broken all family ties, single parent families, families of nomads. Proposes, in the case of the last-names category, that municipalities should set aside special areas of land for their use;

17. Notes the difficulties experienced by many sections of society in securing private rented accommodation for themselves and calls for the introduction or better enforcement of laws banning discrimination on the grounds of race, nationality, sex, sexual preference, disability, the presence of children and social environment;

18. Calls on the Commission to submit proposals as to whether and how loans may be granted from the resources of the structural funds and/or the European Investment Bank for supporting public housing programmes.

19. Draws attention to the request made at the Cork Seminar that an EEC housing policy, covering the right to housing and shelter, be made the subject of a recommendation to Member States and calls for such a recommendation to be backed by a budget line to be used as a means to research implementation and to assist housing provision.

20. Asks the Commission to carry out a study on housing conditions in the European Community with special references to:

- the miss-match of supply and demand for accommodation.
- the problem of under-occupation in areas of housing shortage.
- the need to re-establish the private rented sector in those countries where it has been virtually extinguished.
- the need for greater flexibility in the housing sector as to permit the homeless and jobless to find jobs and somewhere to live.

- the repair and immediate reconstruction of housing hit by earthquakes or floods, ways of dealing with the problem immediately and reconstruction methods.

- the need to preserve the quality of the environment and living conditions in popular districts.

Solidarity policy

21. Stresses the indispensable role played by voluntary organisations, while recognizing that welfare policy must be based on the principle of social solidarity in a form organised by the relevant authorities;

22. Takes the view that integral assistance for the homeless continues to be necessary and that this must include medical, legal, pastoral and social assistance;

23. Asks that homeless persons should not be forced to go into care institutions because they are without a home, and asks that these care institutions should not discharge them until they have been provided with a home;

24. Proposes that there should be mobile clinics to help homeless in inner-city areas and that services of this type should be available as near as possible to the people who need them, given the poor state of health which results from the lack of decent housing;

25. Calls for medical and hospital services to be made accessible to all those who need them and in particular to the most underprivileged groups of society;

26. Proposes the setting-up of information services for the homeless in the street, in order to inform them about housing, shelters and basic rights, and the development of self-service aid centres providing clothes, sanitary facilities, food and showers;

27. Proposes that the conditions under which the existing social security institutions operate be improved and that new night and day reception centres be set up to provide the homeless with the help they need;

28. Proposes that the Commission work towards setting up an organization including all associations working with the homeless in the Member States, so as to enable them to consult one another regularly, and requests that the Commission pay particular attention to the associations in which the sections of the population who regularly experience this situation recognize each other, in order to obtain the opinion of the parties principally concerned who might thus advise the Commission on the policies which it should pursue in order to improve the situation of the homeless pending the introduction of the right for a home to everyone;

29. Recognizes the necessity of preventing young homeless people from entering a long-term cycle of homelessness, feels, therefore, that the Commission should give particular priority to the support of networks which address youth homelessness, further recognizes the difficulty of sustaining such networks, such as the European Youth Homelessness Group, without adequate funding;

The link between homelessness and a basic income

30. Notes that certain people, such as the most deprived young people, the long-term unemployed with the least training, the most disadvantaged women, are not always covered by existing security systems, and asks that henceforth no individual and no family should find themselves in the street and that the contributions paid by tenants should be dependent on their means;

The development of programmes

31. Deplores the very modest amount of direct aid given to support the four projects set up for the homeless under the title "the marginals" in the second programme to combat poverty and asks that an independent action programme for homeless people be established in the Member States with substantial support initiatives such as the networking of organisations working with homeless people, a range of model projects and work on the harmonisation of legislation between the Member States on the rights to legal protection and shelter for homeless people.

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32. Asks that in future at least one action-research project on behalf of the homeless should be set up in the countries which have recently joined the Community, as well as projects aimed at improving social security services and establishing facilities designed to enable the homeless to live in conditions compatible with human dignity;
33. Points to the importance in this field of collaboration between public authorities, NGOs and tenants' associations, in the design and management of dwellings and in particular the access to housing of disabled persons, since such collaboration would help to boost the participation of tenants' associations;
34. Proposes that the Commission should provide details of the information and ideas which it is gathering under the second programme to combat poverty, in the form of a communication on the means of solving the problem of the homeless;
35. Asks the Commission to compile all the information currently available on the homeless in the Community;
36. Proposes that the Commission and the Member States should provide funds enabling the relevant organisations to develop public information programmes on the causes, the nature and the characteristics of homelessness, so as to improve public understanding;
37. Believes that the Member States should lay down uniform criteria for defining homelessness and draw up uniform, proper information concerning the housing situation, to be published as soon as possible;
38. Asks the Council to put the recommendations contained in this resolution on the agenda of the next meeting of the Ministers of Social Affairs;
39. Instructs its President to forward this resolution to the Commission and the Council the governments of the Member States, the United Nations General Assembly and Habitat and Human Settlements Foundation.

**RESOLUTION ON THE NEED FOR COMMUNITY ACTION IN THE
CONSTRUCTION INDUSTRY**

13th October 1988

The European Parliament

- having regard to the motion for a resolution by Mr. Fitzgerald on the need for Community action in the construction industry (Doc. 2-1066/84)
- having regard to the motion for a resolution by Mrs. Lizin and Mrs. Van Hemeldonck on the situation in the cement industry (Doc. 2-1157/84);
- having regard to the motion for a resolution by Mr. Andrews on life cycle cost appraisal of building projects (Doc. B2-1229/87);
- having regard to the report by the Committee on Economic and Monetary Affairs and Industrial Policy (Doc. A2-188/88);

A. whereas the construction industry is vital to the European economy and its many activities are essential for the growth of the economy and for the environment and quality of life of the Community's citizens.

B. whereas in recent years this sector has undergone a major crisis reflected by a 10 % drop in activity and an unemployment level of over 2 million and until now there has been no overall Community approach which would allow the construction industry to be revived.

C. whereas greater consideration for the construction industry is essential, because a reduction in unemployment depends largely on a recovery in this sector and because the construction industry has to contend with changes of perception as regards markets and building technology itself.

D. whereas, given the present demographic situation, the trend in demand for housing, with its growing-emphasis on quality, and the increasing international competition, the construction industry must change if it is to develop and expand.

E. having regard to the changes which this industry has undergone, as well as its special characteristics and its dependence on various forms of regulation, particularly as regards credit and public investments.

F. whereas in the light of the internal market there needs to be a modernisation of the industry, improvements in housing and town planning and encouragement for infrastructural projects of European interest.

G. whereas the recent measures to liberalize capital movements in the Community open up new opportunities for securing wider sources of financing for construction.

H. whereas, although demand for housing has fallen in terms of quantity, there is still a housing shortage in some regions in the Community, and the general housing situation is still far from satisfactory in any of the Member States, with the result that individual mobility is restricted by the lack of adequate housing and by financial problems.

A unified market

1. Considers that a Community strategy for the construction industry should be adopted which, while allowing for local peculiarities, would provide for a more unified market and, with this mind, welcomes the recent proposal for a directive on construction products allowing for the free movement of the latter, and also welcomes

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the modified proposals on the procedure for awarding public works contracts, the aim of which is to improve competition in this sector and to ensure greater openness in the conduct of business.

2. Considers that the Commission needs to take steps to ensure that documents relating to contracts and the monitoring of building operations are standardized and harmonisation introduced as regards the liabilities of house builders and developers;
3. Calls upon the Commission to look at the situation of the various materials supply industries - and in particular the cement industry -both from the standpoint of restructuring and of competition;
4. Considers that the distortions arising from differing regulations (on insurance or the right of establishment of the various people, professions and services involved in construction, such as architects, for example) should be eliminated;
5. Considers there is an urgent need to implement the package of measures designed to strengthen social cohesion which incorporates policies to promote the social protection, insurance cover and health of workers, particularly in the case of those employed in the construction sector where a large number of industrial occur;

The modernization of the construction industry

6. Believes that since the factors which will decide the future of this industry are quality and competitiveness, there is a need to encourage modernization to :

- improve productivity in the industry through increasing use of information technology (computer-assisted conception, design and calculation, product databank; improved project management);

- encourage research, both into construction products and the buildings themselves (the factory, the office and the house of the future), home automation being destined to play a major role in the future in the light of cost improvements in insurance, supply and maintenance and the possibilities for "teleworking" which the new equipment affords;

7. Believes that, in order to cope successfully with the technological changes with which it is faced, the profession will have to undertake a major vocational training programme, for example with the aid of the public authorities, and will also have to present a new image as a modern industry able to motivate and increasingly highly-qualified staff;

A housing and town planning policy

8. Recommends that each Member State should develop house building and renovation programmes (especially in regard to old housing in urban areas designated as having special historical, artistic or cultural interest), together with programmes for improving the urban environment (soundproofing and drainage);

9. Believes that there is a need to develop programmes of subsidized housing and a system of personal loans to enable people to acquire them, as well as to encourage flexibility in housing finance, to extend the use of formulae such as variable-interest loans and the transfer of loans to facilitate personal mobility and, in general terms, to open up the mortgage market as the Commission has suggested in a proposal which the Council ought to adopt as soon as possible;

10. Calls on the Commission to recommend that the Member States provide greater legal and technical protection for consumers, and insists that they harmonize the standards governing the after-sales guarantee on housing;

Non-residential buildings

11. Stresses the importance of rehabilitating disused industrial sites in a number of the Community's declining industrial regions, and the urgent need in these regions for these industrial redevelopment measures, which must be carried out before any conversion is started and to which the Community instruments and the EIB should contribute under the integrated regional development programme.

An infrastructure programme of European interest

12. Stresses the need to begin and carry out a comprehensive infrastructure programme of European interest in order to exploit fully the opportunities provided by the large internal market thanks to more convenient and faster communications, the elimination of natural obstacles within the Community and between the Community and third countries, and the carrying out of hydraulic projects, etc. These projects, which will boost the economy and employment and help to integrate the Community's outlying regions, will increase the competitiveness of European industry and undoubtedly give rise to a multiplier effect;

Construction programmes for the developing world

13. Notes that the developing countries are more than ever in need of modern infrastructures and that the growing urbanization of these countries should also lead to a substantial demand for housing;

14. Stresses that despite their indebtedness, the shared interest between these countries and the Community (especially in the case of the ACP countries, but also in that of the Latin American countries) suggests that the latter should not cut its funding of public works through the EDF in particular, but rather set up an aid scheme for these countries with the collaboration of the multilateral aid organizations in which the major European construction groups could have a dominant share;

15. Suggests that the Commission should therefore draw up general guidelines to increase the homogeneity of the construction industry; encourage its development and strengthen its ability to compete abroad;

16. Instructs its President to forward this resolution to the Commission and Council and to the Governments of the Member States.

**RESOLUTION ON THE REHOUSING OF FAMILIES FROM THE
PLACE DE LA REUNION, IN PARIS, AND ON THE
RIGHT TO DECENT HOUSING**

12th July 1990

The European Parliament

A. having regard to the eviction of 500 people from their homes and the precariousness of their situation (they have been living in tents in the Place de la Réunion in Paris for two-and-a-half months);

B. whereas most of the families involved are of immigrant origin and have complied with the regulations and are in employment,

C. whereas the eviction of these families was not accompanied by any rehousing policy,

D. whereas there are over 120 young children among the people camping in the square and this situation violated the rights of men, women and children and the right to live as a family,

E. whereas, despite the hazardous situation in which these families are living, no firm proposals have been made by the institutions concerned (apart from offers of temporary accommodation),

F. whereas unfortunately this state of affairs is not an isolated incident but a problem that is found in most of the Community's large urban centres,

G. whereas its Social Affairs Committee has already pointed out on several occasions the need for a Community policy for housing and the residential environment,

H. whereas French law permits the requisitioning of empty apartments in urgent cases,

I. whereas the Commission and the Council have not as yet formulated a Community town planning and housing policy,

J. condemning evictions such as these where no provision is made for immediate rehousing on a permanent basis.

1. Calls on the Commission to do everything in its power to find a solution;

2. Calls on the French authorities to rehouse the families in decent, permanent accommodation, near the area with which they are familiar and their place of work and where the rent does not exceed 20 % of their income;

3. Calls on the Commission to carry out a survey of the situation as regards housing and the residential environment in all the Community countries, including the particular situation of those especially affected by town-centre redevelopment programmes; disadvantaged families, immigrant families, the unemployed, etc.

