



Housing in Europe:

Time to Evict the Crisis



Passerelle is a journal dedicated to promoting and fostering the experience, reflection and proposals of the numerous individuals and groups involved in positive social change. Each issue is an attempt to weave together various contributions on a specific issue by NGOs, civil society organisations, media, trade unions, social movements, academics and citizens.

New issues of Passerelle are often published in the framework of public conferences (held in France or elsewhere), which pursue a similar objective: creating space for dialogue, sharing and building common ground between the promoters of social change.

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AITEC (*Association Internationale des Techniciens, Experts et Chercheurs* – International Organisation of Engineers, Experts and Researchers) is the co-editor of this special issue. The organisation was created by city planners, economists, company executives, jurists, etc., in order to build bridges between professional practices and political commitment. AITEC contributes to producing expertise which is rooted in social struggles and to setting forth alternative propositions for the right to housing and to the city, international finance and the European Union's trade and investment policies. <http://aitec.reseau-ipam.org>

Table of Contents

Presentation of the Passerelle issue « Housing in Europe : Time to Evict the Crisis » BY CHARLOTTE MATHIVET	8
INTRODUCTION Urban Policies in the Crisis of Globalisation BY GUSTAVE MASSIAH	11
The European Union's Impact on Housing BY MARC UHRY	25
HOUSING: A SYMPTOM OF THE CRISIS IN EUROPE	24
In a World Economy Dominated by Financial Speculation, There is No Right to Housing BY SONIA FAYMAN AND KRISTINA KERESZTELY	25
Subsidised Housing and Home Ownership BY ANNE QUERRIEN	29
Istanbul, a Rebellious City Under Construction BY EZGI BAKÇAY ÇOLAK	34
The Impact of the Crisis on Housing and Urban Renewal in Budapest BY KRISZTINA KERESZTELY	41
In Portugal, Austerity Policies and Liberalisation in the Name of the Right to Housing! INTERVIEW WITH RITA SILVA BY SAMUEL JABLON	48

FOCUS ON SOCIAL HOUSING

**The Financialisation and Questioning
of Social Housing in France and in Europe** 52

BY JEAN-PIERRE TROCHE

The Commodification of Social Housing 54

BY JEAN-BAPTISTE EYRAUD

Social Rental Housing in Europe 59

BY ANNE QUERRIEN

Social Housing in Belgium 62

BY PASCALE THYS

**NUMEROUS TYPES OF POVERTY
AND THEIR IMPACT ON HOUSING RIGHTS** 65

**« Housing First » : a New Approach for the Effective Enforcement
of the Right to Housing ?** 66

BY CÉCILE CANPOLAT

Campsite Brawls and the Abuse of Unfair Laws in France 69

BY PAUL LACOSTE

**Green Economic Incentives versus Environmental Justice.
Risks for Energy Poverty.** 75

BY YVES JOUFFE

**Housing for People Suffering Mental Distress :
an Overlooked Issue in Housing Policies** 81

BY PASCALE THYS

**« Roma Migrants » in the Ile-de-France Region : a Provisional Overview
of Accomodation and Housing Policies for Inhabitants
of Slums and Shantytowns** 88

BY ROMEUROPE

- The « Right to the City » in Hamburg :
a Network that Should be More Widely Known** 95
BY ELODIE VITTU
- Spanish Citizens' Active Participation in the City. The Case of Seville.** 101
BY ALEJANDRO MUCHADA ET PABLO ALVERO
- Housing Cooperatives: Making Habitat Political (and Vice-Versa)** 107
BY YANN MAURY
- Squatting and City Planning in Amsterdam : a Common History** 115
BY INGRID PETIT
- In Spain, Inhabitants Are Organising to Face the Mortgage Crisis** 120
BY ADA COLAU
- When National Policies Stand Against Human and Housing Rights.
Lessons from Istanbul.** 122
BY YVES CABANNES AND CIHAN UZUNCARSILI BAYSAL
- The Urban Social Forum in Naples: an Opportunity to Strengthen
the Alliances and Articulations between European Movements** 128
BY CHARLOTTE MATHIVET AND VANESA VALIÑO

Presentation

BY CHARLOTTE MATHIVET / JULY 2012



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This special issue of *Passerelle* was originally imagined as a revised edition of the 2008 issue, entitled “*Europe pas sans toit*” (“Actions against a Homeless Europe”), which presented an overview of the situation of housing in Europe. In 2008, the crisis and its impact on housing were already a topic discussed in the issue, given that the subprime crisis had just taken place. Four years later, we believed it was important to call upon some of the authors in the previous issue as well as to contact others, to show the devastating impact of this «crisis» on inhabitants and their living environment.

By providing a critical analysis of the crisis, viewed through the perspective of housing and from a European angle, we hope we were able to successfully avoid the pitfall of cliché – even though the term is omnipresent in the media and in political discourse –, and that we have succeeded in taking up the twofold challenge we had defined: to place the question of housing at the centre of the analysis of the crisis, and to deconstruct the dominant narrative on the reasons for the crisis.

The Latin etymology of this term indicates that a crisis is what happens when there is a watershed, at a time when decisions must be made to choose between different alternatives. Indeed, in medical terms, a “crisis” is the climax of a disease, the turning point; the critical stage. Hence there are only two solutions for the concerned body: to heal or to degenerate, maybe even die. The idea of death, of widespread suffering, is quite perceptible in political discourses, in the media, and even in citizens’



discourses, which were pushed into integrating it by the media hype. This discourse on the crisis breeds feelings and reactions of fear in the face of an uncertain future. This widespread suffering and fear are tools used by the ruling class to legitimise, solidify and even to reinforce the existing system. It is the framework for our leaders' justifications of the austerity policies imposed upon all the European peoples, entailing wage cuts, job losses, the destruction of public services, etc. And there it is: even though this multidimensional crisis has clearly evidenced the failure of the neoliberal capitalist system to provide well-being to a majority of the population, our political leaders are using the crisis itself. Thereby, they are avoiding the discussion which would lead to challenging this system, while at the same time keeping their citizens trapped in situations of urgency and fear, in which day-to-day survival overpowers any other reflection. A genuine magic trick, allowing them to separate the crisis from capitalism, even though they are intricately linked.

However, it seems that this crisis situation is now reaching its climax. Why are we entitled to ask this question seriously? Because we are witnessing a rising, popular social movement capable of overthrowing this system and proposing sustainable alternatives? Because the citizens have woken up and can take this system down? Answering these questions involves a brief trip back to the 19th century, to a time when there were already discussions about the housing crisis. In 1872, Engels analysed the crisis of housing as a situation that had been present for a long time but had only become known, causing concrete improvements in inhabitants' lives, when it touched the middle classes. In 2012, this is also the observation made by the Abbé Pierre Foundation in its 17th Report on Inadequate Housing: the middle classes are the most affected by the housing crisis¹.

This belated start is unfortunate – it only happened once the middle classes had been touched, whereas millions of people have been more drastically concerned by this crisis and for a much longer time. Nonetheless, this new awareness regarding the housing crisis is a crucial element for the future.

Indeed, the crisis is also about the collective capacity to invent novelty in a situation which is, by nature, atypical and unpredictable. Thus, new alliances have been emerging between the middle classes, badly hit by the crisis, and the working classes, who are on the frontline, bearing the brunt of the impact of the crisis. This new alliance will allow the working-classes to rely on the middle classes' symbolic power, their social and cultural capital and their communication and mobilisation abilities, to voice these claims which had been completely marginalised up until now. These converging forces will be a crucial lever for radically changing the current system and pushing for the creation of fairer housing policies.

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[1] Abbé Pierre Foundation Report on the State of Inadequate Housing in France (*L'état du mal logement en France*), 2012 (French only) <http://tinyurl.com/dxfhntx>.



This Passerelle issue, coordinated by Aitec, is aimed at explaining, at contextualising and at providing elements allowing for a better comprehension of these complex dynamics. The authors who have contributed to this issue come from different backgrounds, countries and careers. However, they all point out the similarities which exist among the different European countries regarding inadequate housing and increasing difficulties accessing housing, as well as regarding resistances and propositions of alternatives.

The topics discussed here are far from comprehensive and do not aim to provide a catalogue of all the European experiences and situations. The objective is to set forth some analyses which social movements can turn to for inspiration in their struggles and claims.

This selection also reflects the partnerships and friendships Aitec has developed and which, we hope, will continue far beyond. We would like to warmly thank all of the people, authors, proofreaders, translator, partner organisations, who contributed to this special issue.

Urban Policies in the Crisis of Globalisation

GUSTAVE MASSIAH / JUNE 2012



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Urbanisation is changing and this change reflects a breaking point in urban evolution. We are currently undergoing a new urban revolution¹. The crisis of neoliberalism is providing a new perspective on the last decades and on the close relation between globalisation and urbanisation. Disrupting the geopolitical system and questioning the very nature of states, the evolution of globalisation is modifying the relations between the local level, the national level, the major regions and the global level; between rural and urban areas; between what is particular and what is universal. Cities, as the bases of globalisation, are also changing. The context of this upheaval is the framework for understanding European urban policies.

Urban Models and Urban Policies

Urban policies depend on specific situations. At given times, they also have general characteristics which are not specific to any particular society. Policies manifest the contingent transcription of models of transformation, at specific times and periods. Each model of development has an urban model, and there is an urban policy for each development policy². Urban policy is a relatively direct application in the urban field of development policies.

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[1] Gustave Massiah, *L'AVENTURE DE LA VILLE*. REVUE LA RECHERCHE. 1990

[2] Gustave Massiah and Jean François Tribillon. *Villes en Développement*. Ed. La Découverte. 1988



Urban transformation is one of the channels for social transformation. It is especially important because it involves a symbolic dimension and is not limited to the economy. A true city is structured by the stratified combination of the different urban models which have marked its history. In the 1960s, the prevailing development model in the North was the Fordist model. The prevailing model in the South was the model of national independence. The model of structural adjustment, or the global neoliberal model, became dominant in the 1980s.

An urban policy is a way of implementing, in a given context, the social transformation strategy as it is conceptualised by the development model. These concepts are not always explicit for engineers and decision-makers; they operate as obvious and unquestionable ideas. They are rendered visible through resistance and crisis, which manifest the meaning and the relativity of the proposed solutions.

The Fordist Regulation Model and the Modern Movement

Since 1945, the prevailing model in the Western world is a liberal social model which we will hereby call a Fordist regulation and New Deal model. The key phenomenon in industrialised societies is the spread of the wage system. It entails the stabilisation of a major share of the working class as well as the rise of the classes known as the middle class. The balance between generations shifted as the youth were massively sent to school and there were more and more elderly people. First used as a social relation in 1830, the wage system became, from 1920, a social status with universal aims. Modernity highlighted this virtuous circle: economic progress, social progress, political progress. It made the city a separate space from the space of industry and of work, ruled by Taylorism. The Welfare state's concern was full employment and social protection. Democracy and human rights appeared in the realm of political representations. Workers' and people's struggles and national liberation combats define another aspect of modernity, a particular connection of social issues and the question of the nation.

The urban model in the modern era is a Fordist model. The Modern Movement manifests, through architecture and urbanism, the rationality of social transformation. Housing is the natural complement of the wage system, it guarantees its reproduction. Rules and regulations express the hygienist and moralising conception of social stability. Fordism is manifested in F. L. Wright³'s organic architecture. The International Congress of Modern Architecture (*Congrès internationaux d'architecture moderne* – CIAM) and the Athens Charter are expressions of the Modern Movement. They organise “zoning”. They use their craftsmanship in the service of social housing, through low cost housing (*Habitations Bon Marché*) and low-rent housing (*Habitations à Loyer Modéré*). Their fullest expression is

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[3] Frank Lloyd Wright (1867-1959) was an American architect and designer. He designed over four hundred projects : museums, gas stations, residential buildings, hotels, churches, studios, but above all houses, which made him famous. https://en.wikipedia.org/wiki/Frank_Lloyd_Wright.



found in new towns. Three ways of designing cities should be mentioned here: new towns, by the creation of new zones (renewal, restoration and renovation); work on unsanitary housing to meet standards and to eradicate slums; improving residential housing areas by means of municipal policies. Soviet architecture, after an intuitive reorientation in the 1920s, also embraces this perspective and takes the Modern Movement to its limits. This model remains the main symbolic - and nostalgic - reference for European urban policies.

The Independence Development Model and State-centred Space

The model of national independence appears in the framework of decolonisation. After political liberation, economic liberation must be implemented. This model was conceived during the combats for liberation; it is inspired by both the Fordist model and the Soviet model and it is completed in Latin America by the discussions on dependency. It is based on heavy industry, the grounds for independent accumulation, on a land reform which is meant to modernise agriculture thanks to industry and be a market for it, on controlling and marketing natural resources, on import substitution, on the nationalisation of major industries and on controlling foreign trade. This model implies a strong and unquestioned state, guaranteeing national unity and relying on well equipped armies and omnipresent police forces, legitimised by the single party theory.

Urbanisation in countries of the South and in new cities, which are the headquarters of the new urban revolution, is based on these models. The shortcomings of these development policies appeared quite quickly. The construction of the state became a goal in itself. A double explosion of bureaucracy and urbanisation, led to a structural imbalance in the economy's basic variables (budget, trade balance, balance of payments). The modernisation of agriculture excluded an overwhelming majority of poor farmers. State companies proved overall inefficient, their functioning was too bureaucratic and they were unable to reduce their technological and commercial dependency on multinational companies. Bureaucracy and corruption debased society. The refusal of fundamental rights and the lack of freedom are the final elements which ruined these regimes' credibility.

The postcolonial urban model manifests this development model and its negative effects. The priority is major equipment for sovereign activities (airports, ministries, major avenues, palaces); the housing policy targets the middle classes working with the state (housing councils and other real estate institutions); the working classes settle in urban interstices and in the outskirts in makeshift districts. The urban policies accompanying these development policies are, at first, linked to transportation infrastructure (airports, ports, roads and major highways, railroads) and to the other key networks (electricity, water, telecommunications) operated by national companies and concessionaries. In a second phase, the priority given to rural areas makes urban intervention secondary. The modern line of housing production (planning companies, savings banks, social housing departments) can only marginally meet the population's needs. 80% to 90% of households turn to informal housing channels.



The situation deteriorates with urban explosion and the lack of maintenance. Land occupations multiply. The cleaned plot and the “sites and services” programmes are clearly insufficient; their distance and the increasingly restrictive norms make them inadequate. After the Habitat I Conference in Vancouver in 1976⁴, new ideas surfaced. John Turner’s “Housing by People” inaugurated a watershed⁵. Restructuring informal housing districts is hence considered legitimate, the idea of regularising land tenure starts to be accepted and the relevance of popular savings and credit systems is perceived.

The Independence Development Model and State–Centred Space

The neoliberal phase started in the 1980s. The new prevailing model is structural adjustment. It advocates adjusting economies and societies to the global market. It proposes: liberalising, i.e. market regulation and the reduction of the state’s intervention in the economy; making exports a priority and liberalising trade; prioritising international investment and privatisations; wage flexibility and pressure on them, less public social protection mechanisms; reducing health and education expenditure, considered unproductive; the unbridled exploitation of resources; devaluing currencies. The international balance of power has changed. This new prescription is to be implemented in the South as well as in the North. The East has fallen apart and Fordist regulation has been done away with by the financial markets. The debt has given financial markets a monopoly in financing development.

The “global liberal urban model” manifests the neoliberal model. A new city centre now competes with the previous city centres, those of the state and the municipality. This new one is the where the headquarters of multinational corporations, of major hotels and shopping centres are located. In many cities in the South, major multinational corporations set up their headquarters in major hotels. These centres are parts of the city directly connected to the world thanks to their communication systems, built around the consumer habits of a share of the global bourgeoisie (high-ranked international civil servants, ambassadors, development officers, consultants, heads of multinational corporations). This centre concentrates jobs related to tourism and to connecting with the global market, such as financial services, prostitution, luxury arts and crafts, etc. These major hotels look more and more like fortresses.

Industry is developed on the outskirts of big cities, or in free zones, around ports and airports. Neighbourhoods are undergoing a spatial, social and ethnic segregation. Since the wage system is no longer the common condition allowing for

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[4] Habitat I was the first United Nations Conference on Human Settlements, held in Vancouver in 1976. It was part of the United Nation’s General Assembly’s work on promoting environmental and social sustainability in cities.

[5] John Turner. *Housing by People : towards Autonomy in Building Environments*. London : Marion Boyers Publishers, 1976.



a mix, the search for cohesion and power leads to increasing communitarianism. People gather according to their geographical origin, and since the state is no longer actively involved, they organise according to their own capacities. These districts are isolated and located around highways or urban fast tracks. It is difficult to walk from one of these districts to another. The space around these highways is insecure waste land. These districts are defined by their ethnic and social characteristics: rich “Latino” district, average “Latino”, poorer “Latino”, etc. The issue of housing is crucial. Since there is no stable wage income, access to housing becomes increasingly difficult, and since the state is no longer involved, social housing does not contribute to providing relief from the soaring land values. These two elements cause a significant deterioration in living conditions. Slums and unsanitary districts develop. The new conurbations are developing in urban hotspots: alongside urban rivers, alongside railway tracks and highways, on garbage dumps, i.e. in all the zones that can be occupied and are usually dangerous, leading urban ecology towards unsolvable situations.

The problem of the spreading of urban surface areas because of land pressure is significant. On the one hand, there are districts with a marked vertical integration, and on the other hand there are peripheral districts and suburbs which are spreading horizontally. This causes two different kinds of nuisance: the nuisance linked to concentration and the nuisance linked to dispersion.

The Crisis of Neoliberalism and Urban Social Movements

From the outset, resistance to this system has evidenced the limits of these policies. Economic growth, real in some countries, has been accompanied by increasing inequalities, the rise of poverty and exclusion. Corruption has taken gigantic proportions. Weakened states lead to more armed conflicts.

At the end of the 1990s, starting in 1995, the financial crises in Asia, Latin and Central America and Russia showed the limits of regulation by the financial markets. The social struggles against impoverishment in Europe, the United States and Korea caused shifts in political balances. The convergence of ecological, women’s, consumers’, farmers’ and workers’ movements in Seattle⁶ was a landmark in the questioning the neoliberal orientation of globalisation.

The contradictions of neoliberalism are also manifested in urban contexts. The distribution of wealth has operated from the poor towards the rich. Still linked to the issue of inequalities and discrimination, poverty is drifting away from city centres and their immediate outskirts; the poor seldom leave their distant districts and hide or blend in when they come “into town”. The second contradiction has to do with the ecological issue. People’s awareness of ecological issues is linked to

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61 In November 1999, the mobilisations against the WTO in Seattle received wide media coverage. This was a watershed for social movements.



major disasters: Bhopal, Chernobyl, Seveso, etc. There is a discussion on whether the productivist model can and should be continued, by means of green industries and the production of environmental technologies, or whether new models and completely different channels of growth should be tried. This discussion will have significant consequences on urban policies.

The third crucial contradiction is the issue of war. 1 to 2 billion people in the world are living in warzones, whether classical or civil warfare. This has serious consequences. Urban warfare has taken new forms and completely modifies the direction of urban planning. A city cannot be planned the same way if it is part of a peaceful region or in a warzone. The fourth contradiction has to do with security⁷. Cities are more and more unsafe: their inhabitants are victims of social insecurity, work and housing insecurity, ecological insecurity, and civil insecurity related to conflicts and violent relations. Responding to this insecurity has become one of the main factors in urban management. Performed by implementing a securitarian and “zero tolerance” ideology, it is accompanying the forceful rise of extremely dangerous ideas, such as the idea that social inequalities are the result of genetic inequalities, or that incivility is the first step towards crime, as popularised by the Mayor of New York City.

These discussions are echoed in the field of urban policies. The Habitat II Conference in Istanbul⁸ led to new propositions. Among these embryonic ideas, the following can be mentioned: sustainable development, the right to housing, plurality in land approaches, the financing of urbanisation, different types of urban management, the importance of grassroots organisations, identifying municipalities as strategic players. There are new possibilities for defining urban policies. They largely depend on the importance of urban social movements.

The landscape of players in urban transformation is being reorganised. Between the state, questioned but still present, and the inhabitants, depending on the context considered as subjects, customers, consumers, users or citizens, other players are carving out their own space and role. Municipalities are becoming more autonomous: they connect the local level and the territory; they assert their representativeness as local and proximity institutions. Grassroots organisations are the organised part of civil society; they are there to point out the inhabitants’ interest and to demand their participation in the democratic process. Companies impose on the public space; they manifest the importance of production and appropriate the monopoly of “good governance”. They are in charge of rationally

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[7] Gustave Massiah *Soulèvement populaire dans les banlieues et idéologie sécuritaire*. AITEC. 2005
Alain Bertho. *Le Temps des émeutes*. Ed Bayard. 2009
Laurent Mucchielli. *Violences et insécurité. Fantômes et réalités dans le débat français*. Ed. La Découverte. 2002

[8] Habitat II is the Second United Nations Conference on Human Settlements which took place in 1996 in Istanbul, Turkey.



managing networks and services. They obey different approaches, as illustrated by the new types of actors in the social and solidarity economy.

Urban social movements are successfully surfacing as new players in the urban transformation. To resist and to improve their living situation, inhabitants organise for collective action (trade unions, tenant organisations...), to implement experiments and initiatives (solidarity, social integration, development organisations), to access power (political parties, citizen organisations). This situation is not new and is not only applicable to urban movements. Urban social movements are growing and changing. They are combining claims for rights in the city and for rights to the city. These struggle movements are operating through new practices. Thanks to combats and negotiations, inhabitants in some neighbourhoods are able to achieve land tenure security and avoid being displaced. Land tenure security always sets off a phase of urban enhancement within the neighbourhood, with a key role for organisations. Work is done to improve the neighbourhood and its housing thanks to self-production by the inhabitants.

The popular uprisings in the French suburbs put urban struggles back on centre stage. These riots shared some characteristics with the recurring riots since the ones in Los Angeles in the 1980s, then the ones in Birmingham in the 1990s. They highlight the consequences of neoliberal policies in terms of unemployment and poverty, of the interplay of inequalities, discrimination and racism. They are also related to the explosion of the North-South contradictions in European cities.

In these new neighbourhoods, new forms of local democracy have also appeared, namely with the access of the leaders of these struggles to municipal positions of responsibility. Urban social movements bear new projects of social transformation. They have been renewed thanks to their participation in the alterglobalist movement where social and citizens' movements gathered around a common claim, that of access for all to fundamental rights, peace and democracy.

The Crisis and Urban Policies

The strategic discussion has to do with the relation between the current situation, and its urgency, and social transformation and its long-term objectives. Regarding urban policies, the first response must be to invest in cities to protect their inhabitants, fight poverty and defend their liberties. The long-term response requires defining the future of major cities and new urban policies. To do so, three scenarios for exiting the crisis of globalisation must be confronted, three world visions.