4. Calls for the formulation of a Community policy on housing and the residential environment;

5. Instructs its President to forward this resolution to the Council, the Commission and the government, parliaments and regional authorities of the Member States.

RESOLUTION OF THE EUROPEAN PARLIAMENT

**on the violent incidents in the French and Belgian suburbs resulting
in the deaths of Thomas Claudio, Djamel Chettouh, Aissa Ihich,
Marie-Christine Baillet and Youcef Kahif**

The European Parliament

A. having regard to the tragic incidents in recent weeks in Brussels, Sartrouville, Mantes-la-Jolie, les Mureaux, and other European cities, towns and districts, resulting in the death of several young people and a policewoman,

B. whereas there have been similar acts of violence and clashes between young people and the police over the last few years in the poorer districts of large European cities and their suburbs,

C. whereas violence is not inevitable and must not become an established means of solving problems,

D. whereas both the authorities and the young people in these districts must try to find ways of communicating calmly and not allow themselves to be caught up in this spiral of violence,

E. whereas the authorities and political parties must not exploit the situation by whipping up tensions but must devote and mobilize themselves to finding a solution to the isolation suffered by these young people and families in the suburbs,

F. having regard to its resolution of 22 November 1990 (OJ N° C 324, 24.12.1990, p.210), on the incidents in Vaulx-en-Velin triggered by the death of Thomas Claudio, its resolution of 14 June 1990 (OJ N° 175, 16.7.1990, p.178) on the problem of urban housing, and the findings of its Committee on Inquiry into Racism and Xenophobia,

1. Strongly condemns the use of violence, regardless of its cause, and deplores the fact that the current conflicts in the suburbs have resulted in a number of tragic deaths;

2. Regrets that it is only through violence that attention is drawn to the problems of disadvantaged districts and the young people living in them, which are facing the cities;

3. Condemns the discriminatory controls and the use of violence against people held in custody and calls for anyone held in police custody to be given the right to speak to someone from the outside, in particular a lawyer;

4. Condemns all policies advocating wholesale repression without solving the problems of inequality and discrimination; emphasizes the danger of an irrevocable split between the institutions and the young people affected by this approach;

5. Considers that solutions cannot be found without discussion and a comprehensive programme to tackle these problems, and the establishment of a permanent dialogue between local representatives, the authorities, and groups and associations, focusing on the following aspects:

(a) determined efforts to combat poverty, unemployment and insecure employment conditions,

(b) equal housing rights for all,

(c) the right to quality education and training, with priority given to the less-privileged areas,

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(d) equal access to employment particularly in the civil service

(e) the political, economic and cultural integration of immigrants;

6. Calls on the Commission to draw up an action programme in aid of the disadvantaged districts of the large European towns and cities and their suburbs;

7. Calls on the Commission to carry out a study into housing conditions, the rise of poverty and marginalization in large cities in the Communities;

8. Calls on the Commission and the Council to consider emergency financial aid for the associations working in these districts which do everything possible to create meeting places and social centres and to ensure equality before the law;

9. Calls on the Member States to implement a specific programme to support young people in their attempts to integrate in social, economic and cultural life, and to establish an emergency plan to halt this spiral of violence;

10. Calls on the Member States to improve the recruitment and training of officials of the institutions working in these districts in order to improve their understanding of the population for whose education, safety and protection they are responsible;

11. Instructs its appropriate committee to submit a report by the end of 1991 on all the problems of the major European cities and their suburbs;

12. Instructs its President to forward this resolution to the Commission, the Council, and the parliaments and governments of the Member States.

Appendix II

**RESOLUTION
OF THE COUNCIL AND OF
THE EUROPEAN MINISTERS
FOR SOCIAL AFFAIRS**

*Resolution of the Council and of the
Ministers for Social Affairs meeting within
the Council on combating social exclusion*

RESOLUTION
OF THE COUNCIL AND OF THE MINISTERS FOR SOCIAL AFFAIRS
MEETINGS WITHIN THE COUNCIL OF 29th SEPTEMBER 1989

on combating social exclusion

The Council of the European Communities and the Ministers for Social Affairs meeting within the Council,

1. recall the efforts already undertaken by the Community and the Member States to combat poverty and to promote the economic and social integration of economically and socially disadvantaged groups of people, demonstrated specifically in the adoption of the third programme to combat poverty.

emphasize that combating social exclusion may be regarded as an important part of the social dimension of the internal market;

2. note that the process of social exclusion is spreading in a number of fields, resulting in many different types of situation affecting various individuals and groups of people in both rural and urban areas;

3. note that the reasons for this process lie in structural changes in our societies and that, of these, difficulty of access to the labour market is a particularly decisive factor;

4. urge the need for economic development policies to be accompanied by integration policies of a specific, systematic and coherent nature;

5. affirm that the existence of a series of measures guaranteeing adequate aid and resources adapted to the situation, systematic and coherent nature;

6. emphasize that social exclusion is not simply a matter of inadequate, and that combating exclusion also involves access by individuals and families to decent living conditions by means of measures for social integration and integration into the labour market;

7. accordingly request the Member States to implement or promote measures to enable everyone to have access to:

- education, by acquiring proficiency in basic skills,
- training,
- employment,
- housing,
- community services,
- medical care;

8. point in this connection to the effectiveness of coordinated, coherent development policies based on active participation by local and national bodies and by the people involved;

9. undertake to continue and, as necessary, to step up the efforts undertaken in common as well as those made by each Member State, and to pool their knowledge and assessments of the phenomena of exclusion;

10. consequently call on the Commission:

- taking account of the studies which exist or are still in progress, to study, together with the Member States, the measures they are taking to combat social exclusion,

- to report on the measures taken by the Member States and by the Community in the spheres covered by this resolution within three years of its adoption.

Appendix III

**INFORMAL
MEETINGS
OF THE EUROPEAN
MINISTERS FOR
HOUSING**

Official communiqués of the

Lille, Milan and Amsterdam meetings

**COMMUNIQUE OF THE INFORMAL MEETING
IN LILLE OF THE EUROPEAN MINISTERS FOR HOUSING**

The European Economic Community does not include the issue of housing within its competencies. Moreover, because of their different histories, cultures and institutions, the various European countries do not have the same approach to, or perception of, the problems of exclusion in housing. Of course, the European Parliament registered, on 16th June 1987, the concern expressed on housing for the poorest population groups, but the "right to housing" to which it referred, is in practice understood differently from one country to the next. These very differences may even be a rich source of experience and an opportunity for Europe if indeed they can provide an exchange of experience, or if it creates or encouraged networks for reflexion and exchange within each country and between countries. The meeting of the European Ministers for Housing, held in Lille on 18th and 19th December 1989, clearly showed the importance and extent of the housing problems suffered by the most disadvantaged population groups and the need for policies that can adjusted to fit the different requirements of each situation.

The Ministers reviewed with the greatest interest the various bases for ideas and propositions established by the various European network and institutions. The meeting also made it possible to check whether the approach adopted was effective, with each country pulling together its competencies and its own resources, while agreeing to a common coordinating the project and facilitating preparatory meetings. The Ministers decided to follow up their meeting by adopting a permanent working method similar to the one used in the preparation of the Lille meeting. This would be based on three strands :

- a better knowledge of housing problems in Europe (in particular through comparing quantitative data, the possible consequences of freedom of establishment and movement, the impact of public policies, forecasts and forward-looking analyses).

- an exchange of experience and training.

- a careful analysis of innovative measures.

The Ministers decided to hold every year an informal working meeting similar to the Lille meeting. This could be organised and presided by the country ensuring the EEC Presidency during the second semestre of the year. The 1990 meeting, therefore, could be organised in Italy.

Lille, 19th December 1989

**COMMUNIQUE OF THE INFORMAL MEETING
IN MILAN OF THE EUROPEAN MINISTERS FOR HOUSING**

The Ministers responsible for Housing of the 12 EC countries and the representatives of the Commission gathered in Milan, 6th and 7th December in an informal meeting for an exchange of views and experiences on housing matters, following on from the first such meeting in Lille during the wide-ranging debate, the following important indications have emerged:

- 1. Housing policy falls within the responsibility of individual Member States, although some elements of the Community social policy have bearing on housing, as indicated in the resolution of the Council and of the Ministers for Social Affairs meeting within the Council of 29th September 1989 on combating social exclusion.*
- 2. In line with the process of European economic integration, the need has emerged to compare the diverse approaches taken by individual Member States to housing policy through an exchange of information and ideas. The Commission could deliver assistance to this exchange of information and ideas.*
- 3. With increasing migration and mobility in Europe it is desirable to offer a wide choice of accommodation, both rented and owner occupied stock. In particular policies towards the rental sector were discussed. In many countries rent controls has led to deterioration of the rented housing stock and there is a trend towards liberalisation.*
- 4. Private investment in housing depends on an adequate return for the investor which requires an appropriate legal and tax framework.*
- 5. The Ministers recognised the need for measures to improve access to housing by the less well off sections of the population and homeless people and to better target the public funds available for housing assistance.*
- 6. It was agreed that it was useful to continue these yearly informal meetings. The arrangements for the preparation of the future meetings will be undertaken under the responsibility of the country holding the Presidency. To assist in these preparations an informal technical committee will be formed consisting of the former host-country, the country that holds the Presidency in the first half of the year and the next host country. The next meeting will take place under the Dutch Presidency. Experts from all Member States will meet during the first half of 1991 to prepare the meeting.*
- 7. In view of the completion of the single market, the 1991 informal meeting of Ministers will focus on the impact on the housing sector of European cooperation and integration.*

Milan, 7th December 1990

COMMUNIQUE OF THE INFORMAL MEETING

IN AMSTERDAM OF THE EUROPEAN MINISTERS FOR HOUSING

The Ministers responsible for housing in the 12 Member States of the European Community (EC), and representatives of the European Commission participating at the informal Ministerial meeting (see annex (1) for list of participants) met in Amsterdam, the Netherlands, from 23rd - 25th September 1991 for discussions on housing policy issues and the consequences of European co-operation and integration on housing in the individual Member States. The meeting was a follow-up of the two previous informal ministerial meetings, first one having been held in Lille, France, in December 1989 and the second one in Milan, Italy, in December 1990. It elaborated on the previously expressed wish to continue the exchange of information and ideas between the EC Member States. Several working documents had been prepared for this meeting ("A description of key areas of housing in the European Member States" (draft 30/8/1991), and "The consequences of European co-operation and integration on housing in the Member States of the European Economic Community: an assessment" (draft 30/8/1991)).

1. The Housing Ministers of the EC Member States agreed that the following key areas of national housing policy in the individual countries:

- a- the quality of housing and governmental supervision;*
- b- the availability of sufficient housing and building lands;*
- c- the affordability of and access to housing.*

The Ministers discussed each of these key areas as follows:

Regarding (a):

Regulations, as they exist in the various countries, are aimed at the achievement of standards of care for quality of new housing construction and the existing housing stock. Quality is, first and foremost, a question of informing and convincing the public about the minimal norms. The Member States generally apply minimum quality standards but the discussion showed that the administrative and technical systems in the Member States vary considerably. However, the goals showed many similarities to the extent that in all countries safety and health were important basic requirements. Apart from this, there is growing attention to environmental matters with regard to the dwelling itself (such as energy saving and the improvement of the interior climate) and to the surrounding of dwellings. Increasingly, attention is being paid to clear formulation of the performance that is required by regulation. This links up with the regulatory framework to give effect to the European Directive for Building Products in the European Permanent Committee for Building.

Differences in basic requirements between the Member States were not seen as a problem, since they reflect different circumstances and also contribute toward retaining diversity between the countries. Exchange of information and experiences in this regard was considered useful.

Policy on the improvement of housing in the different countries' attempts to strike a balance between the quality standards required, on the one hand, and the adequacy of the return to investors, on the other. An awareness must be created that quality has to be paid for.

Increased availability of dwellings especially means, with regard to quality care: maintenance and improvement of the existing housing stock. This must go hand in hand with attention for the living environment. Dwellings and the living environment are one.

Regarding (b):

The availability of sufficient housing - in not only the rental but also the owner-occupied sector - determines to a large extent the degree to which the housing wishes of households are met. Governments can contribute to the appropriate functioning of the housing market. For people who cannot, by themselves, obtain sufficient housing, the Government provides assistance. This assistance can comprise subsidization, financing, financial guarantees and fiscal measures. Each country has its own subsidy and fiscal system. The responsibility for the implementation of these systems lies with each individual Member State. It was recognised that fiscal systems

have a large influence on availability, but that, in the majority of the Member States, these do not fall within housing policy. Furthermore, it was evident that sudden increases in the number of low-income people seeking dwellings, puts pressure on the supply of dwellings for the lower income groups.

In more general terms, availability is influenced by:

- Economic development: due to economic growth demand increases;
- Household formation: this is influenced by the birth and mortality rates, and also, especially by elderly people living independently for a longer time;
- Migration: population increase resulting from migration from outside the EC and increased mobility within the EC.

Increased demand stemming from these factors cannot be coped with by construction of private rental dwellings and promoting home-ownership alone. Also, the construction of new subsidised dwellings is very important. Furthermore, integrated co-operation plans for public and private partnership in new construction and in renovation (of, inter alia, dwellings) deserve attention. Continued exchange of information on techniques to attain these ends are considered to be important. Selling social and/or publicly owned rental dwellings can be effective instrument for housing policy, for increasing home ownership, and an instrument for social integration.

The construction on new social dwellings, can only meet demand from low-income groups to a limited extent. The countries concerned are therefore trying to meet this demand by seeking, to the furthest possible extent, to make existing low-cost housing more accessible to these groups in order to facilitate their full participation in society.

The construction of new social dwellings can only meet demand from low-income groups to a limited extent. The countries concerned are therefore trying to meet this demand by seeking, to the furthest possible extent, to make existing low-cost housing more accessible to these groups in order to facilitate their full participation in society.

This can be done by a careful allocation of these dwellings and by encouraging the transfer of households with higher incomes to more expensive dwellings.

In many countries efforts are undertaken to convert properties and to make better use of existing sites within the urban areas.

Adequate provision of housing by means of new construction and equitable distribution of the existing housing stock constitutes an essential contribution to preventing social exclusion and to improving social cohesion.

Vacant housing occurs in the various EC Member States to different degrees. Also, regional and local variations within the same country can be quite large.

The instruments that are applied vary according to the situation in each country.

The Ministers appreciated the information provided for the Ministerial meetings in Lille and in Milan, and the co-operation of all the countries involved since then.

Regarding (c):

Affordability of housing was considered as a general problem in all Member States. The differences between the countries are quite considerable. Adequate comparisons of affordability cannot be made in view of the lack of international comparative statistical data on housing expenditure by households in the Member States. Further attention will be given to this aspect in the framework of improving the provision of information (see paragraph 2). Responsible maintenance of dwellings necessarily implies sufficient investment returns. However this results for a number of households in housing expenditures which they cannot cover by themselves. For such groups who cannot cover the costs by themselves, in most countries a system of individual rent subsidies or housing allowances exists.

The transfer of occupants within the housing stock is important. The social sector is of special significance, in terms of affordability to new-comers on the housing market, and is an important instrument to achieve social integration of low-income groups.

Towards a Europe of solidarity

This is why efforts are undertaken to make available cheap social dwellings, and retain this availability as much as possible.

In some countries the present level of real interest rates causes serious problems for affordability as well as for availability.

It was concluded that efforts to improve access to housing would have to include giving attention to the existing stock, in view of the fact that new construction could only be undertaken to a limited extent.

2. Provision of information

By means of co-operation between the EC Member States a first publication containing basic data on housing was prepared and presented by the Presidency to the informal Ministerial meeting ("Statistics on Housing in the European Community", The Hague, August 1991). Its production is a follow-up of the results of the previous informal meetings held in Lille, and in Milan. Other international overviews of housing statistics are available. However, this booklet is the first one to group statistics around the three key issues:

- a- quality of housing;*
- b- availability of housing;*
- c- affordability of housing.*

There is a need for regular information on these key areas of housing policy. It was decided to continue, in the future, to improve the quality of information on housing in the Member States, giving priority to international comparability and containing the latest data available. The relevant services of the member States and of the European Commission will be called upon to contribute further to this work. The European Commission expressed its willingness to provide assistance in improving the supply of information and the exchange of information.

3. Regarding the consequences of European co-operation and integration on housing in the individual Member States, the following was noted. Research has been done on the influence of European integration and co-operation on housing. Each Member State fully carries its own responsibility for housing policy. In a number of countries an administrative structure exists in which housing is largely a regional or local responsibility. It is considered of importance to have continuous regard to the development of European economic, social and monetary policies and their influence on housing markets and policies, and assure a harmonious development between them.

4. In relation to the activities of the United Nations Commission on Human Settlements, the Ministers appreciated the desirability of contributing to the activities of the United Nations Commission on Human Settlements and agreed that better co-ordination of their contributions as EC Member States was desirable. It was decided that the informal technical committee will examine possible contributions which could be given in the field of housing.

5. The EC Member States considered that possible consequences for housing, created in the EC by the mobility generated by changing political and economic circumstances in a number of regions outside the EC should be examined carefully.

6. Regarding the follow-up of these conclusions, it was decided that all Ministers have designated, as indicated in annex (2), one or two high officials within their respective Ministries as the official focal point for housing affairs in the EC. The purpose of such official focal points is to signal, on a regular basis, important national and international developments with regard to housing policies. They will also contribute to the further improvement of statistical information. The informal technical committee (consisting of representative of the former host country, of the country that holds the Presidency in the first half of the year, and of the next host country) and the designated official focal points will take these conclusions into account.

7. Finally, it was decided that the next informal EC meeting of Ministers responsible for housing will be held in the United Kingdom in the second half of 1992, the United Kingdom being the country holding the Presidency at that time. Experts from all Member States will meet during the first half of 1992 to prepare for the meeting.

Amsterdam, 25th September 1991

Appendix IV

HOUSING

AND

SOCIAL INTEGRATION

ELISE Project Profiles

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Presentation

On the doorstep of social integration: the right to housing

More than 30 million of the European Community's 160 million citizens are badly housed; not including the homeless, who do not appear in the statistics. In reality, these people are second-class citizens, for the right to proper housing and social integration go hand in hand. While the problem is complex, varied and innovative solutions exist. The projects presented in this collection bear witness to this fact. They share one valuable feature: an approach to renewal of the social fabric which draws upon a new type of economic development of greater social value. They clearly illustrate that housing is a challenge worthy of a Community response.

Housing is the most visible sign of an individual's social status and covers the entire spectrum of social differences. Along with a job or qualifications, it is one of the factors upon which a person's self-esteem is based, giving a sense of belonging and of building one's life. Poor housing is often synonymous with career, family or educational difficulties. Loneliness, social exclusion, delinquency and conflicts between different ethnic groups are frequently the knock-on effects of poor housing conditions. Homelessness removes one of the most basic quality elements of day-to-day living. If accompanied by a lack of money, social exclusion is only a step away.

The poorest groups seek housing in areas where rent levels are lowest. In other words, where housing is the most dilapidated, either in decayed inner city areas or in outlying housing estates. Rent levels, including those for subsidised housing, are currently rising. This general trend is paralleled by a move towards more restrictive social protection policies. The poorest are the hardest hit, but many large families or single people on a low income are also being pushed, because of sub-quality housing, towards the borderline of social exclusion.

The housing issue, given its implications and its close ties with the social-economic context and urban infrastructure, is

extremely complex. Nevertheless, both small - and large-scale solutions have proved their feasibility. Throughout the Community, housing and housing-related initiatives of all sorts are flourishing. The examples in this collection give an overview of the main types, the driving forces behind them and the factors which determine their success.

Some of the projects form part of a government plan, others are run by an association providing subsidised housing. In many cases, the two forces are combined. Action can be set in motion by legislation or as a result of the "combative" spirit of local inhabitants. Projects may have a snowball effect, such as the "self-build" initiatives, or may be the outcome of a chance meeting between individuals. Sometimes they are a response to a specific problem, such as that of battered women, or they revolve around a specific aim, such as vocational training occasionally but not always in building trades. In some cases, the implementation forum is cooperative. In others, special financing possibilities are developed. Yet others take the path of "gentle" urban renewal, seeking to upgrade housing without forcing inhabitants to move away or driving out community spirit. A better urban environment is often high on the list of priorities, with projects seeking to combine improved housing conditions with the best possible use of open spaces.

Housing is everyone's business, but it is first and foremost a matter for the people who live in it. The active involvement of local inhabitants in housing projects is in some cases spontaneous and in other favoured by strong local acceptance of the implementation framework chosen. This involvement hinges upon the existence of a combination of circumstances under which socially excluded groups, particularly young people, graduate to a sense of social responsibility. The way in which the project hangs together depends as much on the circumstances as on the commitment of its participants. It is not so much a question of a miracle cure as of combining a series of features which strengthen chances of success. convergence of interests is one, through an inventive partnership approach. The respect of autonomy is another: support, tailored to requirements and possibilities, rather than a directional approach. Resource people can play a key role. Information, both through the press and "educational" information for inhabitants, also has a contribution to make.

The dynamism generated by the participation of local people demonstrates the far-reaching impact which housing activities can have, cementing a sense of citizenship and social responsibility. Housing as part of an integrated socio-economic approach can in fact help defuse social conflict. The right to housing, approached from all its angles, consequently offers a potential means of renewing the social fabric.

Housing does not fall within the direct competences of the European Commission. The right to housing is not embodied in Community law. Nor does it appear in the European Charter of basic social rights. Nevertheless, housing is an important factor in social and economic integration. It is implicated in some actions which have been taken to offset the adverse effects of the opening of the Single Market. It is taken into account in the Community framework of actions to combat poverty, to aid the integration of migrants and the disabled, in the areas of economic revival of declining urban areas, and in actions in support of workers in declining steel and coal areas.

It is within this context - the struggle against social exclusion - that it is useful for the Commission to draw attention to the problems resulting from housing. Particularly since the problems have a knock-on effect in other areas. Traditional approaches, at either local or national level, have failed to provide adequate answers to the problems. It is not simply a question of building homes. People must be able to pay the rent asked. In many cases, this requires the creation of employment and consequently training. The human factor must also be taken into consideration, and services created. Integration is a process requiring the personal commitment of the individuals which it concerns; it is a process which must clear the hurdles represented by the multitude of handicaps among underprivileged groups. Resources and, more especially, innovative policies are the key to its success. To be effective, actions must identify aims, adapt action on a case-by-case basis, act in a multidimensional manner, respond to both social and economic requirements, promote the cooperation of the public and private sectors and exploit the dynamism generated by everyone pulling together.

From first comparisons at Community level, it is clear that the mechanism of marginalisation is largely brought about by the difficulty of acquiring and holding on to housing. It appears that the difficulties concentrate and accumulate in declining urban zones and in the least favoured areas. For the populations who live there in a precarious situation, housing initiatives play a pivotal role in overcoming marginalisation. For the Member States of the Community and for regional and local authorities, the right of access to housing must be a prime concern. For the Commission, the question of housing calls for some thought.

The aim of this series of project profiles is to help to identify, from the range of existing experiences, those aspects of actions in the field of housing which make a definite impact in the struggle against poverty and social exclusion.

ELISE Network

BOLOGNA

Italy

Young people who are both out of work and homeless stand a strong chance of falling into the ranks of the socially excluded. Tackling the problem at source, a group of young unemployed people in Bologna killed two birds with one stone through the creation of "Chi non occupa preoccupa", a self-build cooperative which has won the backing of the town council. Renovation work carried out by the cooperative in derelict public buildings is deducted from the rent due. An ingenious way of promoting social reintegration.