The first exit to the crisis is based on the "green economy" approach, which was officially endorsed by the Rio+20 Conference. Social and citizens' movements absolutely object to this approach. In this vision, the solution to the crisis is the "unlimited market" required for growth. It suggests broadening the global market, now called a green market, by financialising nature, marketing the living and generalising privatisations. It is an extension of unregulated capitalism which can only



end in disaster. It would involve the suppression of any references to fundamental rights which could weaken the markets' supremacy. The corresponding urban policies are a continuation of the structural adjustment and of the global liberal city models, emphasised by violent responses to popular resistance. The huge profits made on capital markets will contribute to laundering and narco-architecture.

The second conception is the Green New Deal, advocated by Joseph Stiglitz, Amartya Sen, Paul Krugman and others. It consists of an in-depth reorganisation of capitalism, based on public regulation and the distribution of income. It is not very audible because it implies a confrontation with the dominating approach, that of the global capital market, which rejects any Keynesian references and is not willing to let any inflation cut its profits in the least. This situation is a reminder of the fact that the New Deal, which was adopted in 1933, was only successfully implemented after the Second World War. The urban policies corresponding to this solution to the crisis would revive some policies from the Fordist and neoliberal periods. They could do more, since the advocates of social modernisation would need the support of the working classes and would thus listen more carefully to the urban social movements. The shortcomings of these policies would be related to the contradiction between the productivism of green capitalism and the constraints of the planet's ecosystem.

The third conception is that of the movements present at the People's Summit in Rio⁹. This conception advocates a clean break, involving a social, ecological and democratic transition. It highlights new ways of producing and consuming. The idea is to base the organisation of the world's societies on the access to rights for all and on equal rights. It is in favour of establishing common goods and new forms of property, controlling finance, the *buen-vivir* and prosperity without growth, reinventing democracy, shared and differentiated responsibilities, rights-based public services. This watershed has already started being put into practice, in the resistance and the concrete actions for emancipation which, from the local to the global level, foreshadow alternatives. The urban policies associated with this solution to the crisis still have to be imagined. They have been prefigured by the search for alternatives within social movements and some local authorities.

The specific urban policies will, depending on the context, combine the three reference models, the model of increased financialisation, the regulation model of the Green New Deal, and the model of ecological, social and democratic transition. For social and citizens' movements, the idea is to come together to prevent financialisation, and, without disregarding the improvements involved in regulation and social modernisation, through the Green New Deal, to pursue in their practices the creation and mobilisations required to bring about a break and a new, other, possible world.

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[9] The People's Summit in Rio took place from June 15th-22nd 2012.



In this general context, European policies have a specific role and situation. Europe is presently one of the weak elements in the crisis. It is where the economic and the geopolitical crisis are coming together. On the economic level, the confrontation between the financial markets, which want to keep their privileges, and popular resistance against austerity plans, has been intensifying. This is where the confrontation between financial markets and social and citizens' movements is taking place. At a geopolitical level, Europe is at the heart of the crisis of Western hegemony. Europe is not poorer, but it is being relegated. This entails a symbolic crisis as well as disillusion. Indeed, how can it conceive of its identity while knowing it will no longer be at the centre of the world?

One of the answers to this conundrum has consisted of tension regarding identity, of xenophobia and racism. It is related to the neo-conservative development and urban policies. But this outcome is not inevitable. Let's remember, as Höderlin¹⁰ said, that "where there is danger there is also what saves us from it". Another response is accepting to think differently, to participate in the changes underway in the world. Europe can contribute to creating new urban policies by reinventing democracy and guaranteeing individual and collective freedom, the access to rights for all, the passion for equality in Europe and in the world, inventing a new modernity based on new relations between humankind and nature.

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- [10] Friedrich Höderlin is a German 18th-century poet.

The European Union's Impact on Housing

MARC UHRY / JULY 2012



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The European Union is not a player. It is a field of operations with interwoven and overlapping geographical, political, institutional, financial and philosophical forces. The outcome of these confrontations has a ripple-like effect throughout the member countries, with consequences reaching far beyond the EU's strict competences, having an impact on the most fundamental aspects of their inhabitants' lives, such as housing. Beyond schematic representations, this article sets forth some key elements which are linked to choices societies have to make, therefore to the democratic debate on the European Union's influence on the organisation of its inhabitants' housing conditions.

Housing remains a competence of the European Union's member states, meaning that pursuant to the principle of subsidiarity, the EU refrains from intervening too much in this field. More fundamentally, at the European level, everyone is deeply convinced that housing is a very expensive commodity and that the Union's modest budget, compared to its population, would make any public policy in this field pointless. This also means that the European Union's impact on this subject is underestimated, and that the orientations which should guide this influence are not sufficiently discussed.

One of the most tangible aspects of this influence is the organisation of social hous-



ing. A federation of French homeowners has just brought the social housing organisation (Union of HLM) to court, accusing it of distorting competition. This had already happened in Ireland, but the owners were told that Irish social housing is aimed at only 10% of the population, whose needs cannot be met on the market. Similar trials then took place in the Netherlands and in Sweden. This provoked a long struggle, especially between the European Commission and the Dutch government. The Dutch government was finally forced to define a «target group» for its public housing, which had previously been available to the entire population. In France, over two thirds of the population are eligible for social housing: narrowing down the eligible people would benefit the poorest, but this concentration would contribute to making social housing areas ghettos. On an even more concerning note, what European Union jargon calls the “state benefits” (subsidies, tax benefits, pre-emption) granted to social housing bodies must be justified. Should benefits be granted to a category of players? A category of people? A category of housing? The European pressure is unpleasant, because it threatens to deny societies the freedom to choose their own model and because it is based on the idea that the market is, by its very nature, the most effective channel for meeting social needs. But this pressure is also an opportunity to renew a model which was born during the post-Second World War reconstruction. What exactly are these social housing bodies (HLM), sometimes public, sometimes private, sometimes cooperatives? What are these variable benefits granted by the State, local authorities and the collectors of the 1% housing tax? What are their mechanisms and allocation criteria? Faced with the need to justify their existence, the most open-minded HLM organisations have begun a transformation which will undoubtedly push the others to reaffirm their social mission and to be more precise regarding their utility. At the European level, the Commission is still having difficulties providing a positive definition of “social services of general interest” which are preserved from the market rules. This is certainly a debate citizens should get involved in, because it is at the core of democratic functioning: under which conditions and to what end should public authority control interactions between individuals?

Beyond these issues involving shifting borders between private and public spheres, the European Union intervenes in the field of housing by defining technical norms. These norms then have consequences on the organisation of the professional construction circuit, and on environmental issues. This effect was furthered by the European Commission’s economic recovery plan, mainly focused on housing renovation as a lever for employment and making part of the European Regional Development Fund (ERDF) available for housing and accommodation. This has also functioned as an incentive for energetic renovations. Europe thereby boosts regions’ housing endeavours (though it is not strictly their competence), because a counterpart is required for ERDF financing.

More fundamentally, close attention is now paid to the macro-economic aspects of the housing market, since the subprime crisis and the chain reactions it set off. To



sum it up, the subprime system was a way of financing the risk of default entailed by the Clinton government's demand on banks, as well as a way to grant mortgages to less wealthy households. But the risk of default increased along with the rise in prices, so the risk kept growing. Financial institutions thus outsourced this risk. Then, in the face of its explosiveness, they diluted it in other products. The institutions, namely European institutions, which purchased these financial products without knowing it, had to pay for the gap between the prices and households' financial capacities. Households also paid a high price for it, since they lost their homes. The European Systemic Risk Board is therefore working on reviewing the mechanisms for loans, mortgage guarantees, insurances and financial products involving risk and their circulation. The Spanish professor Sergio Nasarre Aznar sets forth a convincing demonstration¹ of the limits of the economic effectiveness paradigms which the Board is basing its reflection on. The market is not effective: it breeds secrecy, chaos and crisis-accelerating gregarious behaviours. The subprime system was based on a series of "black boxes" imagined by the financial operators to limit the information available on the risks. This led to an exclusively speculative functioning, whereas regulations would have provided transparency and protection. This is key in a context of over three million mortgages defaulting in Spain, and in which there is a record number of real estate seizures in the United Kingdom, Italy, Ireland, Greece and Central and Eastern European countries. Securing habitat, whether through rental or home-ownership, is performed at the European level, but once again without a democratic discussion, without transparency in the decision-making, as if housing, inhabiting, were just the uncontroversial result of economic balances which happen to be taking a pounding. Once again, this debate must be held publicly, it must be an investment agreed to by the European institutional players of habitat. Undoubtedly, the terms of the debate are technical, but the devil and ideology are hidden in technical issues. Once again, the Brussels offices are a field of operations, technical points are the scenery and jargon is their handgun.

But the European Union isn't just a bearer of threats, it is also a resource against the worst drifts and it bears some interesting seeds. The European Union is a tool to defend society's most fragile groups, who are often the ones living in the worst housing conditions. Hungary is currently governed by a harsh regime which is violently attacking the Roma, beggars and all social "misfits". The European Union is the only tool we have to try to put a brake on the Hungarian government's excessive policies (the European parliament is working on it with determination, despite its lack of means of coercion) and to provide services and protection to the groups most affected by the lack of social policies available to them, by the use of public space by homeless people being criminalised, etc.

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[1] For instance, the video by Professor Sergio Nasarre Aznar, April 2012: http://www.youtube.com/watch?v=tcJfj21_eB0&feature=youtu.be



The Union also brings hope, which must find its herald. The Charter of Fundamental Rights has just become a Treaty, which makes it legally binding. It sometimes uses vague terminology, which the European Court of Justice can clarify thanks to the other existing legal texts and the related case law, especially the Convention for the Protection of Human Rights and Fundamental Freedoms and its specific Court, whose decisions are often in favour of the most fragile population, including regarding housing, but are not always firmly imposed upon the member states. Normative integration, i.e. the use of European Court of Human Rights notions by the European Court of Justice, whose decisions are legally binding, is an extremely positive development. For instance, an illegal immigrant, a mother, obtained a conviction of Belgium for refusing to grant her housing benefits, by using the UN Declaration of the Rights of the Child as legal grounds.

Basically, there are substantial differences between the philosophical and legal cultures of the member states. For the British, property is closely linked to John Locke's philosophy, which defines it as anything peculiar to the individual. This definition led the European Court of Human Rights to condemn Turkey for failing to protect or rehouse the inhabitants of an illegal slum destroyed by an explosion, on the grounds that their property rights had been violated². Let me repeat that: the inhabitants of an illegal slum are protected by their property rights, according to international law which the European Union is presently invited to base its decisions on. Just imagine the significance of this new definition if it is cleverly and worthily used: intellectual property, generic medicine, the right to housing...

In these transitional times, major discussions are surfacing, along with major fears and pains, but also beautiful opportunities. It is up to us to seize them. In this regard, the European level is still lying fallow regarding social philosophy, political construction and social movements. It is our mission to give this rickety skeleton we've inherited some savoury flesh.

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[2] ECHR, Case Öneriyildiz v. Turkey, Judgment of April 28th, 1993

01

HOUSING:
A SYMPTOM
OF THE CRISIS
IN EUROPE

In a World Economy Dominated by Financial Speculation, There is No Right to Housing

SONIA FAYMAN AND KRISTINA KERESZTELY / 2008
REVISED IN JULY 2012



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Before the American real estate bubble burst in 2008, it was obvious that in many aspects the housing sector was gradually becoming fully included in the financial logic, whereas the right to housing was nothing more than a vague souvenir, at best. In several countries, the housing sector was precisely what revealed the crisis. At first presented as “simple” real estate bubbles bursting, it was actually a symbolic expression of the way people had been trapped in a system dominated by finance. Four or five years later, we are still struggling for the right to housing, but the context is growing more and more complicated.

Numerous Obstacles Hinder the Access to Affordable Housing

Rents are increasing more than income and it is becoming more and more difficult for the middle classes to find housing. These last few years, several financial institutions have highlighted households’ decreasing creditworthiness regarding housing. Often, the share of income used to pay rent and associated expenses (the effort ratio) is so significant that it weighs heavily on household budgets and sometimes even makes them run up debts to get through everyday life.

In this context, is public housing a solution for the working classes? The idea of public housing must be viewed in the framework of the quite different economic systems and housing policies in European countries.

In France, social rented housing is disappearing quickly from the real estate market, due to three factors: on the one hand, the excessive diversification of financing categories for its construction; on the other hand, the more and more frequent sales of social landowners' properties; lastly, demolitions leaving way to more upscale housing and profitable economic activities. Increasingly, the remaining social housing is run according to private management criteria: requests to change homes are refused, putting people in a situation close to house arrest and preventing any possibilities of housing evolutions, i.e. the possibility of choosing and changing housing situations throughout a lifetime. Moreover, accessing these properties is conditioned by a strict selection based on criteria less related to income than to other factors such as national and/or ethnic origins.

In other countries, in the West and the East, socially subsidised home-ownership is a dreadful trap: since there is almost no social rented housing in countries like Spain and Portugal, the alternative is between slums or forced home-ownership, entailing the disasters we are now familiar with. In Portugal, social rented housing represents only 4% of the country's total housing. People who had run up lifelong, high mortgages to become homeowners are now living out on the streets. The crisis has made it impossible for the working and middle classes to pay the monthly instalments on their mortgages and loans. There used to be a mechanism to protect elderly tenants in privately-owned housing, but it has just been repealed¹. Approximately 200,000 elderly people were effectively enjoying rents capped at very low levels (€50 in Lisbon), linked to their low levels of retirement pensions (under €400). The new law plans to put an end to capped rents after a five-year transition period².

In Spain, the effort ratio has soared since 2005, especially for the poor (people with income representing less than 60% of the national average). Their effort ratio jumped from 16% in 2005 to 41% in 2010; whilst for the groups with income above 60% of the average, it simply rose from 2 to 3%³!

In Central European countries, such as Hungary and Poland, the housing that used to be «owned by the people» was sold for next to nothing when socialism was left

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[1] See the interview of Rita Silva in this book, "In Portugal, austerity policies and liberalisation in the name of the right to housing!" P. 48

[2] *Idem*, p. 48

[3] Eurostat 2012 quoted in a UN Committee on Economic, Social and Cultural Rights sheet on economic and social rights in Spain, May 2012.



behind, twenty years ago. Nonetheless, the purchasers ended up owning houses or apartments in dire conditions, without having the skills or the means to maintain them. In Latvia, at the beginning of the 2000s, a real estate bubble was created by the increasing living standards of the middle classes. Since 2007, they have both – the living standards and the bubble – crashed, with the same consequences as in Spain presently.

Habitat's Increasing Social Segregation in the Free-Market Economy

Private developers set the tone. In each country, since short-term financial visions prevail, whole parts of the industry are collapsing, leaving major wastelands in cities and their outskirts. In the first half of the 2000s, this led to gigantic real estate operations targeting high income households, and to the installation of prestigious equipment (international company headquarters, shopping centres...). In the countries which have recently joined the European Union, these properties have often been purchased by foreigners seeking interesting investments. Wealthy national citizens have also purchased these properties, at the expense of the occupants of the former working-class housing located near the abandoned factories, who were evicted because of these operations.

Public authorities are actively involved in these operations. In the end, the supply of affordable housing is shrinking.

The population's movements reflect social polarisation: rising social groups participate in the eviction of inhabitants settled in central neighbourhoods, which may be decaying but are interesting for their heritage and their architecture. This process is particularly significant in the major cities of formerly socialist Europe. Berlin and Budapest display this frenzy of social differentiation through housing, after 45 years of socialist "averaging" policies.

The lesser affordability of housing and the exclusion of specific groups from the housing market increase gentrification and the homogenisation of entire neighbourhoods in cities, which become attractive real estate investments because of their increasing land prices. This trend concerns city centres first, then it spreads to intermediary neighbourhoods between the centre and the outskirts, involving changes in their inhabitants and the loss of some of the traditional functions and activities of these urban environments. Almost all the major European cities are concerned, as well as some mid-sized cities. In the face of this tidal wave, the urban renewal policies implemented in working-class neighbourhoods are insufficient. At most, they contribute to these neighbourhoods' urban quality and accessibility by keeping their inhabitants and attracting some better-off households. But what solutions are available to those who cannot meet the financial standards set by these renewals (higher rents, expensive home-ownership)?

Is there a Limit to the Forced March towards the Total Commodification of Housing?

Public policies aimed at limiting the cost of land, encouraging socially subsidised home ownership in older housing thanks to appropriate financial tools and techniques, and preventing the elimination of rented social housing, are the only possible limits. However, public policies are major actors in the free-market city. Public-private partnerships are often the opportunity to sell off cheaper housing.

In Eastern European cities, this is expressed violently: social discrepancies were more or less successfully hidden for forty years and are now surfacing much more bluntly. This is also appearing clearly in the evictions taking place in Portugal and Spain (350,000 evictions of homeowners in default in Spain between 2007 and 2013)⁴.

Once this commodification of housing has been exposed, two channels for resistance take shape. At a micro-social level, experiences of community habitat are developing, on the basis of solidarity between groups of low-income home-buyers. Technical support from professionals and local authorities' support help strengthen these experiences and organisations are trying to connect them and spread their lessons and possibilities. Other types of struggles fight the demolitions of working-class habitat and Right to housing groups work on connecting the different actions of resistance.

At a broader, international level, combats against evictions and in favour of the right to housing are confronted with the need to take the offensive more and more and to build bridges with the struggles for economic and social rights.

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[4] Eurostat op.cit.

Subsidised Housing and Home Ownership

ANNE QUERRIEN / MAY 2012



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Whereas historically social housing stemmed from employers' and philanthropists' endeavours to help the recently urbanised workforce settle in urban areas, home ownership has traditionally been addressed through governmental policies. The aim is to develop the construction industry, since it provides numerous unskilled jobs, and thus to contribute to creating market solutions for the strong housing demand.

Support for the market's development is provided by means of tax exemptions and interest rate bonuses. The first massive experience was started in 1934 in the United States, in the framework of Roosevelt's New Deal. The Federal Housing Administration was created to oversee this policy. Afterwards, all the European countries established similar programmes during the post-Second World War reconstruction.

In Western Europe, Home Ownership Spread More Quickly Starting in the 1960s

The authoritarian regimes in southern Europe massively implemented public subsidies for home ownership. In these countries, home ownership is the prevailing model¹. In the former socialist countries, housing, which was public property until 1989, has been almost completely privatised. Overall, one out of every ten Europeans

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[1] This is the case in Spain or Italy where almost 80% of the population owns their housing.

lives in social housing (more than 17% in France, the United Kingdom, Denmark, Finland, Sweden, Austria, the Netherlands), and on average two thirds of Europeans own their own homes. More specifically, in Western Europe half of the home owners are actually indebted home-buyers, who must maintain their level of income to keep their home. But when economic growth is no longer part of the picture this constraint can become unbearable, as home ownership is becoming the most common situation in the European Union: in some countries such as Denmark and the Netherlands, rented housing only exists in the social housing sector, and is reserved for households with under average income. Private rented housing is thus residual. The social model is necessarily becoming dualistic.

This trend towards widespread private property of housing has consequences on the property indebtedness of European countries, which has globally increased by 20% of the GDP but has been higher than 100% of the GDP in the Netherlands and Denmark, over 80% of the GDP in Sweden, the United Kingdom and Ireland, and is close to 2/3rds of the GDP in Cyprus, Portugal and Spain (cf. European Mortgage Federation²). The soaring private real estate debt is linked to a traditional economic stimulus policy, based on stimulating the construction industry. But the latest home-buyers on the market are the first victims of this policy, since they will still have the longest mortgages to pay back when the economic situation starts to improve.

Brief History of Subsidised Home Ownership in France

In France, the 1928 Loucheur Act had already begun a timid policy in favour of home ownership and of the middle class: reduced rate loans were granted to home-buyers provided that their work's technical and architectural quality was controlled and that it was in compliance with, if not a model blueprint, at least a series of instructions. Nonetheless, most public effort was focused on rented low-cost housing (HBM³). The Act of September 1st, 1948, mostly known because it blocked the rent levels in already rented housing, was the first initiative subsidising private investment in building housing: unregulated rent levels for new constructions and tax reliefs to encourage construction. The bill's wording and the discussions it raised show that it was drafted in favour of owners renting their properties. Above all, it is a stimulus for building private rented housing. But the tax reliefs are mostly used by home-buyers, and the number of housing units built pursuant to this mechanism remains low. The Act of July 21st, 1950, created the "subsidised" construction sector, alongside the social sector and the free-market sector. A bonus of 600 francs per square meter built, and of 1,000 francs for the Logéco⁴ programme, is implemented in 1953 and complemented by a special loan, guaranteed by the state and granted by the French public

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[2] European Mortgage Federation: <http://www.hypo.org/>

[3] Low cost housing, (HBM – *Habitations à bon marché*), Siegfried Act, 1894.

[4] Logecos: Economical and Family Housing (*LOGements ECOnomiques et familiaux*)



mortgage bank, the *Crédit foncier de France*. Contrary to the low-cost social housing (HLM) loans, the amount of these special loans is not controlled by the Parliament, is unlimited and is not counted within the public finances⁵. For the first five years these loans are medium-term credits, which can be re-discounted at the Bank of France. They finance 60% of the purchase and work. They can only be used by those who have a personal capital contribution, i.e. by middle class households. These households use this mechanism to purchase a home they will live in (and not rent), whereas the legislator still wishes to favour potential owners-renters, for whom housing has an economic value. Concerning home-ownership or rental, the government's purpose in both cases is to cause an increase in inhabitants' housing effort ratio⁶ and to secure a return on real estate capital. But Logécós, collective buildings for home ownership first built in 1947, are defined by technical and financial regulations without any social criteria. This subsidised housing accounts for 44% of the production between 1947 and 1975. In 1954, the SCIC (*Société centrale immobilière*), the *Caisse des dépôts*'s main property agency created in 1954, successfully positions rented housing as a way to address the housing crisis. This success is first of all due to its industrial organisation capacity, then to the creation of low-cost land in Priority Urbanisation Areas (ZUP)⁸ in 1958 where it directs the building of estates, and lastly by de-budgeting the loans for social housing financed by savings funds, made up by all of the deposits on the special *Livret A*⁹ savings accounts. The social rented housing sector is so dynamic that it quickly becomes a reference for the whole housing sector, even though it remains marginal in terms of the housing built.

The subsidised housing system is problematic for public finance because of its success. The rediscount of construction bills at the Bank of France is inflationist, since it is unlimited. All the ownership subsidies granted by the state are as costly for the public finances as social housing. New resources must therefore be found to continue: raising the rent is clearly not enough, since the system is mostly used by home-buyers occupying their own home. This is what led to the 1977 reform of housing financing, which reoriented public policy away from building subsidies¹⁰ and towards individual benefits. This reform contributed to making the situation solvent, thereby creating a bearable cost of housing for tenants as well as for home-buyers, whether the payment is going towards rent or a mortgage. Taking out a subsidised mortgage with a state-agreed bank allows the home-buyer to deduct the Personalised Housing Aid from the monthly payments. Inhabitants are therefore able to choose the mechanism

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[5] Whereas social housing loans are granted by the Public Treasury.