***Homeless young
unemployed kill
two birds
with
one stone***

"Chi non occupa preoccupa" (CNOP) or "non-occupants to the rescue" is the expressive name given to a self-build cooperative created in 1981 by a group of homeless young unemployed people in Bologna. The young people were faced with a seemingly ridiculous situation: they were unable to find accommodation, although the potential number of homes in the city well outstrips requirements! The insanitary nature of many buildings and property speculation are the two main culprits. Public buildings in the historical centre of the "Citta turrata" have been living empty for years, despite the fact that they form part of a redevelopment plan for rented accommodation. Market prices for rented accommodation were well out of the reach of the young people and in addition they were viewed as low priority for the allocation of public sector housing, coming after large families, families made homeless and the disabled. In practice, single people and "fringe" categories were excluded from the waiting list. The young people consequently became automatic victims of exclusion! After contacts with the national network of the "Unione Inquilini" (Tenants' Union), which advised and helped them, the young people created the CNOP. They suggested to the town council that a public funding institution be set up for the restoration of working-class housing, with part of the work carried out by the cooperative. The council was hesitant. To give it a push in the right direction, the CNOP began squatting in the buildings in question. The Council came round in 1982, allocating 50 homes for restoration and agreeing to cover 50 % of the cost. The remainder was to be met by the members of the cooperative, who set up a system whereby they deducted the pay due for their work from the rent due for the next ten years. After a training course, the work got underway. The young people buckled down to the finishing-

off jobs, with all the major work carried out by the council. This system helped save 40 % on the amount which it would have cost if put up for tender. Housing was allocated according to professional skills, the availability of work on the sites and the financial contribution of members. This positive link between job search and the right to housing, where social and economic value were combined, turned out to be an inspired move. Similar schemes have been launched in Florence, Pistoia, Padua and Rome. The various cooperatives currently have more than 30 members. They have similar initiatives elsewhere in the EEC. The CNOP was moreover mentioned by the EEC's Council of Ministers as one of the four best initiatives in this area.

Although this type of operation saves money, it brings financial complications in its wake. These could be eradicated by a proposed new law whereby town councils would have the power to expropriate housing left empty and in poor condition without reasonable cause. The public housing stock would be increased as a result. Two possible financing mechanisms are being considered: the allocation of non-earmarked remaining funds from the State balance to renovation projects and the creation of a public financial institution for housing, where the money belonging to small savers would be used to provide loans to local authorities at more favourable terms. These proposals have come up against the obstacles of property speculation and the high discount rates practised by the banks. The issue is a social and political one. The Community framework can be used as a sounding forum and can help lever action. One idea put forward is for a "European Tenant's Bureau" and an "EEC Housing Council" where the various partners would meet to discuss specific problems which cannot be eradicated by the Community's existing social programmes.

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BRISTOL

United-Kingdom

For unemployed young immigrants, it is often an uphill struggle to find decent housing. A handful of young people in Bristol have found the perfect answer: built it yourself. They created the Self Build Housing Association as the prop for their "Zengele" project and went on to obtain the necessary legal support and aid. The project has given them a roof over their heads and, for the majority, a job based on the experience gained on their own building site.

Self build, unlocking a brighter future

Bristol, in the south of England, does not suffer from the same difficulties as cities in the north of the country. Nevertheless, integration problems abound among certain minority groups, notably immigrants. Such was the case for a group of young black people aged between 22 and 33, the majority of whom were unemployed and poorly housed. In 1982 they decided to set up an association for built their own homes. They hoped that in addition the project would teach them skills in demand on the employment market. The initiative for the project came from the combined forces of two of them, a social worker and a youth leader. They rapidly set about recruiting ten partners, only two of whom had experience in the building industry. The initiative was christened the Self Build Housing Association and grew into a limited liability company. It is responsible for the "Zengele" project: a two-storey building with 12 flats. With financial support from the national Housing Corporation, the group bought land on the open market. The Bristol & West Building Society granted individual mortgages on the basis of the anticipated value of the development. Only the interest of these loans was due, enabling the group to cover current expenses.

The Building Society agreed to advance the money following the intervention of the local offices of the Department of Employment and the Department of Social Security. The two Departments agreed to consider the members of the group as job-seekers during the work and

to act as guarantors for the payment of the interest should one of the members of the group still be unemployed on completion of the project. This official support was won due to the financial coherence of the project and also to the fact that "self-build" reduces labour costs to almost zero. It consequently generates added value, in terms of the work carried out, in relation to the amount upon which the mortgages are calculated. Work began in 1984 with the help of a supervisor and consultant architects and lasted thirteen months. All the members of the group acquired somewhere to stay in the process and the work experience enabled eleven of them to find a full-time job. The value of the flats rose considerably and their occupants moved out to more spacious accommodation which they are now able to afford. The "Zengele" scheme has been a convincing success, particularly since its participants at

the outset had their doubts as to its outcome and to their own abilities. The idea has caught on like wildfire in Great Britain. In Birmingham, a group of a dozen unemployed Bengalis have launched a project along the same lines as "Zengele", with the help of a member of the Bristol group as advisor. The National Federation of Housing Associations has published detailed practical manuals on self build. For many underprivileged and minority groups, it is a dream solution both to their problem of housing and to their fringe status, with the initiative registering a clear social plus.

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BRUSSELS

Belgium

Thousands of large families live in slum conditions in Brussels. And yet a model project run by the Housing Fund of the "Ligue des Familles" and supported by the European Commission has demonstrated that positive action can be taken in this complex field. The 20 immigrant families who became home owners under the scheme have made spectacular progress: with a raised quality of life and better results at school.

Proper housing: the key to social integration

Many migrant families who have come to Belgium in search of a better life have had their hopes dashed by the saturation of the labour market and the difficulty in finding proper housing, aggravated recently by soaring prices for rented accommodation. In Brussels, 2.500 families are registered with the tenants' aid service of the "Ligue des Familles" Housing Fund. The League has for many years striven to improve the integration of immigrant families. It does this in a number of ways: through low-interest loans for property renovation, purchase of construction; attractive letting conditions for the most underprivileged families; and more recently, through a scheme combining property let, renovation and sale. Several hundred families have thus been able to find a home in Brussels with the League's help. On the basis of this activity, the European Commission joined with the regional authorities to grant the Housing Fund financial aid toward a "model project". The aim was to help 20 families, of modest income but not totally destitute and with at least three children, to buy their own home. In order to be granted a low-interest loan for property purchase, families have to put up 20 % of the cost of the operation. This represents a level Belgium of savings which low-income families cannot achieve while at the same time covering basic needs. Under the scheme, families were offered a loan from the Fund on a sliding scale, depending on the family situation. The monthly repayments are barely more than the cost of renting accommodation. The aid from the European Commission was used to guarantee the personal financial contribution required by law. The 20 beneficiary families were chosen after completion of a questionnaire by 60 pre-selected applicants. To ensure that the project truly reflected the degree of integration which could be achieved through housing, the spread of nationalities matched in Brussels. Selection criteria thus spanned new and more long-standing immigrants, political refugees and those who had opted for naturalisation. A quarter of the 20 families were living on

social security, thus breaking with the idea that house purchase is "only for the rich". Significant too was that family benefit represented 43 % of the total income of the household chosen. The project enjoyed the active participation of the beneficiary families (wives as well as husbands), and was given a group and inter-cultural slant by its five-family discussion sessions on different themes. These discussions provided an opportunity for the families to get to know one another and to acquaint themselves with the technical, financial, administrative and legal implications of the project. They were helped in this task by professionals, in the shape of a social worker, property expert and architect, among others. The very detailed report produced by the Housing Fund describes the various practical stages: visit to the property, opening of the loan application file, signature of the sale agreement, signature of the deeds. It was

not all plain sailing, with some families expressing a fear of intrusion of their privacy. The overall improvement in the individual family situation, however, after the move to the new home, provides ample proof of the scheme's success. There has been a clear general trend towards better results at school, as children have been able to have their own bedroom and benefit from a more rewarding family relationship and better physiological and psychological balance, due among other things to more privacy for their parents. There is a better atmosphere at meal times, more room for hobbies and for taking friends home. In a nutshell, the new home has brought back a sense of dignity. These spectacular results have borne out the European Commission's reasoning in granting aid to this model project, clearly showing that housing plays a central role in social integration and that positive action can be taken (perhaps on a larger scale in the future?) in what is a very complex and difficult area. The report produced by the Housing Fund contains a number of proposals on what can be done in Belgium in this respect.

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DENMARK

While old people may be dependent on health care and emergency services, there can be no justification for "parking" them in impersonal institutions. Their need for independence and their family attachments must be taken into consideration, without depriving them of the services which they need. A law adopted in Denmark seeks to do just that.

A law against "ghettos" for elderly

In thirty years' time, Denmark will have one million inhabitants aged over 65. The Danish Parliament has already prepared for this challenge with the adoption in 1987 of the "law on the living conditions of elderly and disabled people". It stipulates that accommodation built for this category of the population should respect the privacy and independence of their users, while being specially designed for them and particularly for their possible need of assistance. Elderly people should be able to lead as active, normal and familiar a life as possible, without having to go through too severe uprooting. At the same time, the economic cost of looking after the elderly is reduced under this system. Although the conditions which must be met by such housing are set in national law, it is up to town councils to create a stock of accommodation for elderly people in line with needs. The national provisions laid down by the law are relatively general.

It stipulates for example, that the interior must be designed in such a way to alleviate the possible difficulties of tenants (ramps, lifts, lighting...). Flats must be self-contained, although the law recommends that they be grouped together. Generally speaking, it is important that the elderly do not feel isolated and that they are consequently provided with areas where they can meet and go for walks. Each flat must contain a kitchen, bathroom and toilet. An average of 67 m² of gross area per floor is set, but very flexible rules make it possible to adapt housing to individual needs. Town councils are given a free hand as to

the location of the housing and to whether to build new accommodation or convert existing buildings. Their decisions should be taken following preliminary surveys at local level on the social aspects of a neighbourhood, the services and leisure facilities available and how safe the area is. The town councils are not alone in having the authority to build housing for the elderly: state-approved housing concerns, retirement funds and private institutions can also do so. However, town councils are alone in being able to decide the site of such housing. They moreover keep certain powers in the event of the transfer of the

management of the property to its owner. The law also provides for various financing mechanisms. The acquisition price can be paid by an indexed loan from the government-controlled building society (85 % of the value of the property), a municipal loan (13 %) and the tenants' guarantee payment (2 %). Outgoings are financed by

subsidies from the State (75 %) and from the boroughs (25 %). The term of these loans is very long (more than 20 years), making it possible to base rent on running costs and not on the income of the occupants. Some tenants moreover enjoy special terms. Around 1.500 homes are planned within this framework. This system would appear to be operating in a highly satisfactory manner, with housing schemes mushrooming, whether it be new buildings or the conversion of old ones, such as a converted mill where several generations live together in harmony.

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DRESDEN

Dresden and Hamburg, twinned cities, are partners in a project to renovate an old rundown area of Dresden. The project, which could transform the area, adheres to the "Nordic" tradition of consultation and grass-roots involvement. However, it will need all its strength to come to grips with the unprecedented challenge represented by German reunification and the uncertainties in its wake.

Germany

Housing and grass-roots democracy: the challenge of reunification

Aussere Neustadt, an old area of Dresden, has a stock of 8.000 homes, 40 % of which are lying empty due to their insalubrious nature. This is a common state of affairs in the ex-GDR, explained by the age of the buildings (many built before 1918) and the lack of restoration materials. For example, there is a shortage of roof tilers. The bureaucratic nature of the old regime did the rest. However, Aussere Neustadt is not without its strong points. The town has managed to preserve a certain balance and uniformity of style. There are no commuter estates or speculative sites, no massive main roads mowing through the town. Small businesses, integrated into the living environment, are the lifeblood of the local economy. The majority of buildings are free from harmful materials, such as asbestos, of which liberal use is made throughout Eastern Europe. The main material problem is therefore that of renovation and modernisation: bathrooms are a rarity and the heating systems, which use poor-quality coal, archaic. In December 1989, a local association of interested parties (inhabitants, ecologists groups,...) convinced the relevant departments of the Dresden and Hamburg town councils to conclude, within the framework of the twinning operation, an agreement to halt the decay of the neighbourhood. Western financial aid of 3 million DM was granted under this agreement. The Hamburg Planerkollektiv, an "alternative" architects'bureau, was appointed project leader. It helped to create an independent "Architekturbüro" in Dresden, drawing on the talents of professionals from the two cities and from Berlin. the programme refused to consider either demolition or eviction. It concentrates instead on the creation of workshops for the manufacture of building materials, the renovation of public baths and measures to save energy and prevent pollution. Heating is one "burning" issue. The inhabitants have been temporarily provided with a tank of oil. Central heating is planned for 1998. Under the training wing of the project, exchanges,

seminars and training courses in Hamburg, especially in government departments, are being organised with increasing frequency inhabitants participate in the project through "self-renovation": insulation, use of proper materials and "gentle" (i.e. manual) renovation techniques. West Germany is a goldmine of experience in this area. One of the resources shared by both parties is the "Nordic" tradition of grass-roots democracy and consultation. In the formerGDR, especially in Berlin, a grass-roots democratic movement ("Bürgerinitiative") emerged in the seventies.

Throughout Germany, the experience of the Netherlands -notably in Rotterdam - where housing restoration goes hand in hand with decentralisation at all levels, through the opening of local administrative offices, is held up as a reference. The promoters of the Aussere Neustadt project give serious consideration to the contributions and opinions of all interested parties: inhabitants, entrepreneurs, government

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officials. The project, despite its modest budget, is very much an exemplary test case in the new climate of political democracy and reunification. unprecedented problems lie ahead for the eastern regions of Germany, now integrated into the institutional and legal system of the West. In Dresden, much of the housing still belongs to the City or to housing cooperatives which were under the control of the old regime. A local commission has, since the fall of the Berlin Wall, taken unofficial decisions on management and the allocation of housing to people on the waiting list. The future is difficult to predict. Will a search be organised for the original owners? How can the situation of inhabitants who have moved into empty buildings, sometimes without paying any rent, be straightened out? What decision-making criteria should be applied regarding building, rents and service provision? Aussere Neustadt is at the crossroads of history, where many questions remain unanswered. Whatever the future, its inhabitants, through their grass-roots movement, will have a say in shaping it.

DUBLIN

Ireland

Bereavement, separation, fire and eviction can all lead to homelessness. A lack of information, help or money can mean that people stay that way. In Dublin, Focus Point seeks to respond to the different types of homelessness through an information and service network drawing on the participation of those it helps. This rather unique initiative is going from strength to strength.

Focus Point : Opening the door to self-esteem

The origins of the project date back to 1983, when social integration professionals met a group of homeless young people from Dublin who had no-one to contact. Two years of research were required to identify the problems faced by the homeless (not the least of which is loss of identity and self-esteem), the stages culminating in homelessness and the steps which can be taken to find the paths in the opposite direction. The team adopted a very pragmatic approach, particularly since many of its members had themselves been homeless at some point in their lives. Focus Point, the outcome of this voluntary work, began providing services in 1985. Helping the homeless to find, create and maintain a home is no easy matter. Although the commitment of those involved in the project was evident, no information and exchange structure existed in this field. As a consequence, the association developed services on a participatory basis. Applicants were asked to join an exchange network through which they participated in the elaboration of the programmes concerning them. Little by little, information services and "taking in hand" programmes were established, a meeting place created, a round-the-clock phone-in service and programmes offering training for social re-integration set up and temporary housing for young women organised. At the same time a "field team" began making contact with young people

living on the streets. Focus Point seeks to combine emergency assistance with support services, such as help with finding somewhere to stay and with the problem of social isolation which could lead to a "relapse". To prevent this, the association has developed alternative teaching methods and organises contact and activity groups where the homeless can recover their sense of identity. Focus Point has in addition set up a support structure for all vulnerable groups. Homeless people do not fit into one stereotype, but range right across the social spectrum. In 1988, the Focus Housing Association was created, with the aim of obtaining low-price subsidised housing for homeless people regardless of the reason for this homelessness. One current project will provide 96 residential units for 140 people in a converted convent. Three complementary principles are at the centre of the initiative's originality. First of all, social support goes beyond initial emergency aid. Secondly, people participate in an interactive network which favours social re-integration. Finally, different solutions to the problem of homelessness are based on the diversity of social backgrounds and personal situations. The combination of the three has ensured, for Focus Point, success and growth of its activities.

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GRONINGEN

The Netherlands

Rejecting the option of "bulldozer" renovation which drives away local people and drains life from a neighbourhood, a Dutch housing association made its tenants an offer they could not refuse: individualised renovation contracts. It won a long-term agreement with the government authorities - in what was then a favourable legal and financial context - for this long-haul project.

*For the residents,
renovation "à la carte"*

Little more than a decade ago, "renovating" an area meant waiting until it was in an advanced state of decay and lying half empty before, without consulting the remaining residents, starting major construction work. This produced often unattractive blocks of flats and an artificially recreated neighbourhood, which faced an uphill struggle to recover its community spirit. In Groningen in the North of the Netherlands, the housing association "Groningse Woningbouwvereniging Gruno" took a radically different approach in 1982 with its renovation project for the Kostverloren-Oud neighbourhood. A promotion body for low-cost housing, the "Stichting Stuurgroep Experimenten Volkshuisvesting" (SEV) gave its help with the preliminary research, the search for subsidies and the subsequent monitoring of the project. Its central principle was "klantgericht renoveren" of customised renovation, with work taking place bit by bit and respecting inhabitants' choices. The blueprint was for major renovation - 275 homes - but planned in a flexible and gradual manner over a period of four years, to avoid an exodus of residents due to the upheaval. Local people are involved in the project in two ways: collective consultation on the external renovation of buildings and individual choice of interior alterations. In the latter case, tenants are offered various renovation "packages", representing an investment of between 2.000 and 28.000 florins (850 to 11.900 Ecus). Rent is adjusted after the work to allow for the scale of the investment made. Rent levels remain the same for flats where no interior work is carried out. A "renovation contract" is signed by a tenant, who is able to choose when work should take, place, in order to fit it in with holidays

or the arrival of a new baby, for example. During the work, they are offered the choice of moving into temporary housing or staying in their flat. They can also opt for an empty flat, which they move into once the work is completed? They can even carry out alterations themselves and be paid for them! To ensure that disruption is kept to a minimum, interior alterations can be carried out in a maximum of six flats per month. The works manager even keeps on the same team, because they know the local people. The project could not be started in 1985 because of the fact that, since part of the neighbourhood was built before the war and part afterwards, two sets of regulations were applicable. The "softly-softly" approach requires the spread of the renovation work over a long time span. A long-term agreement was reached to ensure that the subsidy system will remain unchanged until the completion of the project. For the same purpose, identical financial terms have been set for tenants who decide to carry out alterations, regardless of the point at which these take

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place. In the future, however, government authorities might be reluctant to renew this type of agreement in light of changes in the law and the evolution of prices. Nevertheless, the results would appear to be worthwhile, for the rate at which people have been moving out of the neighbourhood has dropped as the project advances. The majority of inhabitants have opted to stay. Furthermore, a growing number of tenants are choosing the biggest renovation "package". At the very least, the financial cost of such a policy does not exceed that of "traditional" renovation. But the biggest gain, even if a figure cannot be put to it, is in social terms.

HOORN

North of the Netherlands, 100 km from Amsterdam

The Netherlands

The phenomenon of an ageing population created a challenge for housing projects: how to provide agreeable rented accommodation for old people which responds to their desire for independence, while meeting the need for companionship and support. The "De Boogerd" community in Hoorn has risen to the challenge.

Privacy in a community setting: growing old gracefully

"Vergrijzing" (greying) is the expressive term used in Dutch for the ageing of the population. While the ranks of old people are swelling, old age is not what is used to be. "Senior citizens" have become more active and more assertive. In 1981, the broadcasting of a television documentary on the experience of the German town of Bad Segelberg inspired a group of people in West-Friesland, to the north of Amsterdam. The basic principle which they have adopted is privacy in a collective setting. With the technical and practical support of the "Stichting Welzijn Ouderen West-Friesland" (a foundation for the well-being of old people), the group eventually created the "De Boogerd" community, inaugurated in April 1985. The project promoters found a site for their project in Hoorn, on land where the local council was planning to build an old people's home. The project got underway in 1982. Responsibility was assumed by the housing corporation "Landelijke Katholieke Bouwcorporatie voor Bejaarden" (LKBB). Fortified by ministerial support, the project was adopted as a pilot project, at the end of 1984, by a body seeking to promote low-cost housing the "Stichting Stuurgroep Experimenten Volkshuisvesting" (SEV). De Boogerd takes the form of 87 separate homes which can house 104

tenants. The development has been designed in such a way as to guarantee the independence which old people wish, while meeting their need for companionship and the occasional helping hand. The flats are allocated to people on a low income, dependent to varying degrees on the system of social assistance. They contain all that is required for independent living. However, tenants, in accordance with their needs or desires, have access to a large community area which has two meal areas (one catering to special dietary requirements), a launderette, a library/video library and a workshop. There are even guest rooms. Various cultural and sporting activities are organised. Since 1983, inhabitants have been involved in the management of the project, through a residents' association with four working groups. The working groups are responsible for the management of the community area, the upkeep of the gardens, public relations, the settling in of newcomers and the allocation of the flats, although the LKBB continues to act as lessor. The tradition in old neighbourhoods of helping one another out has been given a fresh lease of life in this newly built complex. De Boogerd is thus seen by many as the solution of the future in housing for old people.

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LIVERPOOL

United Kingdom

Who better than local people can assess the improvements that their housing and living environment need? This is the opinion of the Merseyside Improved House, a subsidised housing concern, which, in addition to providing homes, involves its tenants in various projects in and around Liverpool through a network of advice and services and through financial support.

***Residents have ideas:
give them a voice***

Economic recession swept the North of England at the beginning of the eighties. Unemployment of 20 %, extremely poor housing conditions, decaying inner city areas, the situation of the ethnic minorities and the social exclusion of young people proved an explosive cocktail, culminating in the Toxteth riots in Liverpool in 1981. Although the demands made at the time appeared to fall upon deaf ears in government circles, a number of local associations tried to implement a housing policy for those in need, whether they be single, elderly or immigrants. All interested parties have been closely involved in its implementation. The central task of the Merseyside Improved House (MIH), a housing concern and welfare association founded in 1928 and a member of the Housing Corporation, is to allocate modestly priced housing. The association currently owns 12,000 houses. The Tenants' Handbook gives clear information on the advantages offered to those renting MIH accommodation, such as the right to be consulted both individually and collectively before any work affecting their living environment is undertaken, and the obligations which must be respected by them, including that of not practicing "racial harassment". The MIH is now supported by a

network of services and contacts with local communities, the Community Projects Advisory Services (CPAS). The CPAS emerged in response to the conviction that often the best ideas for improving a neighbourhood come from those who live in it. The CPAS team places its technical knowledge at the disposal of anyone who wishes to take advantage of it, thus contributing to both urban renewal and a stronger social fabric. Support is thus given to community projects and housing cooperatives; For example, in Knowsley, elderly people launched a project to adapt housing to their special needs, and the Somalian population was given the help it needed to move nearer to the mosque. This help can take the form of free advice, budget preparation, feasibility studies, technical and architectural services or financial support. Services are only invoiced once the project is completed and are not charged at cost price. In addition to local subsidies, the MIH is currently government funded, while remaining a fully independent organisation. The combination of local population involvement with financial aid and technical assistance has shown itself a winning mix and is now being applied to projects for training and sports centres.

MIH

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LONDON

United Kingdom

London, like other major European cities, has pockets of extreme poverty. Underprivileged groups of all kinds live in a decaying urban environment. The European Commission has come to the aid of the London authorities and government with the launch, in the framework of its regional policy, of a pilot project for the renovation of large housing estates, economic redevelopment and vocational training for the unemployed.