[6] Which was at the time less than 10% of income.

[7] The *Caisse des Dépôts et des Consignations* (www.caissedesdepots.fr) is a state-owned loans fund. The SCIC, Central Real Estate Company, was created in 1954.

[8] *Zone à Urbaniser en Priorité* : *Zone à urbaniser en priorité*

[9] The *Livret A* is a regulated and partially tax-free savings account (Wikipedia: <http://tinyurl.com/d8q78ob>). The collected funds are centralised by the *Caisse des Dépôts* which then uses them to fund general interest missions, namely social housing (HLM: <http://tinyurl.com/cb7fkbj>).

[10] Public financial benefit for building or renovating housing for rental or home ownership, aimed at reducing the rent or the years of repayment to make certain categories of population solvent.

that suits them best. But this choice is relative since it is conditioned by the inhabitant's resources in terms of personal capital. The choice only exists for those who have enough means, or sometimes for very well informed people.

The Mechanism of Subsidised Social Home Ownership in France Today

The diagnosis is still the same: the considerable efforts made by the social housing bodies (HLM) for rented housing are not sufficient to deal with the total demand for housing. This demand is mostly from people who are “solvent”, thanks to the Personalised Housing Aid and to state subsidised low rate loans. The insolvent demand, due to irregular or low income, can be guided towards social rented housing, in the name of its public service mission: this is the European model, which is progressively prevailing. Social diversity will not be pursued by providing a broad access to social housing, which still exists by right, but by an organised coexistence of different inhabitant statuses in urban operations: social housing, subsidised ownership, free market sector. The solvent demand is supposed to come from employees receiving steady income and who can regularly contribute to purchasing their home (paying back a mortgage). How can this mortgage be made attractive without costing too much for public finance? Different mechanisms have been used and are often changed. The current mechanism is an interest-free loan which can be used to buy an older property or a new property¹¹, or to perform enhancement or thermal renovation works, to complement a regular bank loan¹². The income limits for receiving these benefits are higher than those required to access social housing.

The main shortcomings of this system are the fact that home-buyers must be first-time buyers, and the cost of the operation is limited by requirements that hinder buyers from accessing at different times, wherever they are. The buyer must be part of a collective operation, led by a developer. The requirement of the low-energy house quality label, or of having to meet precise thermal quality specifications, also means too much trouble for people seeking subsidies for self-built housing. Subsidised home ownership is thus still the social dimension of an economic policy focused on stimulating the construction industry. This has recently been proved by the reform of the interest-free loan, which used to be offered to people accepting to buy older property and do work on it. The lesser cost of the housing when purchased allowed for low mortgage instalments, which were added to the Personalised Housing Aid in the framework of state-agreed loans, and ended up representing low rents, competing with the social housing sector. This deadweight effect was done away with by the latest reform.

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[11] Since June 1st, the new interest-free loan, which up until then had been limited to new properties, is available for older property. First-time buyers of older property are therefore beneficiaries alongside low-cost social housing buyers and new property buyers.

[12] Several banks are state-approved for these loans: the *Crédit foncier*, the historical mortgage bank and main player in home ownership, the Savings Banks, which are also members like the *Crédit Foncier* of the Groupe BPCE, the *Société Générale*, BNP or *Le Crédit Lyonnais*.



Social Housing and Subsidised Home Ownership in Europe

All European countries have implemented policies to support the construction industry and to encourage home ownership or single-family dwellings.

The share of the support of home ownership initiatives depends on national traditions. But it is always sufficiently present for the definition of social housing to involve on the one hand public or state-subsidised housing, and on the other hand housing for the groups of population unable to satisfy their need on the market. Real estate developers have assessed that two thirds of the French population are in this situation. The government uses this figure to define the income limits for social housing and for eligibility to subsidised home ownership.

Nonetheless, social rented housing and subsidised home ownership are quite different from the point of view of the land. The Solidarity and Urban Regeneration Act states that each municipality must have 20% of social housing. This seems to imply that subsidised home ownership housing is compatible with rented social housing since they partially target the same population. But the social path of these groups is different: tenants will not pass on a potential right to live in the housing to their children, whereas homeowners will pass on an effective right and will thereby remove their housing from the social housing available in their municipality. Even if they need the same services and equipment as tenants, it seems likely that their level of demands will be different, even more so since they will be in charge of maintaining their homes. The growing number of deteriorated co-ownership buildings illustrates that often inhabitants don't have the means to perform this maintenance, or that it demands a level of organisation that only institutional property managers can provide.

Viewed from the inhabitants and the elected representatives' standpoint, the neo-liberal homogenising of housing situations contains numerous and unforeseen possibilities of differentiation. As a key indicator of social inequalities, the issue of housing and that of the political cohabitation of groups marked by inequalities are doomed to remain unsolved.

Istanbul, a Rebellious City Under Construction

EZGI BAKÇAY ÇOLAK / JUNE 2012



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A Pontic city, the only city built at the place where two continents meet, a political centre for centuries, a crossroads for the Christian and Muslim religions, an age-old city, a megalopolis, a cultural capital for Europe... Istanbul's uniqueness is the result of different historical, economic and social factors. Its historicity and its greatness are among the fundamental characteristics which make it an exceptional city.

Nonetheless, this article will not focus on its uniqueness but rather on fitting it into the international framework of the "neoliberalisation of space"¹. We will then examine the grassroots mobilisations against the influence of neoliberal logics operating within the city of Istanbul. Lastly, we will present the IMECE "Social Urban Planning Movement", a civil society organisation combating the neoliberal urban policies in Istanbul.

Istanbul is not the capital of the country but, in economic, industrial, educational and cultural terms, it is the biggest city in Turkey. Summarising in just a few pages the urban structures of this megacity inhabited by over 10 million people from quite different origins is a challenge. But this is not an unfamiliar story at all; it is not exotic or oriental in the least. Even though it did have unique geopolitical and cultural dynamics, Istanbul has now become, like all the other megacities in the world, a commodity which can be bought and sold, a place where flows of capital come together. The urban

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[1] J. Peck and A. Tickell, "Neoliberalizing Space", *Antipode*, n°34, 2002.



Photo : Ezgi Bagcay

structures in Istanbul are changing on a daily basis at an incredible speed, adapting to the successive innovation cycles in the neoliberal economic system.

The economic transformations underway in Turkey since the 1950s and especially since the decisions made on January 24th, 1980, drafted jointly by the IMF and the World Bank, are aimed at including the Turkish economy in the global economy. The 1980s, marked by the September 12th, 1980 coup which destroyed the people and the social movements and created a favourable climate for neoliberalism, were a true watershed for the country. In the years that followed, the process continued, with economic and institutional reform programmes, designed with the IMF. As for the European Union, it has acted as an anchor for the Turkish economy, to consolidate the “reforms”².

In a period of approximately fifty years, Istanbul has successfully been conquered by capital. Today, “Turkey clearly appears on the international stage as a highly dynamic emerging economy, a member of the G20 and the 15th world economy”³, but at what cost and who is paying the price?

A City Under Construction

The Turkish economy’s shift to a markedly neoliberal model has had a significant impact on society as a whole, as well as on the urban territory and especially Istanbul.

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[2] Marie Fonteneau, “La place de l’économie néolibérale dans le bouleversement des structures de l’habitat urbain à Istanbul-Etude du phénomène gecekondu.” Masters dissertation, Institut d’études politiques, University of Aix-Marseille, 2012. <http://tinyurl.com/cfk6y56>.

[3] L.-M. Bureau, L. Deger, S. Rumel, « Turquie – Afrique du Sud : reflet de la nouvelle coopération Sud-Sud ? » *IRIS*, 2011.

bul.⁴ The development of a competitive logic is the most significant manifestation of this impact. It has been the direct cause of suburbanisation and exclusion. The orientations given to city planning since the 1990s, through the urban development projects and trends in Istanbul, are just so many pieces of evidence of the urban transformation still taking place, led by the political power, the AKP⁵.

Since it came to power in 2002, this party has encouraged the consolidation of authoritarian, clientelist and speculative practices. AKP has built its hegemony by means of its neoliberal spatial policies. The new model of urban management has allowed it to transform the city's main functions, to generate urban income and to distribute this income arbitrarily to give birth to a new, conservative, bourgeoisie. This new bourgeoisie, dominant in Istanbul, has escalated the process of land speculation, involving consequences for urban planning.

The beginning of the 2000s is marked by a sharp increase in the amount of demolitions performed in Istanbul. This period also marks the beginnings of urban mobilisations protesting against the demolitions. Public authorities have been forced to legitimise their ambitions of maximising urban income. The Act n. 5366 on “re-generating, protecting and renovating deteriorated historical and cultural real estate properties”⁶ has legitimised the central role of the Istanbul Metropolitan Municipality and of TOKI (Housing Development Administration) regarding the implementation of urban renovation projects. This has caused the destruction of longstanding residential neighbourhoods which were gradually built on “public” land, the *gecekondu*⁷, which are now being sold by the public authorities to Turkish or foreign investors. New housing, mostly for a wealthy clientele, is being built on these plots. Indeed, the Urban Transformation Act follows several laws voted by the AKP between 2002 and 2005, which had led to a marked increase in municipalities' competences and remit as well as TOKI's regarding land management, restoring older urban fabric and urban planning. This facilitated the demolition proceedings and accelerated the privatisation of land in Istanbul.⁸

The *gecekondu* phenomenon could be considered as one of the negative effects of urban neoliberalism. The emergence of this form of urban habitat is systematically

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[4] Hatice Kurtulus sets forth three phases in Istanbul's urban transformation process. Firstly, during the 19th century the nation-state emerged and the country underwent a modernisation process. Then, the end of the Second World War marked the beginning of specific and spontaneous urbanisation. Lastly, very fast socio-economic and spatial changes have started happening in the 1980s. Hatice Kurtulus, “*Istanbul' da Kentsel Ayrısma*” Bağlam Yayınları, Istanbul, 2005.

[5] AKP (*Adalet ve Kalkınma Partisi*, the Justice and Development Party) is the party created by the economically liberal Islamic political current which is currently in power in Turkey.

[6] Also called the Urban Transformation Act, it is voted on June 16th, 2005 by the Grand National Assembly of Turkey.

[7] Form of illegal working-class habitat in Turkey.

[8] Clémence Petit, “Transformation urbaine, mobilisations collectives et processus de politisation-le cas du projet de rénovation urbaine de Basıbüyük (Istanbul) » Master 2 research dissertation, Research advisor : Marine de Lassalle, June 2009.



regarded as a consequence of rural depopulation, provoked by industrialisation and the decline of agriculture. The urban evolution strategies implemented since the 1950s have also encouraged the development of illegal habitat. The *gecekondu* inhabitants are the groups most affected by the consequences of de-industrialisation and urban transformation. They are forced to witness their homes be progressively replaced by luxury projects, piloted by the private sector which is controlled by mighty holding companies and influential international companies.⁹ The illegal housing is thus destroyed to make room for gated, high-security residential neighbourhoods where the wealthy social groups and the new rich live. Real estate developers and TOKI are responding first and foremost to the new criteria of choice for high income households.

It must be highlighted that TOKI is a national public company, in charge of building housing for the working classes. It is now using its public authority to serve the interests of the new bourgeoisie. The consequence is undeniable urban fragmentation, as well as processes of gentrification.

Illegal housing is not the only concerned habitat, since most of the middle class population is also affected by the transformation and the commodification of urban space. Rising land prices are just one of the consequences of the ambition of urban income. To maximise urban income, local and national public authorities are intent on making Istanbul a centre for finance, logistics, culture and tourism at the level of the Eurasian region. This is the reason for building a third bridge across the Bosphorus, for decentralising public services (education, health), for creating a second financial centre on the Asian side of Istanbul. The major consequence of this kind of projects is the risk of an increased urban sprawl, with not only social but also ecological and cultural consequences. This urban transformation is a serious threat for urban public spaces, as well as for the city's water sources and forests.

The future Istanbul is a sterile, luxurious city, without any cultural or political contradictions, "cleansed" of disadvantaged populations, just like a big hotel or a theme park. Turkish political authorities often mention Dubai as a relevant urban model for Istanbul.¹⁰ These extravagant projects evidence the public authorities' irrational, totalitarian and spectacular attitude regarding urban space, as in the case of the "Istanbul Canal" announced in April 2011 as Prime Minister Tayyip Erdogan's « crazy project ».¹¹ It is a threat for the city's historic and cultural wealth, which also belongs to all of humanity.

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[9] Marie Fonteneau, "La place de l'économie néolibérale dans le bouleversement des structures de l'habitat urbain à Istanbul-Etude du phénomène gecekondu." Masters dissertation, Institut d'études politiques, University of Aix-Marseille, 2012.

[10] Jean-François PEROUSE, « Istanbul, entre Paris et Dubaï : mise en conformité « internationale », nettoyage et résistances », in BERRY-CHIKHAOUI, Isabelle, DEBOULET, Agnès, ROULLEAU-BERGER, Laurence (2007), *Villes internationales : entre tensions et réactions des habitants*, La Découverte, collection Recherches, Paris.

[11] It is an approximately 50-km long canal connecting the Black Sea to the Sea of Marmara. See: http://www.dailymotion.com/video/xig47e_canal-istanbul-le-projet-fou-du-premier-ministre-turc_news

The underprivileged living conditions in the *gecekondu*, and the risk of earthquakes¹² are used as excuses for urban transformation. We are calling them “excuses” because since 2003 most of the TOKI projects are designed for wealthy social classes. These constructions are built on the land of former slums, forcing their inhabitants to leave. None of the housing projects built on former *gecekondu* land in the city centre of Istanbul provide rehousing on the same land. The Istanbul Metropolitan Municipality and TOKI have been granted the right to rebuild all the makeshift housing damaged by the earthquake, but only the high added-value neighbourhoods have been renovated.¹³ As for the *gecekondu* inhabitants, they no longer have the right to live in this financial and cultural capital. The free market principles leave no space for socially-grounded urban planning. Istanbul is becoming the capital of economic, social and spatial inequalities.

Urban Social Movements

Presently, numerous individuals and organisations are mobilising to combat the consequences of the neoliberal urban policies. The urban opposition, which has progressively emerged since the mid-2000s, has namely been denouncing the social and economic consequences of these “neoliberal”-inspiration projects. They are opposing these transformation projects by a political endeavour of making them visible and mobilising to stop them. Two main types of mobilisations against the Urban Transformation Projects (UTPs) can be observed in Istanbul: local resistance movements and social movements.

The local resistance movements within the *gecekondu* are quite homogenous regarding their members and display a strong attachment to their neighbourhood. In a first phase, the inhabitants’ demands, echoed by community organisations and local political movements, were related to obtaining new social rights. They protested against the demolitions and rehousing entailed by the UTPs. Organisations demanded public services and housing rights.¹⁴

For these claims to coalesce into a globalising discourse criticizing urban policies, the urban transformations had to become more radical and set off the birth of the urban social movements. IMECE “Social Urban Planning Movement” is one of the first and most active groups; this organisation leads struggles against urban renewal operations and more generally against the neoliberal urban policies piloted by the Istanbul Metropolitan Municipality, AKP and TOKI.¹⁵

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[12] The 1999 earthquake caused 17,480 casualties, 23,781 wounded people and left hundreds of thousands of people without homes.

[13] Marie Fonteneau, “La place de l’économie néolibérale dans le bouleversement des structures de l’habitat urbain à Istanbul-Etude du phénomène gecekondu.” Masters dissertation, Institut d’études politiques, University of Aix-Marseille, 2012.

[14] Clémence Petit, « Engagement militant et politisation des mobilisations au sein des oppositions urbaines à Istanbul », *EchoGéo* [Online], number 16 | 2011, online since July 4th, 2011, last visited on July 4th, 2012. URL : <http://echogeo.revues.org/12445>, s.7

[15] <http://www.toplumunsehircilikhareketi.org/>



IMECE was created in 2006 as a small group of friends with different occupations but mostly city planners. However, it started by sending out an invitation to participate, with the motto: “You are an urban planner!”, in claiming the right to the city for all citizens and denouncing the professionalization of urban planning. Since then, IMECE has become an interdisciplinary and more homogenous group.

The 16 “principles” which the IMECE members drafted collectively after several weekly meetings during the first months define the movement’s objectives and its methods of political action. IMECE proposed a struggle linking the urban problem with class war, in an anticapitalist approach. It has defined its struggle as a fight against neoliberalism in the city and in favour of the basic social rights of urban inhabitants, namely housing and work rights. The aim is to contribute to politicising and connecting local mobilisations, to conceive a revolutionary, «counter-hegemonic project», able to overthrow the existing urban and political system.

IMECE’s first important action was the organisation of a platform to defend a school for blind students (Resitpasa Körler Okulu), menaced with eviction. It was also their first victory, since the school was saved thanks to the numerous collective demonstrations. Since its creation, the movement is present in urban transformation neighbourhoods (Gülensu-Gülsuyu, Sulukule, Ayazma, Tozkoparan, Basıbüyük etc.). Instead of making demands on political elected representatives, the media or international organisations, IMECE prefers to spark a local dynamic, if there already are local mobilisations. There must be a founding force of mobilisation against the UTP, if not IMECE cannot “force” the inhabitants to start a local mobilisation. This is the lesson learned in Sulukule, a historical neighbourhood violently «taken over» by the public authorities and destroyed in 2010, despite an international NGO mobilisation. Instead of turning forcefully towards the media, towards political elected representatives or international organisations, efforts must first focus on sparking a local dynamic, to make it the driving force of the mobilisation. IMECE is also active in the Istanbul platforms (for instance against the construction of a third bridge across the Bosphorus or against the privatisation of Istanbul’s public schools and hospitals), as well as in national anticapitalist mobilisations. The group has started to work in other cities, such as Izmir and Ankara. Today, IMECE is building links between urban struggles and rural movements, ecologists, antimilitarists, feminists, LGBTs and immigrants.

IMECE now represents a considerable network, with 1,000 members of the internet group where everyday valuable information on urban policies is exchanged. In the field, IMECE is a group of approximately 35 activists taking part in weekly meetings and different political actions. They are also members of other social movements. All the decisions are made by the participants during meetings; the decision-making mechanisms are always horizontal and non-hierarchical.

IMECE’s action methods are diverse: inquiries, publications, exchange of information on UTPs and different aspects of urban policies, information meetings with

citizens, organising seminars, screening movies, holding debates, mobilising political and media networks, creating possibilities for different movements, trade unions, political parties, professional organisations and the inhabitants of neighbourhoods concerned by UTPs to meet, and cultural productions such as documentary films.¹⁶

Conclusion : a City Under Construction

The development of the private sector and the ambition to make Istanbul a global financial metropolis have entailed a radical transformation of the city. The urban transformation that has been taking place in Istanbul since the 1990s, dominated by a purely competitive logic, has caused suburbanisation and exclusion. Since the 2000s, Istanbul has been experiencing a swift and violent urban transformation, driven by financial interests. Social aspects are currently absent from urban policies. But as in the rest of the world, in Istanbul as well, the struggle against the effects of neoliberalism and in favour of the right to the city continue to gain momentum and to become more international thanks to the meetings and actions of activists, professionals, researchers and citizens.

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[16] <http://www.ekumenopolis.net/>

The Impact of the Crisis on Housing and Urban Renewal in Budapest

KRISZTINA KERESZTELY / JULY 2012



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The Crisis in Hungary and its Impact on Housing

Hungary is one of the European countries where the financial crisis had a particularly devastating impact on the housing market. Already a sensitive sector for society before the crisis, the question of the housing market had never really been dealt with by the national and local urban policies.

Starting in 2007, but especially in 2008 and 2009, the number of new constructions decreased significantly throughout Hungary, including in Budapest. However, the construction industry's boom in the mid-2000s was linked to the significant investments made by international companies. These companies, mostly of Spanish, Irish and Israeli origin, built housing of different sizes and prices, in different locations (in city centres and on the outskirts), directed mostly towards foreign investors. This kind of real estate development has practically stopped in Budapest, leaving marks on the urban fabric when the projects were not finished, as well as many vacant housing units on the finished sites: according to the figures for the first semester of 2012, 20-25% of the housing built between 2007 and 2012 has not been sold¹. Of course, the vacant apartments are not equally distributed:

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[1] According to M. Tibor Földi, CEO of Cordia PLC (one of the most important real estate companies in Budapest) <http://ingatlanmagazin.com/ingatlanpiac/mennyiert-vehetunk-most-ujepitesu-lakasokat-mi-a-helyzet-a-piacon/>

they are mostly concentrated in the big residential locations on the city's outskirts, where instead of the dream life promised in advertisements (pools, schools, gyms, etc.), there are now lone buildings in the middle of nowhere, or as it is called in Hungarian, the "puszta"².

Share of New Housing in the Total Property Sales in Hungary.

2008	2009	2010	2011*
9.15%	9.11%	5.32%	3.97%

Source: Otthon Centrum (real estate agency)

The chart above shows the drop in real estate transactions. The Annual Report of the Hungarian National Bank³ points out that the decrease in the price of housing after the crisis has been less marked in Hungary than in many other European countries - in particular, Eastern European countries (as in Baltic countries, Bulgaria, Slovenia) or Ireland. In these countries, the real estate prices had soared right before the beginning of the crisis, whereas this happened much earlier in Hungary, at the end of the 1990s – beginning of the 2000s.

The housing crisis in Hungary and in Budapest is not caused by a shortage. It is difficult to provide an estimation of the number of vacant housing units since no coherent statistics are available, but the number of vacant houses in older housing, often publicly owned (by local authorities), can be added to the previously mentioned numbers of new housing. According to the 2012 Habitat for Humanity Report, 11.5% of housing is empty or used for purposes other than habitat.⁴ According to the inventory taken by the grassroots organisation « *A város mindenkié* » (« *The city for all* »), there are 500 empty houses just in the VIIIth district, Budapest's most underprivileged neighbourhood in terms of its social composition and the quality of its constructions and housing.⁵

In broad outline, there are two major effects of the housing crisis:

- the increasing number of fragile households
- the consolidation of the trends of exclusion and criminalisation of poverty, at a time when access to decent housing is becoming an increasingly out-of-reach dream for a growing part of the population.

Households' Increasing Vulnerability

In Hungary, the 2000s were the decade of indebtedness for most of the population. Many households took out foreign currency mortgages, namely based on the Swiss Franc, which presented lower interest rates than Hungarian mortgages. Since the Hungarian

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[2] The "puszta" refers to the Pannonian steppe in Hungary, but it is also used to refer to a deserted, abandoned, empty place.