A home and a job: renovation as a route to integration

Brixton Southwark, Deptford, Finsbury park, King's Cross, Central Hackney, City Fringe, Newham. Eight areas of London which have deteriorated into a state of neglect since the closure of the docks and of numerous businesses. Areas where "poverty" is a word full of meaning, with unemployment running between 11 % and 20 %. A high proportion of the population is of immigrant origin. Many Afro-Caribbeans and Bengalis are poorly qualified and speak English badly; work is consequently hard to come by. The areas are on the doorstep of the Docklands economic revival project and the rail terminal of the Channel Tunnel, but the jobs created by the two require high-level qualifications. It was plain to the London Authorities and Ministerial departments that the traditional aid programmes already operating in these neighbourhoods would not bring them back to life. They decided to set up an integrated action programme, tackling the problem from all angles. The programme recently won financial support on an experimental basis from the European Commission. The fourteen projects selected under the programme all concern poorly maintained large housing estates and council houses, often with a security problem. Some projects tackle urban redevelopment, for instance through the reconversion of empty areas in buildings (e.g. the garages) into workshops for small local businesses, training centres or centres providing services to local people. Empty sites are also given a facelift in an attempt to attract businesses and thus revive the local economy. Training programmes are offered, chiefly to the long-term unemployed, single parents and women wishing to start work for the first time of return to work. They are designed to meet the

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specific needs of the local people, for example incorporating language classes, and those of local employers. The programmes have opted for "open" teaching methods, more accessible to their target groups. They encourage participants to learn by themselves, through a combination of audio-visual and printed material. This system has led to the emergence of small mutual help training groups. Mobile training units are planned, which will move around from one estate to the next and at the same time distribute information on job opportunities. Also on the cards is an Arts Technical Centre and a computer-assisted graphics unit in King's Cross. The project's originality and the key to its success lie in the interaction between inhabitants and local businesses, under a plan to revive the local economy and brighten up large housing estates. There is to be annual assessment of the number of people participating in training courses and their results, of what is achieved by the workshops or services created in the

reconverted premises and of the percentage of unemployed people who find a job. The London programme shares with a project in Marseilles the honour of being the first beneficiary of European Regional Development Fund aid outside its usual action scope. An application has been submitted to the ERDF for 50 % of the total 10.2 million Ecus required by the programme. The European Social Fund has been asked to put up 1.26 million Ecus for the first two years. The programme also aims to develop inter-regional cooperation and inter-city experience exchange. An assessment committee will examine the possibility of launching similar projects elsewhere in the Community.

LOUVAIN

Belgium

Louvain may be a centre of university training, but it also has its fair share of underprivileged groups, for the most part, poorly qualified young unemployed people and people living on social benefit. Decent housing is by no means enjoyed by all. "Wonen en Werken" is a "softly-softly" renovation scheme which upgrades working-class housing, while at the same time providing young people with flexible training useful on the employment market.

A home and a job: renovation as a route to integration

Rented accommodation is expensive in Louvain, the university town to the north of Brussels in the Flemish Brabant province. Although the average qualification level in the town is high, Louvain has worrying numbers of poorly qualified young people and of social security beneficiaries, often women or immigrants, who fill the ranks of the structural unemployed. If, in addition, elderly people are taken into account, there is a considerable proportion of the population who cannot take for granted a roof over their heads and are thus in a socially vulnerable position. These fringe categories are moreover growing. Earlier urban renewal programmes in Flanders have been brought to a halt by financial difficulties. The housing covered by the programmes, mostly owned by housing associations or Public Social Aid Centres (CPAS), has been left empty and allowed to run down. The failures of "traditional" renovation methods led to a search for more flexible alternatives, which could be integrated into the existing community fabric. Under the pilot project "De Boot", for example, unemployed young people renovated a barge and turned it into a centre for young people. The project provided the inspiration for using renovation as a springboard to training and employment. The partners in the scheme - a community centre, a committee of unemployed people, an educational centre and a vocational training centre - set up the non-profit-making association "Wonen en Werken" (A Home and a Job) at the end of 1988. Under the scheme, two houses were chosen in the Valkerijgang street. The situation was perfect: rent levels in the area were low, the occupants wanted to continue living there, but the buildings were slums, owned by a CPAS, the buildings were bought by the Heuvelhof housing association. "Wonen and

Werken" negotiated an agreement with it for fixed rent during the first three years, followed by revaluation in line with the income of the tenants. Ten young unemployed people on a training course were put to work in these two buildings, along with five social security beneficiaries under the European Commission's Poverty 2 Programme. The CPAS is a participant in the programme and is supported by the European Social Fund. "Wonen en Werken" has furthermore been recognised by the Employment Office as a vocational training centre. The young people, who are paid 40 BF per hour (around one Ecu) on top of their benefit, work for people from their own social background, whose needs are perceptible to them; this is one of the motivating factors. The work is chiefly practical, backed up by theoretical training tailored to requirements. It consists of the more minor tasks: repairs and interior work. Major works are carried out by the contractor. Training is both technical and social, respecting the "integrated approach" principle with permeates the entire project. It is modular and adapted to each individual within small groups. It takes place in two phases: 8 weeks of basic training and 24 weeks of specialised training either in building (on a semi-professional basis) or in woodworking. A second project of the same type has already been completed in Glasblazerijstraat. Two-thirds of the participants in the two projects have found work. Alternatives such as a mobile car-wash, are being devised for the remaining third. "Wonen en Werken" has thus demonstrated that the "softly-softly" renovation of housing for underprivileged groups can be the key to professional integration for "socially excluded" young people.

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LUXEMBOURG

From the starting point of a refuge for battered women, the CFFM association has built up a range of help services for underprivileged and especially one-parent families. It combines housing families with help in finding employment, training and various support services. Needy families are given the possibility of buying their own home, taking advantage of government aid. This can often be the best solution in Luxembourg, where rent levels are excessively high.

No room for single mother

Despite its small population (377.000 inhabitants) and its reputation as a lucrative financial centre, the Grand Duchy of Luxembourg does not provide a high standard of living for all of its citizens. Exorbitantly high rent levels in Luxembourg City mean that housing is a luxury for the less well off. For single mothers, in particular, housing is one of the major hurdles to be cleared on the path to a decent standard of living. It rates high alongside the search for employment, child care and psychological problems. The situation is often further compounded by the country's multilingual status. Add to this low income and prejudice, and single mothers often find the door to housing slammed in their faces. Social isolation is only a step away. The starting point for the initiative came in 1980, with the creation by a non-profit-making association of the first hostel for battered women. Housing rented or bought either by the association or by the State was allocated to women for one year, to give them time to find a permanent solution. Between 1980 and 1989, the association helped 338 battered women with 469 children, a high figure for the size of the country. association expanded the scope of its activity with the opening of information offices, a Meeting Centre for women (the "Kopplabunz") and the Training Centre for Women, Families and One-Parent Families (CFFM), which gave the association its current name. The Training Centre came under the umbrella of the European Commission's Poverty 2 Programme. The work of the CFFM is multidimensional, for versatility is seen as offering the best chance of success. In the three years of its existence, it has provided services to 500 women and helped them gradually to stand on their own feet. Income levels are taken into account for the centre's fee-paying services and women are occasionally paid for the work which they carry out there. Commercial activities are planned. At the end of 1989, the CFFM set

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itself the objectives of expanding the information points, opening workshops on day-to-day living and housing renovation, setting up a child care service (creches are overflowing and baby-sitting is costly), creating a Leisure-Holiday group and a psychological aid service and developing public relations, notably through conferences at the "Kopplabunz". An indication of the scale of the problem is given by the fact that the Housing Fund, a national commission in which the CFFM was a member,

has stopped meeting due to a lack of moderately priced accommodation for rent. However, the CFFM has not turned away women seeking help and has kept up its contacts and search for suitable accommodation. It also makes good use of the government aid on offer: purchase or renovation premium, guarantee of initial capital and interest repayments, monthly

housing allowance. Thus, for example, out of a group of 42 women, 11 finally decided to buy their own home, which makes more sense in the long run than paying rent. The vocational training service is still in operation and has expanded with the support of the National Education Ministry and the sponsorship of the European Commission's bureau for the Employment and Equality of Women. Ministry support has also been won for the child care services, without which single mothers cannot take part in a training course. The achievements of the project - which is to continue and expand - owe much to regular and careful assessment. Those responsible for the project have moreover opted for an outside assessor. As a result, the emphasis of activities has been corrected where necessary, leading for example to the development of individualised help. The CCFM is making contact with more and more people throughout Luxembourg and the association is seeking to contribute to the creation of a European network of single parent associations.

MADRID

Spain

Madrid is a splintered city, resembling one vast building site. 600.000 homes require restoration. The city's history, social mix and urban development policy make it a special case, sensitive from a political and social perspective. An overview of the situation is therefore justified, even if it has to be brief.

From slums to homes: from inhabitants to citizens

It was at the end of the sixties when Spain was still under dictatorship that the inhabitants of Madrid joined forces in the "vecinos" movement to launch a large-scale redevelopment operation in 30 shanty town neighbourhoods. Invitations to tender, awards, price setting, building, provision of basic infrastructure: the committees of inhabitants did it all, helped by skilled tradesmen from working-class backgrounds. It was a genuine mass movement, fuelled by the enthusiasm of a population chiefly of rural or immigrant origin. The process lost momentum under the impact of economic crisis, the administrative shortfalls of that period and less attractive financial terms. Speculation made its entrance. Rather ironically, difficulties reached a peak during the first years of the democratic regime. The scale of the programme created a need for a management effort which the movement was unable to provide. It also suffered from its internal weakness and rather chaotic spontaneity.

The neighbourhoods in question are not uniform, although they all have tower blocks and considerable amounts of waste ground. Town planners and architects, favouring the cohesion of the urban environment, clashed head on with the committees, defending the achievements and the spirit of their movement. The situation is all the more explosive because the areas are no longer on the socio-economic climate, with high youth unemployment, has led to gradual deterioration of living conditions. Much of the housing has degenerated into slums. This initiative, which is perhaps unique in the world (and will not be repeated, stress the authorities), at least has the merit of demonstrating the decisive force which can be wielded by local people in the housing arena. It can be tapped both for the concrete purpose of building or renovating housing and to give inhabitants a sense of responsibility and citizenship. Since this movement, Madrid has become home to a wealth of programmes, run for the most part by housing associations appointed to do so by government authorities. Examples include the Instituto de Vivienda Madrileña (IVIMA) and

the Empresa Municipal de la Vivienda (EMV). The involvement of residents has been variable. The city council has taken over responsibility of works to be carried out in the period 1984-91 as a continuation of the redevelopment programme described above; 140.000 inhabitants will be affected by these. Under the supervision of the Autonomous Government of Madrid, the IVIMA has had responsibility since 1988 for the management of a four-year plan consisting of several projects for 16.000 homes in all. In the framework of general town planning, the programme for "decayed urban areas" -nineteen of them - will replace buildings deemed to be "beyond redemption", many of which are actually just huts. The programme runs parallel to redevelopment of the road network, a facelift for empty plots and the re-introduction of business. A subsidised housing project helps re-house families and provides loans under the law on protected rent levels. Most of the buildings will have to be expropriated. The cooperation of

neighbourhood groups has been won in the case of four of them. An "integrated social action programme" is on the cards for shanty town areas and more especially for the gipsy population. Under the programme, self-contained housing and temporary housing will be provided, along with educational and health back up. Finally, "Plan 18.000", running from 1990 to 1992 will attempt to improve access to home ownership for families with a modest income, through a system of family subsidies and mortgages under a special legal system separating the ownership from the ground (which belongs to the city council) from that of the house. Applicants must get involved in the project by participating in a cooperative or a property promotion company. All this activity is in response to the crucial problem of how to rehouse families living on a modest income. Whatever the method chosen, action must tackle the social and economic dimensions of the problem and be organised around the central issue of housing, while fully cashing in on the involvement potential of the inhabitants themselves.

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MARSEILLE

France

Marseille offers the perfect example of the socio-economic imbalances inherent in a large built-up area, with 59.000 council houses concentrated in a handful of deprived neighbourhoods. This is the backdrop against which a European Commission pilot project was grafted onto the town planning and development programme run by the City for a number of years now. The "Trois Cités" project combines a facelift for the houses and for open areas with training and employment for young people.

Housing: working towards a compassionate city

Since the granting of independence in Algeria, Marseille has experienced a heavy population influx. Over the same period, economic problems have arisen, with the moving away of port activities. Housing conditions deteriorated spectacularly in large council housing estates as a consequence. The situation prompted the borough to set up a wide-ranging town planning and development programme. It applied for regional and governmental aid, before seeking a contribution from the European Regional Development Fund (ERDF). In this first decision of its kind, a contribution to two urban pilot projects devised by the European Commission for London and Marseille was approved. The projects seek to revitalise big housing estates providing rented accommodation and to generate economic activities to the benefit of the local population, notably immigrant, within them. The main implementation arena for this experimental programme consists in Marseille of three housing developments on the outskirts of the city. La Bricarde, La Castellane and le Plan d'Aou are three council housing estates (2930 homes) isolated from one another and from neighbouring areas, in a district dotted with industrial wasteland and the dying remnants of old villages. The decay of the housing, the economically vulnerable nature of families living there, the ethnic diversity and the average age (around 50 % under 20) make a disturbing mix. A "neighbourhood project" set in motion by the City in 1989 and programmed to run until 1993 is part of the effort to create a "compassionate city". Initial demolition work sought to reduce the isolation of the three estates from a town planning viewpoint. Steps are then taken to make best possible use of open spaces, not in accordance with traditional "functional" criteria, but as places where people can meet one another and as activity areas for young people. At the same time, "social" management of these areas is being introduced, with the participation of the inhabitants. The third stage consists, in

the framework of work to renovate the housing function : reception, child care facilities, offices for social services, youth club, premises for associations... The building sites resulting from this process are a source of training and employment. young people are taken on by contractors responsible. "Training sites" have been created offering employment on a rotabasis for local young people. They are responsible for carrying out low skilled work, under the supervision of the "Régie de Quartier" (Neighbourhood Board). Training modules are also available in lorries cum-workshops. It has, however, proved difficult to encourage companies to participate from the outset in training and educational activities on housing-related issues. Anticipation is in fact one of the success of the project. A contribution of 9.45 million Ecus, or almost half of the total cost, has been requested from the European Community for the project as a whole. A small portion (0.8 %) of this

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amount, earmarked in the main for an out-of-school training programme, would come from the European Social Fund. The remainder would be received from the ERDF. Since the latter does not grant loans, a request for 4.4 million Ecus would remain. The European Commission has offered to grant 3.6 million. Negotiations are also underway for a programme covering two old city centre areas. Le Panier and Belsunce. The mainstay of this programme is the project "Cité de la Musique" which aims to transform a rundown neighbourhood into a centre of urban activity with renovated housing as part of the bargain. The integrated nature of the "Trois Cités" project reflects the need for an all-round response complex situation existing on large housing estates. Lasting improvement of housing conditions is only possible if "concrete" measures are teamed with action in areas such as the employment of young people and the use made by the community of outside areas.

MÜNSTER

Germany

From a run-down neighbourhood which had become a ghetto for underprivileged groups, Alter Schützenhof has been transformed into a one of the most pleasant residential areas in Münster. It has moreover done so while retaining the original population! The Münster municipal council has given a convincing demonstration that large-scale redevelopment can also attend to the "little" things that make all the difference.

Redevelopment and housing: attention to detail

Münster is a large city in Westphalia with more than 270.000 inhabitants. It is a university town for 50.000 students. In 1978, the municipal council launched an extensive programme to upgrade the city's housing stock. In 1980, the district of Alter Schützenhof was identified as one of the three main areas requiring renovation. It provided the setting for a national town-planning pilot project covering the entire neighbourhood. A working group with considerable authority brought together representatives of the relevant municipal departments and of the "Deutsches Heim" a subsidised housing association. The press was to play a major role in promoting the project. Alter Schützenhof is a working-class neighbourhood dating back to the twenties, 60 % of which was re-built immediately after the war, but with limited resources. Over the years, young German families moved out of the neighbourhood with its narrow streets and houses, leaving the cheap accommodation to less well off groups, such as old people, large Turkish immigrant families, one-parent families and, more recently, students. Before the renovation scheme, Alter Schützenhof consisted of 1.654 houses for 3.900 inhabitants. It had become a run-down ghetto, littered with waste ground. It furthermore suffered from severe traffic congestion. While renovation on a large scale was therefore required, the project promoters were anxious to avoid irrational redevelopment. The underlying principle was that the neighbourhood should continue to be a residential area. It was necessary to avoid doing anything which could force people to move out and to find ways to encourage the existing population, until then very volatile, to stay. This

was to be achieved by making day-to-day life in the area more agreeable, through combining the restoration and gradual modernisation of housing with the improvement of the surrounding environment. The private sector was invited to participate in the initiative to achieve this aim. In order to reduce traffic in the neighbourhood and enable children to play in the street with as little danger as possible, a number of streets were converted into cul-de-sacs. The loss of parking area is to be compensated by an underground car park. In an attempt to stimulate leisure activities, empty areas have been turned into playgrounds, meeting areas for elderly people or individual allotments. Several new houses have been built for elderly people and large families. Businesses have been granted financial aid to do up their premises, thus making their contribution to a more attractive urban environment. As a matter of priority from the outset, the municipal council worked to involve and inform local people. It pushed information sheets through letterboxes, screened videos and every three months brought out a large colourful public notice for discussion groups on different themes. However, although this information campaign raised awareness of the scheme among the local population and led to initiatives such as the joint buying of tubs for plants, very few people participated in the working groups. In a poll on the matter, many replied that they had read the prospectus and agreed with it, so there was no point to the meetings. People are now proud to live in Alter Schützenhof and its success has led to similar schemes being introduced in two other areas, Hansaviertel and Kreuzviertel.

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Oporto

Portugal

In the old working-class areas of Oporto, poverty causes premature ageing. The multiple social handicaps from which the areas suffer cannot be solved by chance. Social renovation demands coordinated action at all levels of intervention. A model action in the process of being launched seeks to combine rehousing with a series of reintegration initiatives.

*A common feature is
poverty.
The solution is
through housing.*

Perched on the bank of the river Douro, the medieval Sao Nicolau neighbourhood of Oporto earned a living for many years from the activities of the river port. Higher up on the hillside, the Sé neighbourhood was the traditional home of small businesses and craftsmen. Industrialisation brought a flood of workers into these two areas, who packed into housing which was already run-down and is now overcrowded as well. The heterogenous population includes a high proportion of elderly and young people, covering the entire spectrum of social handicaps. They have one common feature: poverty. Recreational and cultural associations have been struggling against the ghetto image haunting the two neighbourhoods for years. Some of them organised activities under the banner of the European Community's Poverty 2 Programme, culminating in the creation of services for local people. The "Sé-Barredo historical area" project, which is a "model action" under the Poverty 3 programme, has helped to speed the pace of improvement. The project seeks to coordinate the efforts of government authorities, institutions and local authorities, teaming them up for a number of specific operations. One such operation is devoted to housing renovation and ties in rehousing with the social economic and cultural dimensions of the project. The aim is to avoid a "dissection" of the social fabric, which would lead to the housing question being dealt with in isolation and from an external standpoint. The project seeks, on the contrary, to raise the potential of the locality, by drawing local people into the debate and into the scheme to promote integration through housing. The scheme is aimed primarily at all the traditional victims of social exclusion, but is also of interest to property owners, through aspects relating to the more systematic organisation of relocation assistance. Among the

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various partners on the project's Steering Committee, the Oporto town council has responsibility for the restoration of rented accommodation. The council, which manages 13.000 subsidised houses in a very costly manner, negotiated a draft agreement with the General Northern Region Anti-Poverty Board. The latter agreed to earmark money for the scheme in return for giving the allocation of housing by the town council and the Board for the Urban Renewal of Ribeira-Barredo (CRUARB) to underprivileged families (around thirty in the initial stage). A clear political vision was emerging, embracing consultation and participation. It was set to produce genuine solutions following the failure of purely technical measures and the indiscriminate marketing of property resulting from the short-sighted "autarkic administration" that can be read in the documents of the Municipal Chamber which present the project. Several teams divided between them the field of action: reception policy, health, housing, socio-cultural revival (information and participation), child care (especially that of abused children), young people and vocational training, the elderly, including the "prematurely old". A Social Security Foundation is in the pipeline. It will enjoy the participation of the government as a legal bulwark for the project. Evaluation will be carried out by a part-time researcher, and will commence with a review of the action already taken to help elderly people under Poverty 2. This review is scheduled for publication. Beyond Oporto, the establishment of a network of contacts and cooperation at regional, national and international level is an integral part of the project. The results of the project, which seeks to fill the gaps left by institutional procedures in order to "change the reciprocal attitudes of institutions and the socially excluded", will make interesting reading.

PARIS

France

They are 80.000 applications on the housing waiting list in Paris, but only 5.000 homes are built each year in both the public and private sectors. Underprivileged groups cannot afford the rent levels on the open market. "Logement pour tous" (Housing for All) has come to the rescue, opening a chain of lodging houses for people in difficulty. This new response to the housing problem is only part of a range of activities run by "Logement pour tous", creating the best out of as versatile a partnership as possible in order to achieve social solidarity.

Housing for all: everyone's business

Not enough is said about the housing conditions of underprivileged groups in Paris and its suburbs. Families are cramped into two rooms, or even cellars, without heating and often lacking all basic necessities. A glance at the professional, medical and educational consequences of such situation is all the proof that is needed that housing is a basic right. The only way the vicious circle can be broken is by providing underprivileged groups with a multidimensional response, drawing on a range of resources and types of support. This is the conviction held by the initiative "Logement pour tous" (Housing for All), which renovates and builds housing in the Paris region. The search for financial solutions goes hand in hand with social support for families. Housing is built into the community fabric and is connected with the network of local associations. Tenants are involved in the management, and management policy is careful to respect individuals and their autonomy. A mixed resource input and careful management of outgoings makes it possible to operate reduced rent levels. "Logement pour tous", created in 1984, has already opened its door to hundreds of families. It is a non-profit-making association, which three years after starting from scratch, was managing property stock worth 100 million FF. Both a business and a project pursuing social aims, "Logement pour tous" placed its faith in the synergy created by the complementary nature of individuals' know-how and in the impetus created by their enthusiasm. It is organised in a very flexible manner, with a small, highly motivated multidisciplinary team, which holds the responsibilities, surrounded by a vast network of individuals providing various services (legal experts, architects, property experts, sociologists). The association pulls all the threads together and can all upon additional resources from the private sector for the attainment of its social goals. LOGOTELS offer rooms, flatlets, and flats

for short-term accommodation purposes. Lodging houses in fact play an important social role through the response which they offer to urban mobility, but in Paris they tend to be musty, expensive and a dying breed. LOGOTELS are open to people urgently requiring a roof over their heads. The LOGOTEL chain manages housing which was built or renovated by "Logement pour tous". It has 600 homes in 1989 and is aiming at 1.200 for 1990. LOGOTEL receives European Commission support.

The project has its own estate agent's office "SARL Immobilier social", which prospects and bargains for land and property. It also offers its services to associations, cooperatives and mutual help organisations. "Accueil-Promotion-Insertion" (API) is responsible for the "social designing" of the property, provides support for individuals and attempts to stimulate inter-help activities. "Micro-lieux de vie - habitat"

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seeks to "exploit differences to create harmony" in neighbourhoods where different cultures, ethnic groups, generations and social categories meet. The "Fonds de Solidarité-Logement" (Housing Solidarity Fund) managed by the "Fondation de France" and sponsored by Abbot Pierre, collects money from individuals, who enjoy tax exemption for their contribution, and organises a donation service ranging from legacies in kind to the provision of services, loan of equipment, communication campaigns or a cost reduction for the use of certain products. Loans without guarantee of repayment are given to individuals in difficulty. The partnership cast is completed by the cooperative "HLM Habitat et Solidarité", which attempts to open up access to home ownership. The combination of resources and the continual search for a varied line-up of partners are the specific features of this initiative. The variety of the resources which it deploys also serve to highlight the complexities of the problem of housing for underprivileged groups.

PERAMA

Greece

Perama, a rundown suburb of Athens, used to witness the full spectrum of social handicaps, from isolation to crippling unemployment, catastrophic pollution and shanty town housing. This did not stop it from grasping the nettle: the housing has been legalised and the suburb has been swept by a tidal wave of initiatives on housing and infrastructure, one of the factors in successful social integration. Local people have thrown their full weight behind these initiatives, which combine the legislation process with public sector support.