[3] http://www.mnb.hu/Root/Dokumentumtar/MNB/Penzugyi_stabilitas/mnbhu_penzugyi_stab_tanulmanyok/elet_a_moratorium_utan.pdf

[4] Éves jelentés a lakhatási szegénységről, 2012 (Report on Habitat Poverty, 2012) Habitat for Humanity

[5] <http://avarosmindenkie.blog.hu/tags/esem%C3%A9ny>



Budapest, Building in rehabilitation. Photo : D.R.

currency, the Forint (HUF), was depreciated at the onset of the financial crisis⁶, these debts and their interest rates, calculated in the foreign currencies, suddenly increased. In 2010, the debt's value had exceeded the habitat's value, as it had been calculated for the amount of the loan, for 25% of them⁷. Still according to the National Bank's report, in 2010, 90,000 households were in a situation of "problematic mortgages", meaning that they had not been able to pay their monthly instalments for over three months⁸. The moratorium on evictions established by the government in 2010 was lifted in July 2011. Since then, the number of properties put up for auction has considerably increased, to the point that there can now be a several-year delay in starting the procedure. The government measures to alleviate the situation only concern relatively wealthy households⁹. The government policies for indebted households focus exclusively on mortgages. By doing so, they fail to account for the other kinds of debts which affect an even larger number of households: those who have difficulties paying for their expenses or their rent. However, these hardships are more and more common in Hungary, at almost all levels of society. For instance, a TIGAZ

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[6] In 2008, the HUF was depreciated by 67% compared to the Swiss Franc, and by 28% compared to the Euro.

[7] Report by the Hungarian National Bank.

[8] The total population in Hungary is less than 10 million inhabitants. According to the Ministry's data, one million Hungarian citizens are directly concerned by foreign currency mortgages.

[9] The possibility of repaying the debt as a lump sum for those who can. Premiums on the loans' interest rates for 5 years for those who trade their apartment for a smaller one, preferably new. 2012 Habitat for Humanity Report.

(gas company) survey shows that 18% of consumers have occasional or constant difficulties paying their bills.

In 2011 in Hungary, a total of 25% of households, representing 2.5 million people, were experiencing one or more types of indebtedness, which made the country rank sixth within the European Union¹⁰.

Social Exclusion and Poverty

In Hungary, the circle of groups affected by poverty is growing. In 2010, 12.3% of the population lived below the poverty line, i.e. with a monthly income under 60,000 HUF, which represents approximately 200 Euro. According to the European criteria defined in the European Union's Europe 2020 strategy¹¹, 30% of the Hungarian population is living in conditions of social exclusion and poverty¹². Housing expenses (rent and other expenses) represent an average 25% of households' incomes (international conventions set 30-35% as the limit for inability to pay). The poorest group, which is also the most affected by evictions, is the Roma. Though there are

The Fight against Homeless People in the VIIIth District of Budapest - Józsefváros

The case of the VIIIth district – Józsefváros – is particularly eloquent. It is the most underprivileged district in Budapest. Its social and economic indicators are well under the city's average (high unemployment rate, large share of Roma in the population, highly heterogeneous neighbourhoods, a heterogeneous urban fabric including deteriorated buildings and poor quality housing, etc.). The district municipality (right-wing majority, FIDESZ) was the first to implement the abovementioned laws. All forms of begging, the use of public space for living in it, digging up items from garbage cans and smoking on the main squares in the district are now punished by fines. Social movements are active in the district, namely the group « A város mindenkié 1313 », «City for all », member of FEANTSA.

In October 2011, the municipality launched a community programme to improve the habitat and living conditions of the people in need. The programme had a total budget of 61 million HUF (300,000 Euro) and was used to create one shelter for 34 people and another one for 14 people. By the end of 2011, 5 people had moved in to the latter. Nonetheless, the programme did not provide any solutions to help the participants access an individual rental home, or support them in their job research.

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[10] 2012 Habitat for Humanity Report, op. cit.

[11] Europe's growth strategy : http://ec.europa.eu/europe2020/index_en.htm

[12] Habitat for Humanity, 2012, Hungarian Statistics Department.

[13] <http://avarosmindenkie.blog.hu/>



no precise statistics, according to estimates the number of homeless people exceeds 10,000 people in the capital (Budapest's total population is 1.8 million).

Despite this context of impoverishment and vulnerability, public policies are just making this social exclusion worse. Since the 2000s, the solution to the problem of homeless people is increasingly viewed as a public order issue, as well as an aesthetic and image-related problem. But particularly since 2009-2010, regulation has manifested the clear political decision to criminalise the poor and the homeless. Changes to the Urban Land Use Code (January 2011) established a fine for the “unconventional” use of public space: forbidding, for instance, “living” or “sleeping” in it. The municipality of Budapest was the first in the country to implement this law, by establishing a minimum fine of 50,000 HUF (almost 200 Euro) for anyone using public space as their regular living space. Since December 2011, if this law is violated repeatedly, the sanctions can include a 60-day prison sentence or a 150,000 HUF (equivalent to 500 Euro) fine.

The Impact of the Crisis on Urban Renewal in Budapest

There are very few analyses or assessments of the impact of the crisis on Budapest's urban renewal: there is nothing on the continuation of existing projects nor on the situation's possible evolution. Therefore, we will limit ourselves to presenting a few ideas and hypotheses which require further development.

Above all, the following question is inevitable: what does urban renewal mean in the case of Budapest? The interviews performed with experts in city planning towards the mid-2000s¹⁴ evidenced that they define urban renewal as any kind of city planning intervention entailing gentrification in deteriorated neighbourhoods. Therefore, whether the urban fabric is modified in historical neighbourhoods because of real estate speculation, or a working-class neighbourhood is demolished in the framework of a public-private partnership, this is considered an urban renewal programme, just like the social programme launched in one of the poorest neighbourhoods in the VIIIth district. For all that, none of the mentioned interventions took into consideration criteria accounting for the neighbourhoods' sustainable and social development: there were no objectives of social diversity, no strategy to create local services and community institutions, etc.

In general, private investment has played a key role in these operations, often with devastating results in terms of urban values and traditions. What has been the effect of this sector's withdrawal?

In the Jewish quarter located in the VIIth district of Budapest, in some places the historical fabric was completely destroyed by what has been called “spontaneous urban renewal”, linked to new constructions and urban speculation. After several

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[14] K. Keresztély, S. Fayman (dir.), *Les politiques de renouvellement urbain dans les pays de l'Europe Centrale, le cas de Budapest*, study for Anah, 2007.

years of struggles led by social movements, particularly the organisations OVÁS (“Protest”) and Szindikátus, the district mayor was placed under police custody and then sentenced to several years in prison, for speculation. In this quarter, the crisis could be viewed as having a positive impact: because the major investments have slowed down, the transformations of the urban fabric have stopped¹⁵.

The Corvin Walkway project, located in the neighbouring VIIIth district (Józsefváros) provides a second example. This project had been designed by the district municipality’s operator (RÉV 8) in the mid-2000s : a big, 22-hectare project involving the demolition of 1,100 housing units and the construction of 810 housing units with more value, as well as the renovation of 1,400 housing units, the creation of office spaces, a big shopping centre and a scientific centre. The project’s social dimension consisted of asking the evicted households what kind of rehousing they would prefer and of negotiating this question between the operator and the households. However, there was no monitoring of the negotiations on the rehousing of the original inhabitants, who were often rehoused in apartments and neighbourhoods of much lesser quality than their demolished homes. The luxury homes built on this site were namely designed for a certain Hungarian middle class partly from the cities in the provinces, whose children were studying in the nearby universities. However, with the crisis, the last phases of the project haven’t been started, and some of the new housing units for sale have remained vacant since they were built. This neighbourhood’s status was only partially improved: the outer part of the central walkway, which was the centre of the whole project, is still rather abandoned, without any services or leisure possibilities. Has it become a ghost centre in the middle of the city? In this neighbourhood, the crisis only aggravated the damage done by this large-scale project.

Perspectives

In Budapest, and throughout Hungary, the crisis has made the shortcomings of public policies regarding housing, the right to housing and urban renewal even more visible and tangible. In the current context, a strategic policy is a minimum requirement to manage the very diverse existing housing and to contribute to the access to housing for the increasing number of low-income households. For the time being, we are still a long ways from this policy being designed, though some attempts have been made by grassroots organisations. In September, Habitat for Humanity, a foundation for the right to housing, with co-funding from the SOROS foundation, will launch a reflection programme on the means and conditions necessary to create a social real estate agency in Hungary.

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[15] «Folytatódik a pesti zsidónegyed lerombolása, vagy véget ért a vadkapitalizmus?» (Is the demolition of the Jewish quarter continuing or has fierce capitalism come to a stop?) in: *Ingatlanmagazin*, July 6th, 2012 <http://ingatlanmagazin.com/ingatlanpiac/folytatodik-a-pesti-zsidonegyed-lerombolasa-vagy-veget-ert-a-vadkapitalizmus/2/>



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In Portugal, Austerity Policies and Liberalisation in the Name of the Right to Housing!

INTERVIEW WITH RITA SILVA / JULY 1ST, 2012
BY SAMUEL JABLON

Rita Silva is a Portuguese right to housing activist. She is actively engaged in *Habita- Colectivo pelo Direito à Habitação e à Cidade* in the struggles against demolitions without rehousing in makeshift habitat districts in Lisbon and its outskirts. In this interview, she describes the current situation of the housing crisis in Portugal; she presents the urban social movements, and highlights the role played by women within these organisations.

Samuel Jablon is a member of AITEC and a city planner at *Ville et Habitat* (City and Habitat).

How have Portuguese housing policies evolved since the beginning of the financial crisis?

For many years, Portugal has focused on promoting home-ownership rather than stimulating the private or social rental market, which only represent respectively 20% and 4% of the total housing. Given the high levels of rent on the private market, many people had no choice but to become home-buyers, which entailed a massive indebtedness of households for very long periods, sometimes even for 50 years. Moreover, housing policies were not a priority for public authorities. This led to numerous consequences: a lack of social rented housing, the deterioration of city centres and more and more vacant buildings, the development of an urban-sprawl oriented urbanism...

When the crisis began, shortly followed by the first recession policies, we faced the double phenomenon of increasing unemployment, taxes and cost of living on the one hand, and declining wages on the other hand. The situation thus became unbearable for many home-buyers who couldn't pay back their mortgages. Today, an estimated 25



Photo : Sandra Bernardo

houses are repossessed by banks every day (in a small country: 4 million households). At the same time, in addition to the crisis, the Troika (the European Central Bank, the International Monetary Fund and the European Commission) imposed a liberalisation of the rental market in the name of market vitality and the right to housing!

Approximately 200,000 elderly people were housed thanks to a very low cap on rents (€50 in Lisbon), linked to their low levels of retirement pensions (under €400). A recently voted law¹ has put a stop to the cap on rents. Though planned to take place over a five-year transition period in order to avoid too much protest, it will nonetheless lead to the impossibility for many poor elderly people to remain in their homes within the next few years.

This new law on rental relations also creates a new balance in rights in favour of landlords, since they can draw up short-term rental leases (just a few months), they can cancel the lease to perform work and above all, they can evict tenants who haven't paid their rent for three months without having to go before a court.

It is truly interesting to observe that the liberalisation of the rental market (accompanying the liberalisation of the labour market) was a major goal for the Troika, revealing their interest in housing considered not as a right but as a potential lever for investment and profitability.

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[1] "Amendment of the legal status of urban rental", Assembly executive order 58/XII published on July 4th, 2012, pending promulgation by the President of the Republic.

Lastly, it must be noted that all the public mechanisms for housing have currently been put on hold: social housing financing, urban renewal and housing renovation programmes, etc.

How have citizens reacted to this housing crisis and to these ultra-liberal economic policies?

Elderly people started mobilising in 2011 against the liberalisation of capped rents. They staged demonstrations, published articles, created and maintained a blog, wrote petitions... but the movement never reached a greater momentum. Social movements' mobilisation is still culturally difficult in Portugal, and in the current situation it has been made even more complicated by the media's misinformation and by making people feel guilty for the situation. Citizens have been led to believe that they are responsible for the crisis because they took part in the overconsumption (whereas, concerning housing, they had no choice but to become homeowners and run up debts).

Regarding homeowners evicted by banks, they can receive help from consumer organisations, but presently there is no collective mobilisation similar to the one in Spain, for instance².

To recreate a social mobilisation on housing issues, several organisations and citizens are creating an action group for the right to housing: *Habita – colectivo pelo direito a habitação e a cidade*. It is made up of poor people's organisations, UMAR³ - a feminist organisation, Solidariedade Imigrante working for migrants' rights and which led struggles against demolitions of shantytowns a few years ago, professors, activists from different fields...

This group's aim is to develop struggles and reflections on the issue of housing in all its aspects. A first combat is currently underway against the demolition of a neighbourhood in Amadora, in the suburbs of Lisbon. In this district made up of self-built housing (solid constructions but which are not recognised by the city), dozens of families are threatened with eviction without rehousing. The group has supported the inhabitants' mobilisations and their struggle but they are now facing the city authorities' intransigence as well as increasing police repression.

The group is also considering starting a campaign on housing as a right and performing actions when evictions take place or when repossessed housing is auctioned. There must be reflection on several issues, namely on legal points which are a method of action insufficiently used for now.

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[2] Cf. in this book the article by Ada Colau, from the *Plataforma de Afectados por la Hipoteca* (Platform of Mortgage-Affected People).

[3] www.umarfeminismos.org



UMAR, a feminist organisation, is part of the Group for the Right to Housing. How is there a specific gender issue in housing?

It is commonplace to say that women are more affected by poverty and the crisis, and it is even more the case regarding housing. The situation of women regarding employment is very complicated: high long-term unemployment rates, casual and part-time jobs, wages and pensions inferior to men's. Many women in makeshift habitat districts make approximately 250€ a month as cleaning ladies... Regarding family structures, high rates of single-parent families and their responsibility in providing for several generations (their children and also their parents) are additional factors of fragility.

In the face of this higher risk of poverty, and in the perspective of combating austerity policies, UMAR has focused on urban struggles. This commitment is even more relevant since in social mobilisations and inhabitants' struggles for the right to housing and against demolitions without rehousing, most of the people mobilised are women.

The Financialisation and Questioning of Social Housing in France and in Europe

JEAN-PIERRE TROCHE / JULY 2012



Jean-Pierre Troche is an architect-city planner, a consultant on habitat and social housing policies, the manager of Ville et Habitat and the President of Aitec.

At a time when housing crises and social insecurity are becoming widespread, and more and more people are having trouble accessing housing (or remaining in it), the free-market orientations advocated by many European states and the European Commission are seriously challenging the historical social function of social housing. In doing so, they are contributing, in many different settings, to multiplying the difficulties met by households, by reducing the number of available homes (privatisation, shrinking supply) as well as the number of people able to access them (eligibility criteria).

In many European countries, social housing was developed during the industrial revolution to remedy the unsanitary living conditions of the working-class labour force and to support the development of the wage system. Depending on the national context, the legal forms, financing methods and the management of the access to this type of housing vary. Social housing represents 35% of the total housing in the Netherlands, approximately 20% in Sweden, Denmark, Austria, Czech Republic and the United Kingdom, about 17% in France and in Finland, and much smaller shares in Germany (6%) and Southern Europe: less than 5% in Italy and under 1% in Spain and Greece.



The studies performed by CECODHAS¹ (cf. the studies by Laurent Ghekière²) identify three different conceptions of social housing in Europe:

– A “universal” conception, aimed at allowing all households to have housing, by providing a complementary supply of housing to the market’s and above all by regulating the entire housing market. This has been the prevailing model namely in the Netherlands. In this context, the supply of social housing has a regulatory role regarding the whole housing market. The access to this housing is not determined by a cap on income but by assignation mechanisms which are based on previously defined priorities.

– A “broad” conception, with broad social targeting. In this conception, social housing is meant for households with limited resources. Given the broad scope of public intervention, the supply of social housing has an impact on the global level of the housing supply, and therefore contributes to creating socially diverse territories. This is the dominant model in France, in particular (as well as in Great Britain before the Thatcher period).

– A “residual” conception, strictly targeted on social criteria. The prevailing logic is not interfering in the housing market to make it more affordable, catering for a social demand limited to the most underprivileged households, providing these households with social integration and support.

This residual conception of social housing is now leading the European Commission to question the Dutch model, in the framework of the implementation of the “services directive”³. Similar concerns are driving the reforms currently being implemented in certain European countries.

In France, though this perspective isn’t explicitly used, this should be the framework for analysing many reforms implemented these last years: the state’s withdrawal from the financing of social housing, the attacks on the *livret A* special savings account, the sales of social housing (HLM), the reorientation of housing assignation criteria towards social aspects, the reform of statutes (more power for shareholders in HLM public companies’ governance and reduction of the number of bodies in the perspective of financialising their functioning).

Social housing is therefore at a crossroads, in France and in Europe. Its historical model is being challenged frequently, involving the risk of neoliberal solutions, which will not be able to provide the necessary responses to the current crises and which will undermine the right to housing on territories.

The following perspectives must not only enlighten the current debate, with the objective of defending the current system from the attacks it is facing, but must also contribute to seeking new solutions, in the private sector too. Lessons will have to be learned from the European examples to develop social housing as a service of general interest, guaranteeing the enforcement of the right to housing for all.

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[1] The European Federation of Public, Cooperative and Social Housing.

[2] Typology presented in Ghekiere, Laurent, « Le développement du logement social dans l’Union européenne », *Recherches et Prévisions*, n°94, December 2008, pp. 21–34.

[3] The European Commission requested that the Dutch government limit its social housing to households whose income is under 33,000 Euro a year.

The Commodification of Social Housing

JEAN-BAPTISTE EYRAUD / JULY 2012



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For about twenty years, social housing in France has been undergoing internal transformations, which could ultimately jeopardise the system's social mission.

There are 5.14 million social housing units in France, representing 18.5% of the total of main residences, according to the 2009 Census¹. There are almost 300,000 low-rent housing units (HLM – *Habitations à loyer modéré*) which were valued in 2011 by the Chairman of the National Real Estate Agency (SNI – *Société nationale immobilière*), France's biggest lessor, at 200 billion Euro – this housing is coveted by the real-estate and financial sectors.

Even private lessors want in on this upcoming feast and are demanding equivalent tax reliefs to rent to the middle classes, or even to the working classes, in exchange for asking for lower rents.

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[1] The National Institute for Statistics and Economic Studies (INSEE) carried out a general population census in 2009 and set forth the figure of 5.1 million social housing units; however the Ministry of Housing performs an inquiry on social lessors' estates every year and counted 4.6 million social housing units as of January 1st, 2011. INSEE also counts the semi-public real estate companies, and probably the totality of the state-certified property.



Brief Historical Overview

The 1990s were marked by changes in the relations between lessors and tenants, who went from being users to becoming customers².

The creation of the OPACs (*Offices publics d'aménagement et de construction* - Public Housing Offices)³ led to integrating private accounting standards into the HLM social housing Administration Offices⁴. The production of social housing was reoriented towards smaller programmes, integrated within the existing urban fabric, often the result of local city planning policies.

The jump into commodification became clearer in 2003, when the Borloo Act⁵ created the National Urban Renewal Agency (ANRU, *Agence nationale de renouvellement urbain*) which rationalised financing and piloted numerous demolitions of low-rent housing and working-class habitat districts. The vacant land, which did not have a market value prior to this intervention, could therefore be sold at market rates.

The same Act reformed the internal governance rules for the HLM (low-rent housing) PLCs⁶. The Executive Board, previously managed by four equal councils, among which were the lessor and the tenants, is now run by the financier, pursuant to the majority shareholder rule. Establishing return on capital is just one step away.

Since then, several laws have confirmed this perspective: the Rafarin Decentralisation Act⁷ in 2004 made deregulating rents legal (General Property Registration – *Conventionnement global de patrimoine*), the Boutin Act⁸ made it mandatory. This latter Act signalled the end of an important phase in this commodification. Let's take a closer look at the process.

The Privatisation of Social Lessors

Privatisation was initiated by the 2003 Borloo Act, which gave power within the HLM PLCs and in many cases, to the MEDEF (Movement of French Enterprises, the major employers' organisation) via the employers for housing contribution (the "1% housing tax") and to the Savings Banks which were privatised under Jospin's administration⁹. Since 2010, as a result of the Boutin Act, lessors have been forced to compete and to grow bigger and bigger, which is a new phase in this privatisation. They are merging, creating groups, buying or reselling social housing programmes all over France. Social lessors, mostly the Social Housing Companies (ESH – *Entreprises sociales pour l'habitat*), are now playing Monopoly.

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[2] This period is analysed by Yann MAURY, in *Les HLM, L'État providence vu d'en bas* - Editions L'Harmattan, Paris 2001.

[3] In France, the OPAC is a public institution intervening in social housing.

[4] Social housing institutions, functioning within local governments, have since become OPACs and own approximately half of the social housing units. The other half is owned by social housing PLCs, which are now Social Housing Companies (ESH – *Etablissements sociaux de l'habitat*).

[5] Orientation and Programming for Urban Renewal Act, August 1st 2003.

[6] Public Limited Company of Low-Rent Housing, HLM.

[7] Decentralisation Act, August 13th, 2004.

[8] Housing Mobilisation Act, March 25th, 2009.

[9] Lionel Jospin, Socialist Party, was the French Prime Minister from 1997 to 2002.



Indeed, social lessors can presently buy and sell HLM property. A social housing unit is priced at approximately 50,000 Euro, but it is certainly higher in stringent areas, namely in Paris, where transactions are commonplace.

In the 1980s and 1990s, social housing programmes were sold for the symbolic price of 1 French Franc. The internal commodification is well under way. The arrival of capitalist financial organisations at the head of the HLM PLCs has undoubtedly precipitated this process of sales and of the rise in value of the properties. The administrations, now called OPACs (Public Housing Offices), are also involved in these changes, since the creation of the Communities of Municipalities (*communautés de communes*) has caused municipal HLM Offices to merge and to become OPACs, which was authorised by a municipal order¹⁰. Thus there are now new entities, as a result of these mergers, which are hybrids between OPACs and the HLM PLCs and are probably temporary and used to experiment.

The deregulation of HLM rents is one of the most dangerous channels of commodification. Rendered mandatory by the Boutin Act, the Global Property Registration, which must be included in Social Benefit Agreements (CUS – *Conventionnement d'utilité sociale*), forces social lessors to reorganise their rents, i.e. to set them according to market rates. Up until then, the rents had been determined by the state (except for new constructions), namely according to the tenants' financial capacity and to the amount of the personalised housing aid (APL - *Aide personnalisée au logement*). Separating these elements will ultimately allow the state to unilaterally decrease the budget for individual aids.

In the field, each body categorises its properties according to previously defined criteria. Today, category 1 homes usually include low-rent housing located in city centres and upper-class neighbourhoods, and lower categories include housing in hotspots, likely to be demolished one day or another.

The Social Benefit Agreements must present a five-year programme for each lessor regarding sales, renovation and production. They must be approved by the State and have currently been drafted and are pending signature. The new Minister of Housing has the power to suspend and stop this process which involves serious consequences for tenants and urban planning policies.

The mechanism is exquisitely complex, and many tenants and property managers have had difficulties keeping up with its implementation, which has been handed over to experts. Moreover, the true effects will only start surfacing in several years. Indeed, these new rules will apply to the new tenants entering homes which have been built over the last ten years, approximately. But they will be practically non-reversible.

The lessor must pay attention to “the stability of the rental volume”, defined by adding all the maximum rents for all the social housing owned by the lessor. This rental volume

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[10] February 1st, 2007, order.



increases according to the rent reference index, but it can also increase if the lessor is in deficit, for instance, if works are done to improve the housing. In other terms, major renovation works, up until then financed through new loans or a new agreement, can be directly charged to the bills, just like the lessor's inadequate management.

The new rents can be increased by up to 5% a year, beyond the maximum rents¹¹, which means that they could double in just 12 years.

The trends observed during the first experiments¹² have shown that category 1 homes are in city-centres and could quickly become unaffordable for working classes. This means that the social diversity outcome expected from the Solidarity and Urban Regeneration Act (LSRU: *Loi de solidarité et renouvellement urbains*), which created the obligation for municipalities to have 20% of social housing, has vanished. On the contrary, rents should decrease in Priority Urbanisation Areas (ZUP - *Zones d'urbanisation prioritaire*), where low-income inhabitants will continue to be squeezed together, doomed to put up with increasing rent every time their habitat is enhanced, or to forced displacements because of "destructions". The decrease of rents in lower category homes, where low-income households who are eligible for Personalised Housing Aids are housed, will in all likelihood cause a mechanical drop in the personalised housing aid expenditure. It is easy to imagine the state's ulterior motives, given its obsession with making savings: the budget for personalised housing aids will finally be reduced, but at what cost?

Recently, some institutions have suggested determining the amounts of the rent according to the tenants' income. It is an attractive idea, but there is a significant barrier: poor people's rent will bring in less money than middle class rents. Won't lessors be tempted to rent to the highest bidders? In the current context, it is quite probable.

For Now, Selling Low-Rent Housing Has Failed in France

This possibility was created by the Méhaignerie Act in 1986 and inspired by Margaret Thatcher's reform in Great Britain, which established the right to purchase one's social housing unit. However, during the 1990s this mechanism only led to over-indebted co-ownerships or speculation.

Benoit Apparu, the Minister of Housing in N. Sarkozy's government, gave this mechanism a new impulse in order to compensate the drastic cuts in building subsidies: lessors were ordered to sell 40,000 housing units a year, representing 60% to 80% of the annual production of low-rent housing, in order to finance the construction of new social housing. The social lessors who were already engaged in the commodification process obeyed these instructions without hesitation, but the HLM sector as a whole did not follow suit.

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[11] Maximum rents are defined by the state according to the type, the location and the date of creation of the programme, which previously could not be exceeded by social lessors.

[12] The first experiment was authorised by Louis Besson in 1998 upon social lessors' request, in the Rhône Alpes Region. A report was drafted by the Roads and Bridges audit.



That's why the UMP (*Union pour un Mouvement Populaire*, the French right-wing party) programme for the presidential election proposed allowing each HLM renter to purchase his/her own home, which would have threatened to gradually but unmistakably shrink the existing social housing capacity.

Developers have penetrated the social housing production market, up until now sealed against corporate interests. Since the 2008 crisis, developers are allowed to build for social lessors. They already had one foot inside the door: for instance Nexity, the biggest developer in France, headed by M. Dilin, a friend of Sarkozy's, is part of the Savings Bank group (*Caisses d'épargne*), which is the majority shareholder in many HLM PLCs. Social housing tenants will have to pay for the developers' profit and probably for the lesser quality of construction. This clause in the Boutin Act means that developers are likely to have a monopoly on the production of housing in France. This is undesirable, and it can still be stopped and other channels for producing housing, involving less intermediaries, can be reinstated. The low-rent housing sector (HLM) is one of these channels, which shouldn't be abandoned to "predator" developers.

Plundering the *Livret A* Special Savings Account

Since the post-war years of economic growth, the *Livret A* savings account is used to finance the construction of social housing, by means of loans granted by the *Caisse des dépôts et consignation* (CDC) to social lessors, paid by the rents. However, since the 2010 Social Modernisation Act, 30% of people's savings are set aside for the banks, instead of being centralised by the state-owned CDC. 100 billion Euro are therefore in private banks' hands, without any social or economic requests in return.

But these banks, whose appetite for savings deposits seems insatiable, since they use it for their financial speculation, are opposed to doubling the cap on the *Livret A*, which hasn't been raised since 1986, because of the banks. However, François Hollande¹³ pledged to double the capped tax-free amount, to finance the construction of 150,000 social housing units a year. In France, approximately 40 million inhabitants have a *Livret A*. Incentives for popular savings and the doubling of building subsidies are among the much expected measures, whether for the inadequately housed people or for people with savings.

Social housing tenants are therefore threatened, especially those with the least income, and social lessors are remaining silent about this ongoing process. They have an interest in moving away from the social mission which has driven the low-rental housing movement since its creation, and in gradually integrating the market.

Undoubtedly, had Sarkozy and the free-market right-wing been re-elected, there would have been a new series of reforms aimed at feeding shareholders' capitalism.

The Socialist Party is in charge now, but for the time being, undoing the reforms implemented these last years has not been mentioned, which proves that the HLM world really is in favour of this progressive deconstruction of the social lessors' mission: providing housing for the working classes.

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[13] Socialist Party, elected President of France in May 2012.

Social Rental Housing in Europe

ANNE QUERRIEN/ MAY 2012



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Since the 2008 crisis, social rental housing is once again viewed as necessary to encourage economic growth by allowing employees to pay affordable rents, which do not weigh down their wages and their capacity to consume. Nevertheless, the effort ratio (the share of the household budget spent on housing) is on average 23% in Europe and 17% in France. This ratio is the highest in the countries where there is considerable public housing (Netherlands, 32% of housing, Denmark 19%, United Kingdom 18%), especially for the people living under the poverty line. The prevailing concept of social housing in Europe is still the idea of providing housing for regularly employed workers¹. There has been a recent trend towards renting at cost price, while including heavy renovation work to make older apartments as pleasant and comfortable as the ones in newer buildings. Thermal renovations of buildings built at the height of the social housing production also add to the costs and make the rents more expensive, as will the increasing prices of energy. The Personalised Housing Aid (APL - *aide personnalisée au logement*) decreases the share of rent in household budgets, but not enough to make it bearable once the rent has been raised.

A New Social Mission

The common assessment for all European countries points out increasing poverty as well as a marked rise in the number of people living alone and of single parent families,

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[1] *Employees*: people with stable work contracts.



with low income. The struggle for the right to housing, and all the more for the enforceable right to housing², implies putting pressure on the decision-makers in charge of social housing everywhere to make it more accessible to disadvantaged groups. This activist political practice is in opposition to these last thirty years' free-market policies regarding housing and the decreasing public subsidies that social housing relied on.

There are many different conceptions of social housing in Europe, but the aim of social diversity leads to making social housing available to households who do not need help to pay their rent and conversely to helping households pay rent in buildings that were not built as social housing. Many European citizens believe that social housing is no longer built and that governments limit their action to maintaining and upgrading the existing buildings. In France, the operations carried out by the National Urban Renewal Agency (*Agence nationale pour la rénovation urbaine*³) have contributed to giving credit to this belief: social housing is replaced but no new housing is built.

According to the European Commission's second biennial report on social services of general interest⁴, "supplying social housing" involves "developing, renting or selling and maintaining housing at affordable prices, as well as its allocation and management", which can also include managing real estate and the environment. Managing social housing increasingly involves social dimensions. For instance, social services are included in the housing or rehousing programmes for targeted groups, as are indebtedness management services for "low income households". The role played by charity organisations, as they are called in the English-speaking world, or by community mediation organisations as they are called in France, is essential in the implementation of housing programmes for specific groups, usually living under the poverty line.

In France, the PLAI programmes (*prêts locatifs aidés d'intégration*), which are subsidised loans for social housing, are specifically aimed at these people. The quantitative demand for these mechanisms is assessed as representing 30% of housing programmes, on the basis of the income limits which are PLAI eligibility criteria. 10% of employees have an income equal to the minimum wage, but many people survive thanks to social benefits, or only have occasional or part-time jobs. To establish a PLAI, there must also be a "social integration" project within the public housing organisation itself in the case of social housing. This project is usually carried by social organisations, which are more or less professional, already implementing concrete projects. In the European context, this social intervention in favour of integration must focus on helping people find a stable work

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[2] The enforceable right to housing (*Droit au logement opposable*, DALO) makes it possible for any homeless person living in France to start a legal proceeding against the public authorities if the procedure to obtain a social housing takes too long.

[3] www.anru.fr

[4] European Commission (2010). Second biennial report on social services of general interest. Commission staff working paper, Brussels, October 22nd, 2010 SEX(2010) 1284 final. Cf CECODHAS, *Le logement social en Europe*, 2011.



situation. In the United Kingdom, this is carried out by the local office of FEANTSA⁵, the European Federation of National Organisations working with the Homeless, or by the Housing associations in charge of running part of the public housing estate.

The housing crisis and the high effort ratio in households living under the poverty line, who aren't able to find housing in the social housing system, can partially be explained by the lack of this kind of initiatives in all European countries. To counter the negative reputation of social housing in the mainstream population, renovations have entailed higher levels of social qualification and therefore tenants with more income. The programmes available for people with low income or in need of social support are located in the very heart of urban hotspots, where there are the most serious transportation problems.

Presently, social housing is social because it is aimed at addressing persons' or households' social difficulties by granting them housing and appropriate social support. This is a new task for social housing, compared to the mission of housing workers that it was designed for up until a few years ago. At the origins of social housing, the numerous foundations in industrial and urban Europe working on the issue of housing for the poor offered social and educational initiatives alongside the housing solutions. But these exemplary achievements had almost completely disappeared by the First World War. States took over from foundations and social housing was included in more functional and economic policy goals. Currently, its new social mission is being reflected on marginally and in a context of emergency. In the face of these emergencies, the shortcomings of social housing as it exists today are often singled out and blamed.

Financing Social Housing

The increasing costs of construction and price of land are a reality in all European countries, in different proportions. Investment in social housing can only be maintained at the same level, whereas the demand is increasing and the supply is stagnating. Presently, only the ex-socialist countries in Eastern Europe have directly dedicated funds from the state budget. Everywhere else, local government subsidies or land contributions are combined with public loans. In France, for instance, the *Caisse des Dépôts* (loans fund) grants loans to the public offices for social housing (HLM) thanks to the savings fund made up of people's deposits (savings) on the *Livret A*, a specific, partially tax-free, savings account, throughout the country. However, France is the only country where these loans are granted by a public institution on the basis of savings. In the other countries, loans are granted by local or regional authorities. This de-budgeting means being able to avoid the European Commission's public finance monitoring and being able to present a successful system, based on national solidarity. Savers can count on their liquid and well protected savings. They can also be proud of contributing to financing housing for the poor. This mechanism is rooted in the historical tradition of savings banks, which participated in the financing of the first social

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[5] <http://www.feantsa.org/code/en/hp.asp>.



housing buildings in the mid-19th century. Nonetheless, before the loans by the *Caisse des Dépôts* and until 1996, direct loans were granted by the state treasury. This system had drawbacks, namely budgetary and regulatory limitations. In the Netherlands, which were singled out by the European Commission because 32% of the population lives in social housing, there are no grants, or public loans, but state-guaranteed loans.

As Laurent Ghekière⁶ explains, the financial crisis has proven that a key element in any social housing system's durability is the existence of intermediary mechanisms, i.e. bodies created to be go-betweens between the market and investors, under the supervisory authority of public institutions and with the obligation to effectively deliver financing for social housing. The strict supervision and coordination in relying on the market in Austria, the protected savings circuit created by the *Livret*

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[6] Ghekière, L. 'Institutional mechanisms and social housing finance: a European comparative perspective'. In Financing social housing after the economic crisis. Proceedings of the CECODHAS Seminar Brussels, 10 September 2009. Laurent Ghekière is the representative of the *Union sociale pour l'habitat* at the EU.

Social Housing in Belgium

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Belgian Social Housing is Beneath European Standards

The European average of the share of social housing is approximately 12% of total housing, but the average is only 7% in Belgium (CECODHAS – Housing Europe Review 2012).

Due to a series of difficulties, this sector suffered a lack of financing for decades, until 1995. The less wealthy people could not access home ownership or social housing and were therefore forced to find housing on the private rental market. This sometimes included turning to

wards "slumlords", i.e. landlords who seek to maximise their profit by letting often unsanitary homes for steep prices.

It is interesting to point out that regional policies gradually developed specific characteristics:

The Flemish region aimed to build up its supply of social housing and asked private developers to build housing "in the same conditions" as social housing.

Still in the Flemish Region, applicants for social housing must *prove that they speak Dutch or are willing to learn the language*. Even though this mechanism

[7] <http://wm-urban-habitat.org/>



A in France, the Dutch housing organisations' triple guarantee system by the three levels of local government are all illustrations of these mechanisms which constitute intermediaries. In the United Kingdom, intense regulation and implicit governmental support to housing associations have also acted as indicators of credit's strength. On behalf of social diversity, in several European countries it has recently been requested of developers, by urban planning, that they set aside 20% to 30% of the land of each project to build social housing. Likewise, in France the Solidarity and Urban Regeneration Act (*Loi solidarité et renouvellement urbain*) created the obligation for municipalities to have at least 20% of social housing, whereas social organisations demand that this requirement be raised to 25%. This obligation concretely implies granting social housing projects municipal or private land contributions. If it is a private contribution, the disadvantage is that the social housing project's implementation will depend on the private construction works, which may even be put on hold if there is a crisis, even though the crisis will actually increase the demand for this housing. Municipal contributions seem more appropriate but they also present drawbacks – they can be used as an excuse for not building social housing in municipalities where the requirement has been met.

is designed to encourage the tenants' social integration, in practice it limits the number of social housing applications. In Brussels and in the Walloon Region, a *point-based priority system* was established to guide the assignation of housing, in a commendable effort to prevent clientelism. However, concretely this system also has negative side effects, like the fact that maximum priority is given to people who are homeless (this reveals a curative rather than a preventive approach).

In the Walloon Region, *10% of all housing must be social housing in all municipalities*. This policy aims to increase the supply of social housing and to encourage social diversity. But actually, many municipalities, especially rural ones, consider that this objective is unrealistic given their population and that it would create mobility problems for the less privileged.

In the Brussels Region, an original system of "social representatives" was created. These representatives are in charge of monitoring the enforcement of the social housing rules in force (accessing conditions, rent setting,

processing of complaints...).

A Housing Market which Encourages Home Ownership

An expression says that Belgians "have a brick in their stomach", meaning that Belgians are very attached to home ownership. Indeed, 70% of Belgians own their own home and 2/3 of tenants would like to become homeowners. This can be explained by the fact that leases may be favourable to tenants, but the prices of rent are completely unregulated (this is a claim made by civil society) and have been skyrocketing. A citizen living on income substitution benefits, for instance an integration benefit (€735/month), therefore has to spend half or 2/3 of his/her income just to pay the rent! Living with other people penalizes people financially. However, it must be noted that in Belgium, young people are eligible for a small income benefit when they have finished studying. Lastly, there are almost no personalised aids for accessing housing: the housing policy in Belgium is focused on building subsidies rather than on individual benefits.



What About the Inhabitants?

Social housing institutions do what they can to fight the new financial regulations, the rising costs of construction and of energy, the impoverishment of tenants, and they mobilise their century-long experience to do so. What is the moral cost, rather than the monetary price, of this struggle and what changes does it entail in community social relations or what ignorance of social change does it imply? The last questions raised in the set of 26 questions sent by the organisation DAL⁸ to the candidates to the French presidential election (May 2012) stressed the urgency of the situation. Freedom, autonomy, emancipation through comfort, no longer seem to be part of social housing, which rather reveals obedience, conformism, individualism and lacking solidarity. The increasingly technocratic forms of financing and of allocating social housing have led to the exact opposite of the values set forth by its founders and echoed during the period of economic growth.

According to DAL, the time has come to fight for a new kind of social housing, to promote collective, cooperative and alternative initiatives and to encourage inhabitants to design, to produce and to manage their own housing, instead of receiving the “benefit” of standard housing. The production of housing must be democratised. It is true that members of social organisations, representatives elected by the inhabitants, sit in on the meetings held by the major institutions. But the die is cast. The Personalised Housing Aid (APL – *aide personnalisée au logement*) has deprived tenants of their main weapon, refusing to pay their rent, since it is directly disbursed to the housing institutions. All has been done to pacify relations, which only become fierce again in the event of demolitions or renovations, but too late to truly weigh on the outcome. Inhabitants’ initiatives for better living conditions in their communities have been replaced by mandated organisations, maybe initially created by inhabitants but presently professionalised. Participation is encouraged but only within predetermined and standardised models, like the sterile consensus conference model. Camping and mobile habitat are becoming attractive again and people using them demand forms of stability. Social habitat must be viewed as any kind of problematic habitat, linked to a specific group of population. Social housing no longer means providing an apartment in an estate for whoever needs it, with increasingly violent forms of social support linked to cultural differences. Social housing should not be a commodity for collective consumption anymore, but rather a collective endeavour to build and meet housing needs. This kind of social housing, supported by collective financing, information and support capacities, would allow everyone to find or build the kind of housing which fits their situation. This isn’t just a dream, it is a call for collective action in favour of communities like the gypsies, excluded everywhere in Europe, and who are very reluctant to live in the housing offered to them. Adequate solutions, negotiated with all the people suffering the current shortage or inappropriateness of standard solutions and building self-help housing, whether in the overseas departments or in Metropolitan France, should also be found.

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[8] *Droit au logement* - «Right to Housing»: <http://droitaulogement.org>

02

NUMEROUS TYPES OF POVERTY AND THEIR IMPACT ON HOUSING RIGHTS

“Housing First”: a New Approach for the Effective Enforcement of the Right to Housing?

CÉCILE CANPOLAT / JULY 2012



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“**H**ousing First” is the new and catchy motto for the French accommodation and housing public policies targeting disadvantaged people. Popular since 2010, this appealing English phrase seems to point out the experiences implemented in other countries. But why has its popularity coincided with such vivid mobilizations against the public authorities by civil society organisations? Does “Housing First” really provide a new approach for effectively enforcing the right to housing?

First of all, it should be highlighted here that there is no widely accepted conception of “Housing First”. This concept designates a series of programmes responding to different objectives and methods in several countries. The *Pathway to Housing* programme implemented in the United States since the 1990s exclusively targeting people suffering mental disorders or addiction, is considered a reference. Since the 2000s, it has inspired initiatives and programmes in several European countries (Finland, Ireland, Norway, Denmark, the United Kingdom...). In France, the public authorities have defined the “Housing First” principle as the priority given, whenever possible, to the access to regular, common right housing, without a mandatory transition through accommodation structures, unless otherwise required by the person’s situation. This principle is valid for almost autonomous people as well as for the most fragile. It is also based on the idea that all types of accommodation must be as close as possible



to housing standards and guarantee their users' safety, dignity and intimacy. This principle is considered the cornerstone for reorganising the accommodation sector.

Nonetheless, the first semester of 2012 was marked by unprecedented mobilisations in this sector: in February 2012, the Group of united organisations (*Collectif des associations unies*)¹ launched the operation "19,000 invisible people" to highlight the persisting seasonal approach to the solutions offered to homeless people. The call for a general strike by the workers dealing with social emergencies denounced the fact that people were being sent back out on the street, etc. Once again, these mobilisations illustrate the gap between the buzz created by these policy announcements and the resources actually made available to implement an ambitious public policy. They also evidence a very clever trick: since accommodation is considered a solution by default, the Accommodation and Social Integration Centres (CHRS – *Centres d'hébergement et de réinsertion sociale*) and emergency shelters are destined to be closed. The civil society's claims for the right to housing are thus used as an alibi to make cuts in the accommodation sector without truly providing the means for a housing policy able to meet the existing needs. To the "Housing First" strategy, organisations answer: "first, housing".

The actual content of the "Housing First" concept does open new perspectives for enforcing an effective right to housing. It is based on the belief that housing is a prior condition necessary for social integration. The stability provided by housing is thus a prerequisite. This means that above all, people with integration difficulties must be able to settle in their own home, in autonomous, common right housing, which they have chosen, for which they have signed a lease in their own name without a fixed term, and which is not conditioned by the monitoring of obligations of any kind. This concept questions the classical approach used in France, which tends to construe housing as the final aim, and not as a preliminary condition, in an integration process. The person experiencing difficulties usually has to provide evidence of his/her capacity to access housing, by passing through temporary accommodation structures. Housing is considered the last step in their social integration process.

According to the FNARS (National Federation of Shelter and Social Integration Organisations – *Fédération nationale des associations de réinsertion sociale*)², the "Housing First" approach's effectiveness for the most excluded people is closely linked to social support, which must manifest a radical reversal of the perspective currently used. The idea is to go meet people in their homes and consider a long-term, *a priori* unlimited, support mechanism. This support must be intensive; it can require a 24h-a-day availability in the most complex situations. It should be multidisciplinary and professional, which involves mobilising the social services in the area, social workers in civil society organisations,

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[1] Created in January 2008, the Group of United Organisations for a New Housing Public Policy for Homeless people and Inadequate Housing gathers 33 French organisations fighting social exclusion and working in the fields of housing and/or accommodation. The 33 organisations in the Group represent: 3,000 grassroots organisations or delegations; over 200,000 employees and volunteers throughout the country; over 2 million people receiving support.

[2] www.fnars.org



doctors, psychiatrists and employment professionals. This support must be provided for a long period, with the possibility of taking it up again after an interruption, and it needs to be flexible to adapt to the people.

The “Housing First” strategy is a response to changing needs: accommodation structures must face the increasing demands of workers, families with children, etc., whose main problem is not being able to access housing because of the high prices and the conditions required, which contributes to pushing them towards poverty. It is also a response to the failure of conditioning access to housing to a standardised prior integration, in the case of highly marginalised people.

The articles presented in this chapter illustrate the multiple aspects of poverty related to housing, as they are manifest today in France and in Europe, and for which the “Housing First” principle must provide solutions. For instance, for people with mental disabilities, it is necessary to move beyond the alternative between the approach denying their problem and not dealing with it, which causes great pain and suffering for the mentally impaired, their family and friends and society, and a hyper-specialised approach providing very specific solutions which exclude these people from the community³. Beyond these specific issues, such as housing and mental health, “Housing First” must also provide solutions for the housing crisis, which is becoming massive. In Portugal, for instance, there is a skyrocketing number of people, especially women, affected by the social and economic crisis who had no other choice but to run up significant debts to become homeowners⁴. In France, the increasing situations of energy poverty illustrate how the issue is not just accessing housing, but also being able to live in adequate conditions⁵. Lastly, “Housing First” could also be a contribution to reflection on the role of individuals and their ability to choose when it comes to housing⁶.