Shanty towns and pollution can't kill initiative

On the western outskirts of Athens, Perama is a suburb with 35.000 inhabitants. It extends from the sea front to an altitude of 265 metres. The suburb is divided into three distinct housing developments and is separated from the city by the harbour, the huge Schisto rubbish dump and a storage area for tanks of oil and chemicals. The first inhabitants, skilled workers drawn by the ship building industry came from the islands in 1924. They were soon to be joined by immigrants from Asia Minor, swept along by migratory trends. The population experienced sustained growth in the 50s, reflected in the mushrooming of illegally built housing. Much of this takes the form of shanty towns, due to a lack of infrastructure and to the insalubrious nature of nearby plots. Some 1.500 families are homeless or not properly housed. Recession in the traditional industries, the insecure nature of employment and a lack of training have combined to produce phenomenal levels of unemployment, the highest in Greece, of between 20 % and 60 % depending on the fluctuating demand for labour in the ship repair yards. Very few women work and income levels are very low. A survey of the situation whipped the local authorities into action and marked the first step in the process to breathe fresh life into Perama. In 1983; the Ministry of Environment drew up an amenities plan as part of an urban renewal scheme. Local development research (1987) and a number of isolated initiatives followed. Popular pressure accelerated the process. The local newspaper, as well as the national media and television, were vociferous supporters. The Church signed over part of the land which it owned to local people as a partial solution to the housing problem. Title deeds were granted to legalise

the home ownership of those living on the land. Several areas were integrated into the town development plan and, in 1989, the Regional Council approved a redevelopment plan put forward by the Housing Ministry. The legalising of the housing only solved part of the problem. The shanty towns lacked basic infrastructure: water, sewerage systems, electricity, roads, communications. The inhabitants set up associations, and community councils were founded on the initiative of the housing Ministry. They began to take an increasingly active role in creating basic amenities, such as social, commercial, sports and recreational facilities. Mobile medical assistance teams, child care services, school remedial classes and training courses have been organised. It has been suggested that the land cleared of the tanks and yards can be used for residential

purposes. An effort is also being made to modernise the shipyards in order to improve general living standards. An economist from the national social research centre is responsible for assessing the impact of the project. The local partners are eager to ensure its independence. While the process is a long one, mentalities have already changed. Perama hopes that its rather tarnished image will be replaced by a more positive one... In January 1990, the project (which tackles, among other things, the problem of declining ship-building and the homeless) was granted the status of "model action" under the European Commission's Poverty 3 programme. The promoters of the various Greek projects under Poverty 3 have decided to hold regular meetings, in particular to overcome a difficulty: that of sustaining effective partnerships.

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ROME

Italy

With legal rent levels ignored, property speculation rife, 100.000 homes empty and 3.500 people homeless, it is hardly surprising that the idea of "self-renovation" has been a runaway success in Rome. The cooperative "Vivere 2000" sets people to work in order to give them a home in once-derelict public buildings, under an agreement with the City. The scheme at the same time contributes to healthier management of the housing stock.

With the homeless, a city centre gains a new lease of life

Even when they marry, many young people in Rome continue to live with their parents, a fact reflecting the extent of the housing crisis in the "Eternal City". The statistics reveal 3.500 homeless people in Rome, but 100.000 flats and houses stand empty! Too many owners, rather than letting their property, prefer to speculate with a view to selling it, for by law it is very difficult to evict a tenant. Of the property which is rented, a mere 27.5 % of leases respect the "equo canone" law, which sets rent levels. The pockets of the less well-off do not stretch to the rents on the private market. Some of them, such as single people, are moreover refused access to public sector housing, with the priority going to other groups. Against this backdrop, it is easy to understand why "self-renovation" initiatives have been such a success in Italy as a way of obtaining the right to somewhere to stay. The idea originally came from Amsterdam, where the "krackers" movement occupied, with a view to renovating, buildings in the centre of the city, thus putting forward an alternative to the policy development on the outskirts of the city. Similar experiments have taken place in West Germany. The idea caught on in Italy in Bologna, where a scheme has been run since 1981 by the "Chi non occupa preoccupa" cooperative and the "Unione Inquilini" (Tenant's Union). The latter is a partner in another initiative in Rome with the cooperative "Vivere 2000". Several projects were launched recently in the historic centre of the city. "Vivere 2000" is open to any homeless person who does not have access to subsidised public housing, provided that certain income conditions are met. Members must participate in renovation work in accordance with their skills and following minimum training. This work tends to be light tasks, therefore accessible to most. If a specialist is required, an external tradesman is called in. The refurbishment of water or gas

fitments naturally has to be done by a professional. Each team is also headed by a professional. The buildings chosen - which have been left empty by government authorities - must meet minimum safety conditions. The age and health of the members are taken into account in allocating tasks, in order to enable access to the housing for as many people as possible. "Vivere 2000" is managed in a very democratic way, with decisions on all projects taken in plenary session. Under a bilateral agreement with the City, the cooperative undertakes to finish any work begun. It manages the work under the supervision of the city council, using regional funds earmarked for the subsidised housing sector, along with its own funds and those of certain banks. The City is responsible for the more major strengthening and rebuilding work and outside improvements. This system,

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allowance made for the "free" work by those living in the buildings, leads to a saving of 40 % on final costs. The money saved is used to extend the programme. The activities of "Vivere 2000" include conferences and the tabling of proposals for changes in the law. It has decided gradually to occupy all derelict public buildings, including places of worship. The cooperative further intends to urge government services to adopt a healthier management policy for publicly owned housing stock. It will seek to stop the flood of people moving out of the historic centre of the city by breathing fresh life into the old neighbourhoods. However, the homeless are not alone in wishing to revive the centre of the city; it is also one of the aims of the property speculators, although they take a slightly different approach to the problem... This is why "Vivere 2000" is seeking, along with other cooperatives, to create a network representing the movement at national level and to give a European dimension to "self-renovation" and self-build initiatives".

SAAR (BOUS AND SAARBRÜCKEN)

Germany

Living in cob houses today in Germany is possible ... The material is not only ecological, economical and practical but makes building one's own home much easier! Future tenants, unemployed people or beneficiaries of State aid from groups hard hit by the industrial decline of the Saar, have found work on the project "Neues Wohnen Saar"; with large-scale aid from regional authorities.

Hands to the dough: cob houses

The Saar: a region deeply affected by the structural crisis of the steel and coal industry. For thousands of unemployed people not able to keep up with their rent, the loss of housing has led to precarious day-to-day living from the most basic point of view. And the children of these families also find themselves doomed to marginality. Meanwhile, State aid for social housing organisations in West Germany has been decreasing, resulting in exorbitant rents... "Neues Wohnen Saar" (NWS) is an alternative housing project for 20 to 25 families set up by the Landes Arbeitsgemeinschaft (LAG), a regional body for the management of moderate-rent housing. Based on the principle of training-employment, this project has an original twist to it : the use of cob (clay and straw) as a building material in the technique of half-timbering. The material is inexpensive (savings of 40 %), abundant (it's a local resource), practical (fire-resistant, etc.) and advantageous from an ecological and technical point of view (clean production, little waste). Its use requires little skilled knowledge; outside firms need not be used, except for temporary jobs with particular technical requirements. Begun in April 1989, a complex of 13 dwellings is nearing completion in the town of Bous (Am Rotenberg district). In another town, Saarbrücken (Am Heubügel district), a building site of 14 dwellings has been in progress since

NWS

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August 1989. Each complex, pleasantly built in the form of a village, has a central area and a community building for services, leisure activities and schooling help. The supervisor of the work is the Landesentwicklungsgesellschaft (LEG), a regional development company. Manpower is provided by the future tenants, who will later contribute to reimbursing mortgage loans and regional loans covering supplies. Some of them are members of the cooperatives - an old democratic tradition in Germany - created for the management for housing. The participants are paid according to the going rate, but a certain number of voluntary hours are needed to keep costs down. The region has played an important role in allowing the project to comply with the conditions (maximum costs, etc.) of social housing. The municipality of Bous, for its part, has made land available to the promoters free of charge. In Saarbrücken, this was not so simple. The land belonged to a steel company. It is noteworthy that despite the support of the European Fund to NWS work was delayed for two years, because of the refusal of the banks to recognise the cooperative as supervisor of the work. Training, however, went ahead. For the builder-tenants who are finally in their own homes, there is much enthusiasm. Some say that they could no longer live in "concrete silos" as they did before.

SAINT-ETIENNE

France

A neighbourhood social worker and the head of a property company join forces in Saint-Etienne. Under their impetus, a half-empty, run-down housing estate in the suburbs becomes a national example of successful redevelopment. In the process, local young people graduate from brick-throwing to bricklaying and move into the frontline of the drive for a better social climate.

From brick-throwing to bricklaying

The Dame Blanche is a district in the suburbs of Saint-Etienne in the Loire department. The housing development there dates back to the fifties and at the beginning of the eighties was one-third empty. The social picture was bleak, with tension running high between French residents and young immigrants, who specialised in vandalism. At the end of 1983 the local council held a meeting with LOGIREL, the owner of the estate. Two agreements were signed: one, between LOGIREL and the State, for the provision of aid to families living on the estate, the other between the town council and GREPA-Habitat, a research consultancy appointed to monitor the operation. LOGIREL undertook to fill the empty accommodation and to adopt a management policy with a more social slant. A working group was formed among the partners in the operation, which include the neighbourhood Social Centre. This agreement could not in itself guarantee a successful outcome to the operation, given the difficulties in its path. They were smoothed considerably by a meeting between two individuals: the regional manager of LOGIREL and a social worker from the Social Centre. The former immediately fell in with the ideas of the latter, and together they made a key contribution to the success of the project. A video film was produced, encouraging young people to renovate the basements on the estate, with material support from LOGIREL. As the years have gone by, improvements and the arrival of new tenants have gathered pace. Social tensions have lessened and businesses are picking up. Dozens of young people have found motivation, social status and often a job which they themselves created. The Dame Blanche estate is now often held up as an example at national level. This remarkable success owes much the social worker's inspired idea of building the project around a reversal of the role of the young "louts". While he himself acts as bo-between on social matters, the young people are given considerable responsibility on the building sites. At the outset, the initiative was opened only to the most highly motivated, to ensure that its impact fanned out. Moreover, the initial aim of the social worker was not to obtain the formal employment of the young people on the sites or their training. It was primarily to promote their social awareness of the various aspects of the project, building on their immediate motivations. The project

therefore revolved around the young people and simultaneously took the heat out of the neighbourhood's conflicts. The success of the project was clinched by the fact that pragmatically speaking it is in everyone's interest. It clearly benefits the property company. It is also in the interest of tenants, weary of the vandalism and muggings. It is to the advantage of government bodies which, despairing of the area's future, approved initiatives slightly out of the ordinary politically and perhaps somewhat perturbing for them. Finally, it is in the interests, initially very material, of the young people: payment encouraged them to correct the situation and then go one better. Two associations of young people emerged from the project. The first, AJIR, is for young people still at school. It provides them with access to the building sites, giving them a sense of identity which in turn encourages them to stay on at school. Some do so simply to stay a member of the AJIR. However, membership is not simply handed out on a plate; members have to enter into a number of commitments towards one another and there is even a system of fines! The money earned is pooled, devoted to the group's leisure activities or reinvested in the work. The second association, DEVENIR SERVICES, is a limited liability company for interior building work which seeks to provide jobs for young unemployed people. LOGIREL devotes funds to the turnover of each association, advances the money for material which is repaid in hours of work and acts as a technical advisor in the young people's discussion group. These achievements have not been without the odd hitch or risk. The civil servants were loath to agree to unheard-of administrative dispensations. Local craftsmen describe the "unfair competition" from the self-managed young amateurs. Social Centre staff found their methods were called into question when "problem" young people were transformed from State dependent into acknowledged partners and the responsibility for equipment handed over to them. Furthermore, the project has not solved all the problems; the social fabric is still fragile and it is difficult to assess the extent to which the improved situation of a few helps the integration of others. Nevertheless preconceived attitudes and rigid procedures have been given a knock by the project, which has shown what can be done with a little willpower.

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