The “Housing First” strategy, as it is being used in the French context, provides true possibilities, provided the resources it can count on measure up to the existing needs. As the granting of individual rights such as the enforceable right to housing (*DALO – Droit au logement opposable*, 2007 law) was absolutely not complemented by a policy to develop the production of social housing, “Housing First” will only be relevant and effective if shelters can provide accommodation as long as there are needs (sufficient beds, end of the “thermometer-guided management”...) on the one hand, and if on the other hand an ambitious housing policy is designed to develop a supply of affordable housing (by developing social housing, regulating real estate markets, etc.).

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[3] Cf. in this book, the article by Pascale Thys: “Housing for People Suffering Mental Distress : an Overlooked Issue in Housing Policies”, in this book, p.81.

[4] Interview with Rita Silva by Samuel Jablon: “In Portugal, Austerity Policies and Liberalisation in the name of the Right to Housing!”, p.48.

[5] “Green Economic Incentives Versus Environmental Justice. Risks for Energy Poverty” by Yves Jouffe, p.75

[6] “Campsite Brawls and the Abuse of Unfair Laws in France”, by, Paul Lacoste, p.69.

Campsite Brawls and the Abuse of Unfair Laws in France

PAUL LACOSTE, INTRODUCTION BY CLÉMENT DAVID / JULY 2012



Paul Lacoste and Clément David are activists and members of the organisation *Habitat Léger et Mobile* – HALEM (Lightweight and Mobile Dwellings) in France.

Introduction: Campsites' Permanent Inhabitants¹

In the 1950s, camping was instituted by an executive order as “a general interest activity, practiced freely”. It developed and allowed many people to go away on vacation with low income. Little by little, sites were progressively equipped for camping and more and more often camping was forbidden outside these sites. For different reasons, today approximately 100,000 people live on these campsites all year long². These inhabitants are mostly victims of the effort ratio requested of families to put a roof over their heads, as well as of the labour market.

Young people settle on some sites while they study or have summer jobs, as well as couples with or without children who view camping as a way to save money and then return to standard housing. There are also many isolated people, because of major changes in their lives (unemployment, divorce, death...). Retired people increasingly choose to live year long in what used to be their secondary residence. There are also inhabitants who have fully embraced this kind of occupation of space. People are allowed to live on a campsite all year but not to establish it as their legal

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[1] David, Clément, *Regards croisés sur l'habitat léger et mobile*, Association Relier, July 2012.

[2] In the report « *Le camping aujourd'hui en France entre loisir et précarité* », France Poulain.



Photo : Paul Lacoste

place of residence. Theoretically, they must be domiciled elsewhere (local social welfare centre, organisation, relatives, friends). On the other hand, no housing rights can be claimed. At all times, campers can be evicted without prior notice, the rates increase according to the manager's whims, the access to water and electricity is usually prohibitive and, to top it all off, since the plot is private property, visits can be forbidden.

These problems also get more complicated when the occupant owns his/her mobile dwelling³. Many people end up having to leave their mobile homes with the extensions they have added to them, despite having been settled for several decades and having had the managers' oral agreement. Regarding this issue, HALEM⁴ and DAL⁵ brought an action against the owner of the Allincourt campsite in the Oise region⁶ (one of the richest men in France) and obtained compensations for the people who had been evicted from the campsite.

The Family Allowances Fund (CAF – *Caisse d'allocations familiales*) grants housing subsidies provided the person does not own his/her dwelling and that it is no longer mobile (if the wheels have been removed, for instance). The legal category

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[3] *Habitation Légère de Loisir* - HLL: Lightweight recreational dwellings.

[4] HALEM : <http://www.halemfrance.org>

[5] DAL: *Droit au Logement* – Right to Housing.

[6] Further information at: <http://droitaulegument.org/chateau-d-alincourt-la-prefecture-observe/>



these inhabitants fall into is “Travelling people” without a movement carnet. These inhabitants receive housing benefits but do not have a legal residence, so they are homeless. They can be evicted at any time and cannot be shielded by the protections related to housing. We are clearly in the face of discrepancies, dispensations and inequalities regarding housing rights, due to inadequate regulations.

In January 2012, a bill was amended thanks to the mobilisation of activist organisations. The “Léonard” bill⁷ stated: *“In the event of a rental on a campsite in a caravan or on any other plot of land including a space for this purpose, whether it includes an accommodation structure or not, for a period exceeding three months, then the landlord must provide the tenant with a proof of address of his/her main residence, dated from less than three months. The first line is not applicable in the event of temporary rehousing performed upon request or with the agreement of the mayor of the municipality where the land is located.”* » Art. L. 335-1 (new).

The bill did not include any rehousing mechanism for the population thereby evicted, representing the total population of the Lozère Department. It also granted mayors discretionary power regarding the choice of keeping or rejecting these poor people in their municipality.

How Discrimination and Sovereign Exclusion are Created by Law

The October 2010 Parliamentary Inquiry Report provides some elements explaining this massive denial of the situation: “Mobile homes, recreational vehicles, outdoors dwellings: new rules are required for new practices” by deputies Léonard and Got. This report systematically overlooks the social aspect of the situation, focusing predominantly on the regulatory and commercial aspects. The emerging use of lightweight and mobile dwellings as permanent habitat is mentioned in just a few paragraphs, namely focusing on: “the refusal of lightweight recreational dwellings as permanent habitat⁸”. Its conclusion is edifying: “it cannot be excluded that the use of this kind of habitat can sometimes be the result of a deliberate choice, or at the least that it is not completely due to a lack of choice. This would involve reconsidering the solely touristic purpose of campsites. In this case, it manifests a choice as a society”. This choice was not, at the time, considered in the least by Sarkozy’s government.

Indeed, including lightweight, mobile dwellings, despite its characteristics and possibilities (namely regarding social and solidarity economy, environmental and relational ecology, its swift implementation to solve short, medium and long term housing problems), seemed absolutely impossible at the time. The government was seeking to

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[7] Right-wing (UMP) Deputy-Mayor of the municipality of Châtelailon-Plage (Department of Charente-Maritime). This municipality barely has 5% of social housing.

[8] October 2011 Parliamentary Inquiry Report : « *Mobile-homes, camping-cars, habitats de plein air : face aux nouvelles pratiques : la nécessité de nouvelles règles* », deputies Léonard and Got, pages 63-65.



reduce, by all means, the possibilities this solution offered as an empowering housing solution for groups, families and individuals. This position, disregarding the economic crisis, reflected the very conservative concern of avoiding any “magnet effect” which would have resulted potentially in more people living on campsites, had it been authorised.

By focusing all efforts on stigmatising the most marginalised groups, this approach led to the drafting of article 32-3 of the LOPPSI 2 Act⁹. Then the Hortefeux administrative circular of the summer 2010, with the terrible “Grenoble speech” (spoken on July 30th 2010, Sarkozy designated the Roma and “Travelling People” as scapegoats) sparked the indignation of the UN, Europe and the Vatican. After a long mobilisation involving organisations and citizens and echoed by opposition deputies and senators by means of a duly argued appeal, the article 32-3 A of this Act, allowing prefects to destroy and evict “illegal campsites” within 48 hours, was overruled by the Constitutional Court on March 10th, 2011.

Campsites: Made for Tourism?

The “Léonard” report deliberately avoids taking inventory of the different uses of certain campsites, transformed into permanent equipments for travelling workers. For instance, in Flamanville (Manche Department) on the location of the EPR works (a “new generation” nuclear power plant), almost 700 workers live all year long in five campsites called “living bases”. This raises the question of why EDF’s major “useless projects” justify the use of mobile dwellings whereas citizens’ personal and responsible projects do not.

In his book “*Enclaves Nomades*”¹⁰ (“Nomadic Enclaves”), Arnaud Le Marchand analyses the mobility of workers and nomadic groups during the 19th and 20th century, concentrating notably on the period of the 1980s with the emergence of atypical and/or mobile dwellings.

*“This world of travelling or unstable work and dwellings provides insight into some aspects of the economic changes currently taking place. It is namely involved in migrations, tourism, and attempts to escape the wage system”, “The new types of industrial production explain its revitalisation. This is a cross-cutting sector, concerning different fields of circulation and production. Links emerge between the “post-Fordist” changes in labour and the changes in contemporary cities. “Uncommon” dwellings are not a remnant, but on the contrary a current production seeking legitimacy between the spatialisation of social issues and radical discourses. »*¹¹

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[9] LOPPSI 2: Act providing Orientation and Programming for Enacting Domestic Security (*Loi d’Orientation et de Programmation Pour la Performance de la Sécurité Intérieure*).

[10] Le Marchand, Arnaud, *Enclaves Nomades, Habitat et travail mobiles*, Paris, Editions du Croquant, coll. « Terra », 2011.

[11] *Ibid.*, back cover.



Whereas campsites are commonly used to accommodate seasonal workers and construction workers, to rehouse poor populations or victims of disasters, etc., regulation has focused on limiting all possible adaptations of this habitat, especially if it involves private land plots not traditionally used for tourism. The law must therefore be adapted to make legal space for the living choices of campsite inhabitants.

ATOOUT-France and the Frenzied Commodification of Recreational Spaces

Alongside the Act on the General Review of Public Policies (RGPP - *Révision générale des politiques publiques*), in the fall of 2009, the Departmental Committees for Tourism (CDAT - *Commission départementale de l'action touristique*)¹², under prefects' supervisory authority, were eliminated. The Committees' remit was therefore transferred to ATOOUT-France (AF), the French Tourism Development Agency in charge of promoting one of the most important economic sectors in France: tourism. The elimination of the CDATs had an immediate effect on the urban land use code. Since then, mayors have been authorised to adopt municipal orders regulating campsites (on privately owned land) without having to first request the Committee's favourable recommendation. The only appeal available to constituents in the event of manifestly overblown abuse of power and measures is to go before the Administrative Court.

After the anti-dog and the anti-beggar orders, the anti-camping orders thus came close to becoming famous in the category of the most stupid decisions. Every order brought before the Administrative Court usually gives the elected representative who sponsored it the opportunity to publicly present a martial and regressive stance, going against humanist ideals, any intent of consultation, and even the equalitarian principles stated in the French Constitution of the 5th Republic.

ATOOUT-France, a private body listed on the stock exchange, has a legal status as an Economic Interest Grouping under the state's supervisory authority. It is managed by a Management Board almost exclusively made up of high-ranking executives of French tourism and a few members of the political elite. Beyond the administrative management of official approvals and classifications, AF's ambition is linked to its international strategy, since Italy is threatening to win over the position as number three in the world ranking of tourism revenue. The explicit objective is therefore to "increase sales to boost revenue".

Yurts, Rural Living and the Desertification or Gentrification of Rural Areas

After caravans and mobile homes, yurts are emerging as a particularly dynamic trend in France, as a mobile dwelling that can be disassembled and that fits in quite harmoniously in natural surroundings. Representative of a neo-rural trend based

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[12] CDATs are collegiate bodies with broad representativeness, including consumers' rights or environment protection organisations.



on ecological reflection, yurts are sometimes manifestations of a model of societal evolution. They combine different factors which have the capacity to call into question the notion of a “regressive state”.

- Their low carbon footprint, reversibility, the possibility of developing local circuits all provide relevant questioning in environmental terms.
- The extremely low cost of these installations and intergenerational or cultural diversity are questions for social cohesion and local economic development.
- The integration of diverse populations could constitute an alternative to the desertification or gentrification of rural areas.

In a complex economic context, in which national solidarity is regularly undermined by the ultraliberal economic trends in all fields, this kind of dwelling is permanently confronted with restrictive political designs based on tourism and city planning regulations.

Since 2006, institutions, via tools such as the “Charter against the proliferation of shacks”¹³ and other restrictive mechanisms, have provoked an evolution of the legal framework without an in-depth analysis and assessment of the integration possibilities and positive evolutions.

“Housing, the Cornerstone of Societal Evolution!”

These words spoken by Madame the Defender of Children’s Rights on the radio station France Inter, Dominique Versini, are completed by a sad observation: “in twenty years of children’s rights policies, not an iota of progress has been made, because in twenty years we haven’t made one iota of progress on housing policies¹⁴.” The discrimination and stigmatisation of these ways of living and these dwellings contribute negatively to this situation; a balanced society, by establishing harmonious bridges between nomadism and stabilisation, creates essential possibilities for its adequate democratic functioning, potentially counterbalancing the economy. Providing guidance for self-building is currently a topic many architects are enthusiastic about; elected representatives are including in urban planning documents new possibilities for welcoming lasting installations of lightweight and mobile dwellings; spontaneous and sometimes informal cooperatives prove that in this field as well, “another world is possible”.

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- **Rapport d’information n°2826**, Assemblée nationale, October 2010

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[13] There are several Charters against the proliferation of shacks, like the “Voluntary Charter of Conduct for combating the Proliferation of Shacks in the Pyrénées Orientales”, www.macabane.info/.../Charte_cabanisation.pdf

[14] Dominique Versini on France-Inter radio, December 2010.

Green Economic Incentives versus Environmental Justice. Risks for Energy Poverty.

YVES JOUFFE / JUNE 2012



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Giving up Heating or Running up Debts

What does a poor family do when it can't pay for its electricity, gas or fuel oil bills? One could guess they have already cut all possible expenses. In all likelihood, this family does not have enough income to make its home a low energy house, or to move to an ecodistrict. This family will now start to accumulate debts that become more and more difficult to pay. It will turn to consumer credit to obtain funding, at a usurious rate; it won't be able to pay the rent or the loan repayments. Maybe the family members will eat less or less healthily, which is another way of running up a debt regarding their health capital. They can also heat their home less and use less lighting, live in the cold and the darkness, pile on sweaters, live in one single room, set up makeshift heating solutions, seal off the walls and windows. The family members will therefore have to live in humidity and darkness, with mould and wallpaper peeling off the walls, more and more severe and frequent allergies and respiratory diseases. Little by little, friends will stop visiting or being invited because the living conditions are too shameful. Then stigmatisation, angst, depression, isolation and confinement will take over; maybe even insubricity; conflicts with the landlord can arise, the children could be taken away by the social services, the family might be forced to be rehoused or even evicted without any rehousing solution.

This is an illustration of energy poverty. A process that starts with insufficient income, poorly insulated housing and inadequate equipment that is not used properly



and that runs on expensive energy. This process ends in poor health, psychological suffering, economic and social poverty.

A Massive and Widespread Phenomenon in Europe

What is the situation in Europe? There are quite different realities between countries and even among regions. But the indicators themselves are disparate. In 2009, 9.2% of European households (18 countries) reported that they were not able to heat their home at a comfortable temperature. This figure ranges from 1.3% in the Netherlands to 64% in Bulgaria, including 5.5% in France and in Germany. As a matter of fact, this figure doubles (21%) when the average of the 27 member countries of the European Union is considered. Taking into account the households stating that they have unpaid bills leads to similar figures (8–9%). On the other hand, there are more households reporting leaks or mould in their homes in the 18 countries that were part of the research (16%), but this phenomenon is more evenly spread out between countries and income categories. Lastly, 13% of households in the European Union and 16% in France spent more than twice their country's average on domestic energy in 2010¹.

In the end, it should be noted that energy poverty affects between approximately one out of every five households and one out of every ten in the European Union. There seems to be a crucial factor explaining the discrepancies between national situations. A comparison between the number of households unable to afford heating in the north (the Netherlands and Scandinavian countries, from 1.3% to 1.5%) and in the south (Greece and Portugal, from 16% to 28%) of Europe shows that the climate is much less decisive than the level of poverty in a country.

One Household out of Six Affected in France and it is Getting Worse

Regarding France, other statistics are available. The energy affordability ratio points out the households who would have to spend more than 10% of their income to properly heat their homes, considering their home's energy performance. In 2009, this is the situation for an estimated 18.4% of households in the United Kingdom, whereas in 2003² it was the case for only 5.9%. In France, the effective energy affordability ratio shows how many households had to spend over 10% of their budget on heating and domestic energy (14% in 2006). However, this indicator does not account for the households where heating is cut to avoid indebtedness. In 2006, 14.8% of households reported suffering cold during the 2005 winter (3.5 million of which 2.3 million are among the least rich half of the population). This was the situation for only 10.9% of households in 1996. These are almost completely different groups: 2% of households are concurrently cold and making a budgetary effort, which all the same

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[1] Cf. RAPPEL website and the article by Laurent, Eloi (2011), «Pour une justice environnementale européenne. Le cas de la précarité énergétique», *Revue de l'OFC, Débats et politiques*, 120, 99–120. URL: <http://www.ofce.sciences-po.fr/pdf/revue/120/revue-120.pdf>. Visited on May 29th, 2012.

[2] The Poverty Site : www.poverty.org.uk



represents 621,000 households in great difficulty³. 300,000 French households have already received a financial benefit to help pay for their energy bills, thanks to the Housing Solidarity Fund (*Fonds de solidarité pour le logement*)⁴.

Multiple Institutional Mechanisms

Public policies aim to change this dramatic equation between poverty, ineffective housing and expensive energy. Since the price of energy will increase, action must be focused on poverty, on housing and home equipment, as well as on people's uses. This explains the very diverse mechanisms in these three fields: subsidies for unpaid debts or social energy tariffs; subsidies for construction work and energy labelling of homes and equipments; counselling and guidance for eco-friendly gestures.

In Sweden, well insulated homes, effective equipment and universal social protection help avoid critical situations of disconnections of the supply of electricity or gas. Germany has done little and is more focused on the struggle against climate change. In the United Kingdom, there are many mechanisms, namely through the private energy utilities, which are the result of the social mobilisations for the right to energy which started in 1975. France focuses its policies on poor and humble households, whereas the British programmes target groups that are *a priori* vulnerable concerning their health, since they spend a lot of time at home, i.e. elderly people or people with disabilities, ill or unemployed people. Coordinating these mechanisms within programmes or national monitoring centres is a complex issue and is closely linked to national political decisions.

Broadening the Notion: Energy, Housing, Fuel, Constraints, Vulnerability

The success met by the notion of energy poverty, which was officially used during the French Grenelle Environment Forum, has led to broadening its scope. It now includes the access to all kinds of energy (not just electricity and gas) as well as all domestic uses of energy (not just heating). Above all, housing itself and its equipments are singled out as causes and therefore as criteria and means of intervention. In other words, social tariffs for electricity and gas are no longer enough. Both the insufficiency of occasional public subsidies and the need to save energy have led to a reorientation of public policy towards insulating and equipping homes.

The scope of these policies now includes car fuel and sometimes even water. Transportation is a non negotiable constraint for households living in peri urban or rural areas where there is no choice but to use cars. Fuel expenses strain their energy budgets. Other fixed expenses can then be included in the phenomenon of energy poverty. This broader perspective allows for support mechanisms that account for household trade-offs between different needs and that can go beyond the limits of sectoral public policies.

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[3] Cf. RAPPEL website and Arnault S., Briant P. et Devalière L., « La précarité énergétique : avoir froid ou dépenser plus pour se chauffer », *INSEE Première*, n. 1351, May 2011.

[4] The FSL exists in all French Departments. It grants financial aids to people who have difficulties meeting their obligations as tenants and the expenses related to their home.



There are two ways of accounting for transportation or other expenses: current budgetary constraint and vulnerability in the face of the future increase of the prices of energy. In the budgetary constraint approach, the housing–transportation double dimension allows to account for the consequences of a choice of a place to live. It requires a public policy making the right to the city effective. Combating energy poverty within housing situations would only be one of the elements of this policy. Taking into account all the fixed expenses for households leads to a global policy against poverty and inequality. On the other hand, when considering vulnerability in the face of increasing energy prices, the housing–transportation couple calls for prospective action and an energy transition policy, focusing on the upstream conditions and unrelated to the current cases of energy poverty.

Defining Targets: the Energy Transition without the Fight against Poverty

Even though the notion of energy poverty is being broadened in scope, the need for effective and coherent action requires a more precise focus for its targets and objectives. There appear to be two targets, depending on the social players present in a given context: a narrower scope, including inadequately housed poor people, and a broader scope including vulnerable groups. These two definitions can be traps for addressing energy poverty since they tend to focus on energy and overlook poverty, for instance, by subsidising construction work instead of the social tariffs making up “energy social protection”. A scope limited to households that are both poor and inadequately housed does not include well housed poor people or people living in unsanitary conditions, who need to improve their home’s and their equipments’ energy performance. A broader scope including energy vulnerability puts decision–makers on the track of more global and ambitious energy transition policies. Households who already suffer cold and unbearable budgetary efforts could be included more or less quickly in these mechanisms, but they would no longer constitute their basis or their objective.

The Crisis is Revealing the Role of Poverty in Energy Poverty

However, poverty itself is responsible for many situations of energy poverty. The increase in energy poverty also appears to be related to this trend. Undoubtedly, energy prices are rising. Between 2001 and 2006, household energy expenses increased for all French households. But the share of these expenses in the household budget has soared for the poorest (from 10.2% to 14.9% for the poorest quarter of the population) whereas it has decreased for well–off households (from 6.3% to 5.9% for the richest quarter). Indeed, contrary to the poorest, the richest households can afford well insulated and equipped homes, and their income has been increasing faster than the prices of energy. The widening gap between the rich and the poor is contributing to the extension of energy poverty.

From Health and Social Mobilisations to an Alliance between Ecology and the Economy

This sectoral position of the struggle against energy poverty, which overlooks combating income poverty, can be interpreted as a result of the tactical alliance made with the ecological ideology. Overcoming energy poverty cannot be accomplished through a



sterile struggle against poverty. Nonetheless, global warming and increasing energy prices drive mobilisations. Above all, ecological concerns can be expressed in terms of a “green growth” implemented by the state and all economic players. Without having gone through the British health policy phase, nor lingering in the social policy phase, France has already started to experience the green capitalism phase.

Two Approaches to Energy Poverty: the Right to the City and the Social Combat for Equality

The issues of poverty and ecology, instead of being viewed as mutually excluding and therefore benefiting investors, can be considered jointly by viewing energy poverty within the framework of the right to housing and the right to the city, or even in the context of the social combat for equality. These two visions correct the mechanisms aimed at energy efficiency. Above all, they enhance energy poverty’s political and media visibility and its role in revealing increasing poverty. As a matter of fact, poverty could increase as much as the prices of energy.

On the other hand, public policies focused on subsidies for energy efficiency works or on an energy transition that doesn’t necessarily imply sobriety could help the concerned households, but would also lead to upgraded regulations on energy uses. The population would therefore “need” to consume more energy and its energy vulnerability would increase.

Then, appealing to energy sobriety as an economic and ecologic virtue is problematic, as are restrictive measures such as a carbon tax. When they are targeted, they are stigmatising. If they are universally applied, they do not act sufficiently on the rich who consume more and are even able to have better performances with little effort by investing in energy efficiency. When they are made laws, they sanction overheated households who sometimes seek to make up for vacations they cannot take and which would be even more polluting. This ecological discipline allows the ruling classes to maintain their global environment as well as their non-egalitarian lifestyle.

Finally, the mechanisms used to combat energy poverty can end up reinforcing the process of impoverishment. For instance, setting up a subsidised procedure for renovation on behalf of tenants can create conflicts with their landlords who may consider them responsible for damaging the house and refuse to invest. Social services’ interventions can also lead to blaming survival strategies that are actually close to fraud or cheating or to disapproving of the living conditions in the home and subsequently taking away the children or forcing its inhabitants to be rehoused. Overall, renewal policies tend to evict tenants from the renewed housing units and districts because the rents and the price of local services increase. To fight this gentrification, once again the right to the city must be defended as the framework for implementing urban renewal projects.

For a True Environmental Justice

Partial approaches of combating energy poverty, which focus on the energy aspect, gather political support namely because they claim to reduce environmental inequali-



ties, i.e. to protect the people suffering the climate's harshness and the rising prices of energy. However, there are other aspects of environmental justice that are not dealt with in these approaches focused on the energy dimension. They contribute to inequality by helping landlords and investors instead of tenants. They don't penalize rich households despite the fact that they participate more than others in consuming energy and in defining energy-consuming norms. These are imposed upon the disadvantaged groups who are excluded from decision-making. Their influence on these mechanisms is crucial because they could promote all the aspects of environmental justice. The right to the city and the social combat for equality are based on the principle of returning power to underprivileged groups in the city and in society. Hence, these are the best frameworks for implementing policies against energy poverty within an environmental justice perspective.

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France:

- **RAPPEL** : Network of Actors working on Poverty and Energy Poverty in Housing (*Réseau d'acteurs de la pauvreté et de la précarité énergétique dans le logement*) : <http://rp.urbanisme.equipement.gouv.fr/puca/>
- **City Planning**, Construction and Architecture Plan (*Plan Urbanisme Construction Architecture*) :
- **Environment and Energy Agency (Agence de l'Environnement et de la Maîtrise d'énergie)**, ADEME : www2.ademe.fr

European Union :

- European Fuel Poverty and Energy Efficiency (Epee Project) : www.fuel-poverty.org/

United Kingdom :

- **The Poverty Site** : www.poverty.org.uk/

United States :

- **Housing and Transportation Affordability Index** : <http://htaindex.cnt.org/>

Housing for People Suffering Mental Distress: An Overlooked Issue in Housing Policies

PASCALE THYS / JUNE 2012



Pascale Thys is the coordinator of the Belgian organisation *Habitat et Participation*, which struggles for a decent, convivial and responsible Right to Housing. She is in charge of an Internet-based tool for organisations throughout the world working in favour of the right to habitat: the World Map of Urban Habitat¹.

The issue of people suffering mental distress is complex. Complex, because too often we are at a loss to understand and help these people, complex as well because their difficulties cause numerous everyday life problems for them. Among these problems, we have chosen to focus on the question of habitat, of housing. Indeed, many social actors express their sense of helplessness regarding the increasing number of people suffering mental distress who have housing problems, or even end up being homeless. We will try to review some observations from the field as well as some possible solutions which could result in policies that are more open to these people who deserve the same consideration, as citizens.

Brief Definition of the Phenomenon of Mental Illness and its Scope²

The World Health Organization (WHO) defines mental health as a “*state of wellbeing in which an individual can fulfil his/her own abilities, can face the ordinary conflicts in life and can contribute to his/her community*”. According to the WHO, over one out of every four people suffers or will suffer some kind of mental disorder during

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[1] <http://wm-urban-habitat.org/>

[2] INTERREG IV works, meetings between Belgian and French social workers since 2004, working on social support for housing people in difficulties. Conclusions of the 2011 INTERREG work on social support in housing for people suffering mental distress.



his/her life (whole life prevalence) and approximately one out of ten is or will be affected by a mental illness at one time or another (point prevalence).

These disorders are related to diagnostic classifications based on specific criteria and targeted therapeutic actions. Not only are there several classification tables, but they also change over time, which makes trend analysis problematical. For instance, the DMS-IV provides clear descriptions of the diagnostic categories. The WHO has highlighted 5 mental illnesses among the 10 most worrisome pathologies for the 21st century: schizophrenia, bipolar disorders, addiction, depression and obsessive-compulsive disorder. Specialists believe we are facing an emergency, since estimates show that the number of people suffering from mental distress is likely to increase significantly over the next years, with a 50% increase of mental illnesses' contribution to the global burden of disease by 2020. The situation of younger generations seems to be especially worrying.

Our work (within *Habitat et Participation*³ – “Habitat and Participation” – in Belgium) has led us to observe that this phenomenon is particularly widespread in the North (Europe – the USA), entailing, when it comes to habitat, an increase of inadequate housing conditions and homelessness directly related to mental health issues. These are both the cause and the consequence of cases of inadequate housing conditions in our countries.

Housing Problems: Mutually Reinforcing Factors

- *Mental hospitals refuse to welcome patients for long periods, if they are in mental distress but are not experiencing a crisis. This is due to budget cuts but also to the idea that hospitals aren't necessarily a long term solution for these people. Some people say “the mad have been set loose”.*
- *Living in conditions of extreme poverty, or even being homeless sometimes, creates imbalances (physical – spatial – references, social landmarks) which cause mental health disorders for the people experiencing them.*
- *The social actors dealing with these people are not necessarily trained medics and are not always able to identify the mental health disorder the people they are working with may have. Therefore, they work on housing solutions that do not take into account the problems of crises, double diagnoses, denial, etc.*
- *Finally, quite clearly, even if they are minor, mental disorders are scary. If someone exposes them to a landlord, it is most likely they will not be granted the housing. People with disorders try to conceal their problems or their suffering due to mental disorders, and if problems arise the landlord will be facing unpaid rent or long periods of vacancy without understanding where the problem is coming from. This will turn into an opportunity to terminate the lease, putting the person in the difficult situation of having to find a new home. If the neighbourhood isn't aware of the problem, it may confirm the landlord in his/her choice.*

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[3] <http://www.habitat-participation.be/>



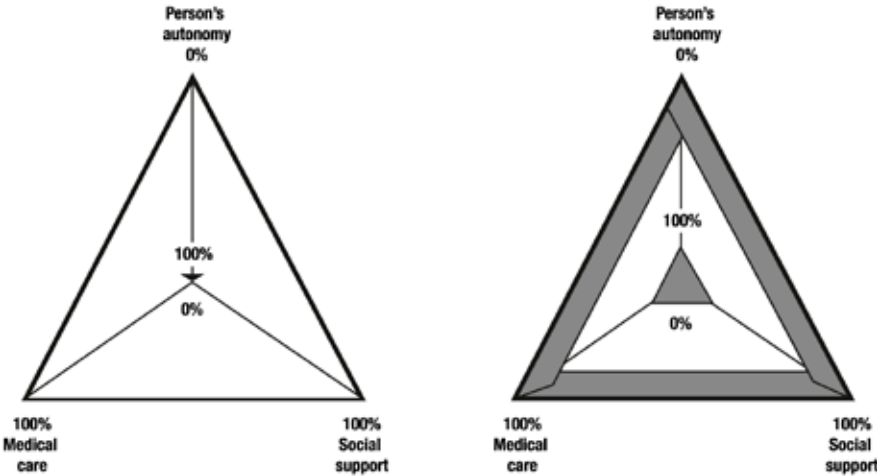
To these 4 factors we have observed during our work, the FEANTSA⁴ adds a fifth factor, which would be:

- *The increase of domestic violence*, causing mental disorders for those who are victims of it (mostly women).

It therefore seems that inadequate housing conditions, or even homelessness, are at the same time cause and consequence of people’s suffering mental distress. This is also highlighted by a study recently carried out in Barcelona by Joan Uribe Vilarrodona⁵, the Director of Social Services at Saint Jean de Dieu. He proved the existence of a *direct link between homelessness and the quality and the number of hours of sleep, mental disorders – stress, anxiety and fear as well as neurological and musculoskeletal chronic diseases*. He also noted that homeless people tend to request medical aid only when they are in crisis, which hinders the continuity of their treatments.

**A Conceptual Frame for the Discussion:
the Missing Link⁶**

The following diagram will help frame the discussion on housing for people suffering mental distress. The lesser the person’s level of autonomy (a person suffering mental distress), the more the person will need medical care and social support. This explains the three angles of the triangle. For instance, a person with 0% autonomy will probably need 100% medical care and 100% social support.



NOTES

[4] Work from the “mental health” 2010-2012 group within Habitat et Participation (relatives and close friends of people suffering mental distress trying to set up collective housing solutions).
 [5] Joan Uribe Vilarrodona (juribe@ohsjd.es) is the Director of Social Services at Saint Jean de Dieu (Source : FEANTSA magazine, 2011).
 [6] FEANTSA Magazine Homeless in Europe, spring 2011: Homeless Health, Health and Homelessness: Overcoming the Complexities

The second diagram shows what medical and social actors have identified in the field. According to them, on the one hand there is a group of people with great difficulties, who receive different kinds of support, and on the other hand, other people who only need a little help for whatever problems they may have. In the end, the population that is presently hard to provide support for is the group between these two “extreme” positions: people who are able to live autonomously, but who may – at some point – need a significant medical and social support system. These are the people who cyclically have inadequate housing problems. These are the people for whom mechanisms need to be created so that support can be provided at the right time (and not permanently).

When these people are left on their own and sometimes end up on the streets of our cities, they are experiencing a double exclusion: the one caused by their mental health problem, doubled by the one caused by the criminalisation of poverty and the stigmatisation of homelessness. The situation of young people should also be highlighted: many young people suffer from mental angst or even mental distress (which doesn’t mean that they are “mentally ill”) and end up homeless or living in makeshift habitats or squats.

The Current System’s Failings

In the framework of our research (INTERREG IV), Belgian and French medical and social actors agreed on pointing out the following failings in their respective societal environments:

- Relatively autonomous people are often cut off from health benefits and social support which would allow them access to the decent housing they need because they are considered “too” autonomous!
- The continuity of social benefits is insufficient. We have observed a lack of housing units that would allow people to keep living in them as they get better. Too many solutions are transitional and every move is an additional source of stress.
- When people have a considerable level of autonomy, they aren’t looking for a temporary housing solution, they want a home where they can stay, live and settle into a satisfying environment... But with a mechanism that can be set off when they lose their balance.

A List of Recommendations for the Political World⁷

In its journal, FEANTSA explains the progress made at the European level on these questions. *“In the area of mental health, following a consultation held in 2006, a European pact on mental health and wellbeing was launched in June 2008 by the European Commission, the Slovenian Presidency and the World Health Organisation Regional Office for Europe. While recognising the challenges ahead, the Pact calls for (voluntary) partnership in action in five priority areas, one of which relates to stigma and discrimination. Signatories commit to contribute to the implementation of the*

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[7] cf. our INTERREG IV work.



Photo : D.R.

pact through exchange of information, identification of good practice examples and the elaboration of recommendations and action plans. Thematic conferences have been held to disseminate relevant results and to raise awareness on the different aspects involved, while an EU Compass for action on mental health and wellbeing has been created in view of making available useful information online.”⁸

Our work has led us to concretely draft a series of recommendations presented to local and regional decision-makers in our respective countries at the end of 2010. These ideas were co-conceived, in the framework of the INTERREG IV meetings, with social workers, medical workers and organisations of relatives of people suffering mental distress (UNAFAM and SIMILES).

A Reassuring, Long-term Support Mechanism, in an Adapted Home

For people suffering mental distress, getting this support can involve different elements. Our working group focused on three of them: identifying a medical-social advisor the person knows and can contact when needed; giving priority – even temporarily – to collective housing solutions; limiting house moves, which cause considerable stress. These persons must be given long-term support for it to be effective!

Opening up to the Outside

Developing “mixed” habitats, where everyone can come together, even people suffering mental distress, in a non stigmatising manner. It is important to provide activities for these people, activities that will draw them out of their reassuring structures. It is also

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[8] FEANTSA Magazine Homeless in Europe, Winter 2006: Health and homelessness: looking at the full picture . <http://www.tinyurl.com/cdzpnhm>



Photo : D.R.

important to raise awareness among the neighbours on these people's potential problems, so that they can help them when needed instead of rejecting them during crises.

Personalised and Long-Term Housing Solutions

Establishing continuity between the housing "offers" for people suffering mental distress. The well-known "missing link" problem must be avoided by creating links between each mechanism. Having personalised housing solutions means being able to stay in a home for a longer period, with long-term social support because in all likelihood, sooner or later, this person will need external help. Having single housing units and collective housing within a same habitat has been quite successful.

Networking and Partnerships

Beyond defining these terms, and the question of their misuse, it is interesting to note that many actors express the wish to work as a network. What they mean is a network of professionals, where families can be involved, functioning with certain codes (like the medical professional secret), aimed at finding innovative solutions where individual or sector-specific approaches have failed.

Families and Carers at the Centre of the Mechanism

Relatives and close friends often feel excluded from support mechanisms. SIMILES and UNAFAM, organisations of relatives and friends of people suffering mental distress, developed the concept of "*citizen psychiatry*", allowing non professionals to get sufficient training to intervene when needed. Why not imagine housing units where



families could be welcomed for free and temporary stays, allowing them to fully be part of their family member's therapeutic work and to receive training in "citizen psychiatry"?

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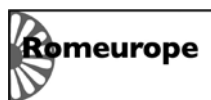
WEBSITES

- **Website presenting the results of our reflection on social support for housing:** www.accompagnement-social.eu
- **FEANTSA website:** <http://www.feantsa.org/code/en/hp.asp>
- **UNAFAM website:** <http://www.unafam.org/>
- **SIMILES website:** <http://www.similes.org/fr/>
- **Union European's website on Mental Health:** http://ec.europa.eu/health-eu/health_problems/men-talhealth/index_en.htm

“Roma Migrants” in the Ile–de–France Region¹

A Provisional Overview of Accommodation and Housing Policies for Inhabitants of Slums and Shantytowns

ROMEUROPE / JULY 2012



The CNDH Romeurope (National Group for Human Rights Romeurope) was created in October 2000. Its main objective is to promote the enforcement of fundamental rights for Roma migrants in France and their integration into general law. To do so, it combats all forms of discrimination and specific racism against these people in the context of their migration.

The term “Roma migrants” has become commonly used by organisations and institutions. The people it designates usually consider themselves Roma, even though different terms can be used². They are from different European countries and have chosen to come to France, mostly for economic reasons, to stay for shorter or longer periods, sometimes even to settle definitely.

This article analyses the presence of Roma migrants in the Ile–de–France region from the angle of the involvement of local authorities in projects of social integration through housing. We will examine the evolution of these projects and discuss their necessary assessment. The analysis set forth here is not all–comprehensive, since numerous projects are still underway in this region.

NOTES

[1] The Ile–de–France region is the area around Paris.

[2] <http://www.romeurope.org/EDITO,333.html>



Photo : Serge Guichard

The Presence of “Roma Migrants” in the Ile-de-France Region

Roma migrants have been present in the Ile-de-France region for a very long time. The first migrants arrived in the 1960s from ex Yugoslavia. Some of them now seem to have become part of, or at least to have blended in with, other gypsy communities in Montreuil or nearby.

Starting in 1989 and throughout the 1990s, Roma from Romania started arriving³, followed a few years later by Roma from Bulgaria. At first, they crossed the border illegally. In 2002, the Schengen Agreements made it easier for them to come, even though money was illegally requested of them at border control. In 2007, when Romania and Bulgaria became members of the European Union (EU), all border controls were eliminated and like all other European nationals, the Roma were granted freedom of movement. Undoubtedly, there are now more of them in France, but they are still a small migrant community compared to other migrant groups. Their number is difficult to assess but can be estimated at 5,000 or 6,000 people in Ile-de-France⁴. These people are in very difficult situations.

There are few Roma but they are very visible... because they are the vast majority of the inhabitants in the slums that have appeared – or resurfaced – throughout Ile-de-France, on industrial wasteland or rural vacant land, depending on the Department⁵. Indeed, since they cannot effectively access the housing the law on the Enforceable Right to Housing (*Droit au Logement Opposable*, DALO) should allow them to obtain, they settle illegally and without title deeds on land where they often gather with other relatives or fellow-citizens from their village of origin. They build sheds and live in extremely precarious hygiene conditions.

NOTES

[3] First major Roma slum in Nanterre, 700 to 800 people.

[4] 15,000 to 20,000 people in France.

[5] In France, Regions are subdivided into Departments, another level of local government.



Slums are disturbing... They shock their neighbours, who either mobilise to have their inhabitants evicted and not have to see the misery anymore, or are outraged by the fact that families, women and children⁶, actually live in these conditions. Accidents, namely fires, happen periodically and several children have died these last few years. This situation is a problem for local elected representatives: some are outraged, many declare that they are powerless and reject the responsibility, blaming the state or Europe.

The Response of Local Authorities

The first initiatives on behalf of Roma migrants were launched by local governments, often under pressure and sometimes with the contribution of organisations and support groups. They can involve granting a minimum benefit to people living in poverty to improve their hygiene conditions: access to a water point, building temporary toilets (construction toilet blocks), making garbage bins available. However, many elected representatives remain reluctant to granting what should be considered a basic level of dignity, under the pretext that it could make the Roma families' presence definitive and they do not want them in their constituency.

There have been three major phases

in the involvement of the region's local authorities in the region:

– 2000–2005: piecemeal initiatives

In the city of Saint-Denis (Department 93), on June 16th 2003 the Mayor signed a convention directly with the inhabitants of a settlement called Hanul⁷. This direct agreement has remained an exception. It was a temporary occupancy agreement⁸, allowing the families to settle, to make contact with the social and economic environment as well as with the organisations active in the field, to set up long-term support. But on July 6th 2010, the Prefecture of Seine Saint Denis had the settlement, which had become a symbol, evacuated.

In the Val de Marne Department, the Departmental Council has mobilised intensely since 2003 to provide shelter for families who have been present for a long time in several slums in the Department. They are housed in buildings owned by the municipality, which were going to be demolished but are done up instead to welcome them, as well as in a former gendarmerie station owned by the Department in the city of Saint-Maur. Local organisations have been very active in this project and have encouraged the Roma families' participation in managing their habitat as well as in the social support mechanisms.

– 2005: involvement of the Region and creation of the “social integration villages”.

In the 2000s there is an undeniable increase in the number of slums and camps due to the settling of migrants in urban fringes as well as to evictions from illegal set-

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[6] Families migrate together, with at least 50% of women and children.

[7] Roma language for “caravanserai”.

[8] The municipality was not the landowner. It belonged to Rail Network France (*Réseau ferré de France*, RFF).



tlements, which gradually became more frequent. This phenomenon added to the common passivity of local authorities and to the financing difficulties met by other local governments, genuinely committed to supporting former squatters (Bagnolet, Aubervilliers). These factors led to the involvement of the Ile-de-France region's in 2005. The Region approved a "support for the eradication of slums" mechanism, a contribution to equipment expenses for accommodation sites of up to €500,000, provided that the projects respect the following conditions: temporary rehousing off the site in prefabricated or disused buildings; maximum number of sheltered people set at 80; social support.

If overall this regional policy did not have the expected outcome, because few local authorities submitted projects, the eligibility criteria it set forth established the scope for the operations performed in the following years. This is namely the case for the "social integration villages" which have been created by the State and local authorities since 2007, first in the city of Aubervilliers, then in the municipalities of Bagnolet, Saint-Denis and Saint-Ouen, in the framework of the destruction of the giant slums that had developed at the edges of Paris⁹.

– Local actors seek alternatives to the "villages":



Photo : Serge Guichard

After the environmentalists won the municipal elections in 2008, the city of Montreuil was one of the first local governments to consider other intervention methods, by establishing two Urban and Social Management Projects (*Maîtrise d'oeuvre urbaine et sociale*)¹⁰.

More recently, the municipality of Saint-Denis has been exploring an alternative to the "village": after the Hanul settlement was evacuated by the police in July 2010, some of the former squatters set up their shelters on clearly abandoned plots of land in the passage Dupont, in the cité Federico Garcia, just a few hundred meters from the Stade de France and its suburban train station (RER). Rather than evicting the squatters, the municipality committed to a new housing project, with the support of several organisations working with these families (*Raj nawak* and *Voix des Roms*). The organisations and the interested elected representatives are supposed to define, with the families, a "perennial" rehousing project. This will

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[9] Legros, O. 2010, « Les pouvoirs publics et les grands « bidonvilles roms » au nord de Paris (Aubervilliers, Saint-Denis, Saint-Ouen) », in *Espacetemps.net*

[10] MOUS, created by the law of May 31st, 1990, gathers the different actors in a programme, whether civil society or institutional, and monitors the operations as they unfold throughout the project. It is aimed at encouraging the production of adequate housing for those households which accumulate social and economic difficulties, as well as promoting their appropriation of their habitat. The objective is to set off a social integration process through housing. MOUS finances the engineering for the production of this adequate housing (created as a new product or adapted from existing housing), during the social, real estate and technical phases.



represent a shift away from the idea of temporary accommodation which was the basis for most former projects like the “villages”.

Recently, the Departmental Council of the Val-de-Marne took up on support groups’ claims and set up a “space to welcome and socially integrate marginalised groups” in the city of Orly. 74 people previously living in two slums, one in Villeneuve-le-Roi and the other in Orly, were chosen to take part in this project according to different criteria (how long they had been present in these locations, their willingness to participate in this mechanism and their children’s school attendance). 17 wood cabins were built by the families in December 2011. There is no caretaking system and an organisation is in charge of providing social support to these families in their endeavours to access jobs, health benefits... This is a 3 to 5-year project.

Gathering Roma people together is still a current practice, but it seems that whenever possible, “solid” housing projects are preferred in the existing social housing. This is also the most-used solution in other regions (Lille, Lyon, Marseille, etc.).

What Assessment Can Be Made of These Policies?

To conclude this brief and far from complete overview of the housing and social integration policies implemented by the Ile-de-France region since the end of the 1990s, the diversity of the initiatives in the field must be highlighted. This could be explained by the numerous actors involved in different projects: local authorities; local state representatives; historical actors intervening in slums, state-certified organisations working on social integration through housing, support groups and organisations; Roma organisations; humanitarian organisations, etc.

Undoubtedly, the existing initiatives for housing and social integration are diverse; however they do have some common characteristics. First of all, habitat is recurrently used as an entry point for intervention. As a matter of fact, institutional and civil society actors seem to focus on trying to solve a housing or space problem above all. How can this insistence be explained? Is it about filling in for the absence of the state, whose temporary measures make any attempt of integration through work virtually useless? Or is the aim to do away with the presence of slums and poverty considered too visible, always a source of trouble within a neighbourhood? Or could it be that the urban context characterised by scarce land and real estate resources is pushing local players to focus on solving the problem of Roma migrants place in the city, given that their presence is almost always undesired?

A second common aspect is the fact that local initiatives are often makeshift or arrangements made in the face of urgency, often after a fire or another dramatic event. There is no planning, let alone a global vision, even though the eradication of slums decided by the Ile-de-France region in 2005 was probably a watershed in the conception of the current slum policies in the Paris area. Presently, the need for a global vision is becoming more urgent, if only because the mobility paths, largely the result of settlement evictions, are most often within the limits of the region’s territory. This is an explanation for the settling of numerous Roma families in Montreuil since 2009. Contrary to what is often stated, these families had not been coming from Romania



but from neighbouring cities (Aubervilliers, Saint-Denis, etc.) which they had had to leave after having been evicted by the police. The “magnet effect” often bemoaned by the opponents of Montreuil’s policy must therefore be put into perspective.

Lastly, the policy of rejection (evicting people, evacuating settlements, strengthening the legal exclusion proceedings and discrimination) is still the background for local actors’ initiatives, since it defines the real possibilities for socially integrating these migrants and implementing successful projects.

After a dozen years of policies actions alongside Roma migrants in unstable situations in the cities of Ile-de-France, these initiatives must be evaluated. It is a priority, as a matter of fact, considering the progression of anti-Roma discourses not only in neighbouring countries, like Italy and Spain, or even Central Europe, but in France as well. This assessment must be based on elements providing insight into the effectiveness of these mechanisms (access to regular housing¹¹ thanks to the enforceable right to housing proceeding, school attendance, employment, health benefits), but it is crucial for it to include the opinion of the people concerned. Indeed, migrants always take the first step toward their social integration. Nonetheless, the assessment mustn’t overlook the bigger picture of rejection policies, which have become more intense and continue to have a negative impact on the situation of a vast majority of the Roma migrants present in the Ile-de-France region.

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NOTES

[11] Rumanian and Bulgarian citizens living illegally in France are excluded from the benefit of the enforceable right to housing (DALO law).

03

ALTERNATIVES

The “Right to the City” in Hamburg : a Network that Should be More Widely Known

ELODIE VITTU / MAY 2012

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Closely observed by German researchers working on urban social movements, the “Recht auf Stadt” (Right to the City) network of Hamburg¹ has become very well-known and present in the media in Germany, as well as in Switzerland and in Austria. This example shows that the term “right to the city” is much more than just an image or a slogan. In Hamburg, it is prompting a genuine process of urban appropriation, with quite varied expressions. A historical and thematic presentation of the social movements in Hamburg will highlight the network’s achievements and limitations and will then question the inherent power of cohesion of the “right to the city”.

The Real Estate Boom

On April 12th 2012, the newspaper “*Die Zeit*” noted that surprisingly, in Hamburg, the value of a house had multiplied by six over the last 30 years and that speculators

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[1] See the network’s blog www.rechtaufstadt.net, last visited on June 8th, 2012.



Delightful cities: price variations for the purchase of existing housing (in percentage, from March 2007 to February 2012), single family houses and apartments". Graph published in the article in Zeit n°16 "Hamburger Preissprünge" on April 22nd, 2012, p. 22.

did not seem concerned by the global real estate crisis. This property bubble can be explained by particularly low interest rates, matching the European averages as defined by the European Central Bank for all the European countries, for Germany as well as for Italy or Spain. Therefore, people have been investing in Hamburg, getting loans, the prices have been increasing and the new office buildings remain empty. Property speculation has been bolstered by the Senate's policies², which are aimed at defining a new identity for this formerly industrial port, casting it as a growth-oriented metropolis. The "Hafen-City" project is a new 157-hectare district with offices, shops, housing and a classical music concert hall. It is the biggest urban development construction project in Europe³. Located on the city's waterfront, it is aimed at attracting very wealthy residents. Moreover, the 2012 Hamburg IBA (*Internationale Bauausstellung* = international architecture exhibit) has led to a complete renewal of districts such as *Wilhelmsburg*, an island located south of the city centre, between the north and south branches of the Elba. Hamburg has traditionally been viewed as an open-minded city, but it is becoming the most expensive city in Germany. But all of Hamburg's inhabitants haven't become richer thanks to the soaring property prices. What space and role does this economic development leave for the middle and working classes?

A Tradition of Urban Social Movements

In Hamburg, as in other major German cities, urban struggles marked the beginning of the 1980s. *San Pauli*, the "red-light" district, famous for its *Reeperbahn* prostitution ring, became the centre of the resistance, with squats on "*Hafenstrasse*" street. Nearby, the "*Rote Flora*" squat became a symbol of these struggles. During the 1990s, the port hospital "*Hafenkrankenhaus*" was occupied to prevent it from being closed. This set off a broader conflict on the privatisation of health care. In 2002–2003, the people living in the *Bambule* trailer park were evicted, provoking a greater protest movement against the authoritarian social policies of the government in power at the time.

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[2] Hamburg is a city-state, like Berlin and Bremen; it is run by the Land's administration, i.e. the Senate, as well as the City Council.

[3] According to the project's website www.hafen.city.com (last visited on June 8th, 2012).



For a while, these mobilisations succeeded in preventing gigantic real estate projects, like on the waterside of the *San Pauli* port. Some squats were accepted and some buildings even went from being illegally occupied to a cooperative status. This explains a calmer period around the mid-2000s.

The “Recht auf Stadt” Network’s Initiatives

Starting in 2009, new forms of protest began to appear. In *San Pauli*, inhabitants now wear T-shirts of the local football team but at the same time express their outrage in the face of soaring rents and luxury real estate projects, restaurants and hotels altering the working class characteristics of the district and turning it into a tourist attraction. Illustration San Pauli. The movement is defined and framed by the interactions between activists and researchers in urban sociology: it is a struggle against gentrification⁴. Thanks to ironic slogans like “*It’s raining caviar*”, or the documentary film “*Empire San Pauli*”, screened during different events, the public opinion and the media’s attention have been drawn to these opposition movements which seek to shed light on the urban development process and its negative effects on the existing social structures.



San Pauli, a changing district. Photo: Elodie Vittu, April 2012

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[4] In Germany, the urban sociology authors considered to be references on gentrification are Jens S. Dentschat, Jürgen Friedrichs (1988), Harmut Häußermann (2000), as well as the Berliner Andrej Holm (2011). Thanks to his contacts with activists and university professors, he is an active player in spreading this terminology (see <http://gentrificationblog.wordpress.com/>, last visited on June 8th, 2012) as well as the term « the right to the city », namely thanks to a publication he co-directed (Holm, Hebbardt : 2011).

After a festive demonstration in June 2009, which gathered 1,500 people around the slogan “*The city belongs to all of us!*” the “*Recht auf Stadt*” network was created, with a “not in our name” manifesto. It was a response to Henri Lefebvre’s ideas⁵. Over the summer 2009, different actions were imagined and carried out. Giving a list of all the initiatives that are part of this network’s action would go well beyond this article’s aim and scope, since it is focused on understanding how the phrase “the right to the city” gathers so many people and so much support, and what it means concretely. Here are some examples of successful initiatives: after a dozen old houses that were scheduled to be demolished in the “*Gänge*” district (*Gängeviertel*) were occupied by artists, two houses were saved. This action was given considerable coverage in the press and had far-reaching political consequences. The autonomous neighbourhood centre’s contract (the “*Centro Social*”) was renewed, thanks to the local mobilisation. But not all initiatives have met with success: for instance, the *Bernhard-Nocht-Straße* street apartments were divided up and sold, despite the “NoBNQ” movement (*No Bernhard-Nocht Quartier*). In Altona, the “*Frappant*” building, occupied by artists, was demolished and an Ikea store is planned to be built there soon. Within neighbourhoods, awareness-raising initiatives are carried out on urban issues. For instance, the « *AKU- Arbeitskreis Umstrukturierung Wilhelmsburg* » (a working group on the renewal of Wilhelmsburg) has been criticising the renewal and the large-scale projects like IBA which, according to them, do not take its inhabitants into consideration. They have been organising different urban appropriation public events⁶. The June 2009 event was held again in June 2011, with an international congress that gathered 600 participants, spread out throughout the city. For a few days, the participants held workshops and exchanged experiences, wondered what this right to the city means and above all, they had fun, since it was a festive event.

The Network’s Organisation, Topics and Functioning

The network does not have representatives or a board of directors and it claims to be non hierarchical. Everyone can participate and no movement is representative of the others or of all of them. Currently, it is represented by activist researchers, whether professors or not (activists for women’s rights, the right to the city, renters’ rights...), as well as by members of grassroots organisations (organisations that already existed and are part of the network), grassroots activists (for the social centres and squats) and neighbourhood inhabitants involved as individuals (ESSO, for instance). Monthly meetings are held, but all kinds of exchanges and actions are possible: demonstrations, concerts, city rallies, giving out leaflets, etc. Working groups reflect on common positions for the network on issues such as “rent” or “democracy”. The struggle against gentrification, as an urban development approach that does not respect the neighbourhood’s social characteristics, is a dominant issue. The role of creative

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[5] <http://nionhh.wordpress.com/about/> (last visited on June 11th, 2012).

[6] For an idea of their kinds of actions, their website is www.aku-wilhelmsburg.blog.de (last visited on June 8th, 2012).



actors in cities, ecological issues and rental housing vacancies are also called into question. One of the major negative effects of gentrification is the use of the image of the artist to increase the attractiveness of neighbourhoods. A theoretical observation shows that a neighbourhood is at a risk of gentrification if:



A member of the San Pauli archives organisation showing an article about the families' mobilisation in front of the ESSO building scheduled to be demolished. Photo: Elodie Vittu, April 2012

A/ it is within walking distance of the city centre, B/ if its rental situation is improving and C/ if it is where a “creative class” lives.⁷ The role of artists and of new, media-oriented classes, has appeared clearly elsewhere than in Hamburg – Berlin *Tacheles* or the prestigious “*MediaSpree*”⁸ project are examples of artists’ counter-productive action when their struggle for creative space becomes an extra asset for the rise in value of real estate, precisely because of their creative status.

The fact that the network has been functioning since 2009, with genuine achievements, still surprises even its founders. Approximately sixty initiatives, more or less well-known, are part of the Hamburg “*Recht auf Stadt*” and defend issues such as housing policies or the “right to the street” of prostitutes. Being part of this network gives these initiatives collective support and turns them into forces of opposition to urban policies, sometimes preventing demolitions or evictions. The network is a source of inspiration for other cities in Germany like Berlin, Freiburg, or Bern in Switzerland where the next congress of the “*Recht auf Stadt*” will be held in September 2012.

Criminalisation and Conflicts of Interest

In 2010, the Land administration in charge of protecting the Constitution declared that the network was influenced by far-left movements and started observing its activities closely. However, other movements are not just singled out as “left-wing, alternative and autonomous”⁹, but rather welcomed warmly by politicians and the press. It was the case for the artist “squatters” in the “*Gängeviertel*” district. These other movements may have been better accepted and supported by greater parts of the population, but their demands haven’t always met with success. These networks work on the same topics but have different political practices.

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[7] These are the conclusions of Peter Birke, a network activist, expressed during the conference of the German Sociological Association (GAS) held in Hamburg on April 20–21st 2012. This position is also shared by the English-speaking critical urban thinkers Neil Brenner, Peter Marcuse and Margit Mayer (2012). For an article with theories contrasting those of Richard Flora (2005), see the article by Stefan Krätke (2012) with examples from Berlin.

[8] See the articles by Lucie Lechevalier on social movements for the right to the city in Berlin, namely « *Sabordons Media Spree !* », online at <http://base.d-p-h.info/fr/fiches/dph/fiche-dph-7688.html> (last visited on June 8th, 2012).

[9] This question of reception and criminalisation is discussed by Jonas Füllner and David Templin in their article « *Stadtplanung von unten* » (in Holm, Gebhardt 2011), « City planning from the bottom up. ».

Networking also allows new groups to appear, namely including more precarious or immigrant populations, which had been under-represented in the network until then. In *San Pauli*, for instance, Turkish families with rental housing in high rises above a gas station created the “ESSO” housing initiative, to prevent their buildings from being demolished. This action is still under way and its outcome is yet uncertain.

Given the different topics they have been working on, the network’s organisations have been facing the vicious circle of conflicts of interest. For instance, housing activists disagree with nature activists on a project which clearly threatens a species of bats but which would, on the other hand, provide inexpensive housing units. The actors themselves don’t always have the same interests, which can range from the individual emergencies of urban poverty to longer term political lobbying. Some initiatives fail because they don’t get enough media attention. In the long run, this can lead to a growing sense of a gap and a lack of solidarity between the members of the network, between winners and losers.

More Neoliberal Urban Policies

Despite the achievements of the “Right to the City” movements in Hamburg, there are still major development projects underway. The *Elbphilharmonie* Philharmonic Orchestra project, the IBA exhibit, the IKEA store, the empty office buildings in *San Pauli* cast shadows on the movement’s odd positive results. The trend is still toward heavy investments, without much consideration for social policies. This is a reason to be concerned about the long-term outcome of initiatives that were successful in the short term.

This example from northern Germany is uncommon, because it became well known and has maintained a continuous action. The name “Right to the City” was adopted by chance and cannot, on its own, explain the extent of the mobilisation. Nevertheless, it has a strong impact and provides a space for different groups to gather and to work on their struggles together, in what may be the fiercest situation of social inequalities and economic and spatial polarisations in Germany.

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Spanish Citizens' Active Participation in the City. The Case of Seville.

PABLO ALVERO, ALEJANDRO MUCHADA / MAI 2012



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In Spain, the housing issue is in the eye of the storm of the crisis. Five million empty housing units, five million unemployed people and 300,000 families evicted from their homes – these figures illustrate a situation of radical political and territorial polarisation in the country.

Accelerated modernisation, the “peaceful” democratic transition and the forced adoption of European regulations have marked the recent evolution of Spanish society, of its management skills and its participation in its own model of development. Inevitably, as well as unexpectedly, this model has stopped functioning over the last few years. This crisis has led to a public discussion on how to organise society’s wellbeing.

One of the major issues is that of producing and managing housing, which was a lever for speculation and economic development that everyone took part in: citizens, by wanting to own their homes and purchase secondary residences; speculators, by using housing as a bargaining chip; and politicians, by letting things happen and promoting an unsustainable development entailing a high cost for the common wellbeing.

Seville is one of Spain's biggest cities and has been presented as an example of the Spanish situation concerning social needs as well as political mobilisation on the issue of accessing and financing housing property and properly managing public space.

The Right to Housing in Seville in 2012



Photo : D.R.

Housing and the whole construction sector have been operating on the basis of the economic model prevailing in Spain since it became part of the European Union¹.

This economic development, based on the production of housing, was facilitated by the different pieces of legislation, such as the 1994 Urban Rent Law (*Ley de Arrendamientos Urbanos*). This law made all rental leases temporary, whereas up until then some were valid for life, which encouraged purchasing housing rather than renting. The 1996 Criminal Code penalized the occupation of buildings. These measures placed the right to property before the right to decent housing². The 1998 Land Law allowed an almost unlimited urbanisation of the territory, thus favouring even further the real estate boom. These regulations, combined with politicians' mismanagement, have caused a devastating transformation of the urban territory³.

Public policy has washed its hands of, or even worsened, the housing crisis. This was the case, for instance, when the regional government – the Andalusian Autonomous Government (*Junta de Andalucía*) – indiscriminately sold public land along with the public housing estate⁴. In other cases, even public bodies have adopted aggressive strategies, acting as “public speculators”, as shown by the cases of the *Las Huertas* district (where public housing tenants discovered that surprisingly they were supposed to pay the Real Estate tax on their homes), of the *Pino Montano* district inhabitants (who were evicted by the public housing company, EMVISESA), or of the women neighbours of the “*Casa del Pumarejo*” community centre (who were coerced into leaving their homes by the City's social services, with methods recalling the traditional real estate abuses called “*asustaviejas*”).

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[1] José Manuel Naredo, professor of Economics, specialised in real estate speculation, in his paper presented at the Congress of Critical Economics (*Jornadas de Economía Crítica*) held at the University of Seville. February 2012.

[2] Lawyers from the *Grupo 17 de Marzo* in their lecture on housing and civil disobedience, organised by the 15-M movement. Seville, April 2012.

[3] Interview with the leadership of the *Asociación por la Defensa del Territorio del Aljarafe* ADTA. April 2012.

[4] Ventura Galera, coordinator of *Arquitectura y Compromiso social* (Architecture and Social Commitment), at the Housing seminar organised by 15-M in Montequinto (Sevilla).



The city's scheme was thus disfigured by this urban planning, which has been the city's main source of funding and which was legitimised by an "urban development" discourse that was hard to deny⁵. The new urban model (a city for speculators) is submitted to economic interests more than criteria of sustainability or diversity. This phenomenon was recently observed in the project to build the future SE-35 road in Seville, which has a very negative impact on the last farmed land within the municipal territory (in the north meadow, the *Vega Norte*) as well as a future negative impact on the *Tamarguillo* Park, which has only been open for a year and a half and will be cut in half by the road. The reasons for carrying out this project in the midst of the real estate crisis seem to be related to meeting the mobility requirements of a major multinational corporation selling furniture.

The 2008 financial crisis brutally put the brakes on these mechanisms of economic growth, since the banks were the biggest urban developers and land speculators. The banks have dragged countless families, who can no longer afford their mortgages, into the crisis. The economic cost of the crisis has therefore been superseded by its huge social cost.

Speculation, and the model of city it entails, has been the main cause of a gradual "social impoverishment" concretely expressed by social homogenisation and the rise of individualism⁶. Increasing precariousness and social polarisation are pushing the situation to the verge of a major social crisis, which will erupt definitely when it is no longer bearable for the middle classes. The main danger in this social unrest will be a peak of radicalism and of the extreme right⁷. On the other hand, the alternatives imply facing these new challenges, such as urban renewal, as soon as possible, and adopting new models of management that rely more on mobilised citizens⁸.

Historically, citizens have organised to resist against threats and to demand respect for their rights. Up until now, these initiatives have mostly been focused on concrete needs in concrete territories. This can be explained by the fact that reflecting on the city as a whole is a theoretical and abstract exercise, compared to the practicality of raising a concrete issue. It is complex for citizens to visualise that everything is connected, that these are the different aspects of one same reality⁹.

Collective Initiatives for the Right to the City in Seville

The groups of organised citizens in Seville have diverse methods of organisation and lines of action, from pressuring public institutions to citizen self-organisation, including mediation in situations of economic, intercultural or legal conflicts.

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- [5] Interview with the professor and economist at the University of Seville *Luis Andrés Zambrana*.
- [6] Interview with the anthropologist and professor at the University Pablo de Olavide, *Javier Escalera*. April 2012.
- [7] Interview with the geographer and activist *Ibán Díaz*. April 2012.
- [8] Interview with *Ventura Galera*, architect, activist and coordinator of ACS. April 2012.
- [9] Interview with the geographer and professor at the University Pablo de Olavide, *José Torres*. April 2012.

Overall, it is a disperse activist landscape, in which the attempts to reach a convergence, to find a common ground linking all the different groups of organised citizens, have been problematic and unsuccessful. Therefore, these pressure groups each act on their own to highlight the gap between their needs and the political decision-making spheres concerned by these issues.

The history of the creation of some neighbourhoods, combined with the fact that community movements were left without leaders at the beginning of the Spanish democracy¹⁰, has created a generational breach in the struggle for the right to the city. Nowadays, community organisations are experiencing this split, since in some cases the younger participants (from the 15-M movement) have considered that creating new alternatives for grassroots organising is necessary, thereby explicitly disassociating themselves from past forms of organisation.

The Groups' Functioning

Organised citizens have to be able to make their individual interests and abilities merge with the group. Sometimes, a lack of social and political perspective has been highlighted for some participants, who defend their individual rights without defending collective rights. This has happened, for instance, in experiences of urban vegetable gardens in the city. Usually, the equipments requested by the most active citizens are subsequently enjoyed by a much greater number of people who do not always perceive the implications of the mobilisation or the community's social value. This is even more obvious when endeavours in one neighbourhood benefit the whole city¹¹.

Personal positions and knowledge can be quite different, and even though diversity should be valued, it sometimes makes understanding each other difficult. Despite the participation of activists, of experts in a specific field providing free technical support to affected groups or people, emergencies, the lack of resources and inadequate decision-making can considerably hinder the process¹².

On a spatial level, it can be commonly observed that when in one environment the population is mobilized on several problems merging in this space, different groups are created which coexist and share spaces, concerns, sometimes even members, but they markedly manifest their differences regarding their aims, without being able to agree on a collective strategy¹³.

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[10] Community mobilisations in pre-democratic Spain are a specific case of active grassroots participation in Europe. These organisations went through marked splits and divisions during the "peaceful" democratisation process, which stood in the way of their continuity with younger generations. Paco Legrán. Lecture on the history of the community movement, organised by the 15-M movement. February 2012.

[11] Such as the community mobilisations in defence of the Miraflores and Tamarguillo metropolitan parks. Interviews with participants in experiences of urban vegetable gardens in Miraflores and with the LA FEA institution platform at the Alcosa Park. March 2012.

[12] An example is the *Housing Information Stands* organised by the 15-M movement in working-class neighbourhoods, where people often need legal counselling as they are threatened by impending eviction from their home.

[13] The *Parque Alcosa* or the *Casa del Pumarejo* are good examples of this in the city.



Photo : D.R.

Even in the most experienced activist groups in Seville there are sometimes fruitless “conceptual” discussions which stand in the way of a “structural” consensus: “what brings us together”. Most often, to make discussions easier, subdivisions within groups or work committees are established. These can be more operational, but they are not solutions to the actual conflicts.

On the other hand, there are other fields of social intervention which combine social commitment and professional skills. This is the case of the workers in the city social services, where there are committed technical managers, or in the institutions providing support for the most fragile social groups (foundations, NGOs). However, the opposite can be true as well, i.e. people receiving a public benefit they did not request, and who are not participating actively in solving the situation¹⁴.

Conclusion

Regarding grassroots mobilisation for the right to the city in Seville, firstly we have noted the great variety and diversity of grassroots initiatives and people working on topics related to the city and to housing. This diversity, the experience that has been acquired and the capacities they have created are definitely valuable.

Inevitably, there are positive and negative aspects stemming from the history and the evolution of community and grassroots movements; there have been lessons learned and others that weren't from past mobilisations: community movements from the 1970s and '80s, *Foro por una Sevilla Habitable* (“Forum for a liveable Seville”), *Barrios en Lucha* (“Combative Neighbourhoods”), the 15-M movement, which condition and create constraints for these organisations.

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[14] One case was the complete renovation of the south housing estate, *Polígono Sur*, where inhabitants are resisting and questioning the housing improvement programme. Interview with *SURCO Arquitectura*, in charge of the project. May 2012.

We also observed a clear lack of coordination and of communication between different initiatives, the incapacity to create stable platforms of coordination, communication, collaboration and cooperation on urban issues. This weakens the overall effect and hinders a global strategy.

Concerning the functioning of the organisations, in most cases their organisational capacities are considered insufficient (endless meetings without clear goals, no conclusions, unmanaged discussions, lack of clear prioritisation, visibility, internal and external communication...).

Generally, collective political consciousness (which isn't necessarily related to political parties) is lacking in some movements. They are unable to provide clear and strong-minded answers to the basic questions an organisation must face: Who are we? What do we want? How can we get it?

The future of Spanish cities and citizens will depend on their capacity to organise and to coordinate, to perform a critical analysis of the causes of the situation, and on the initiatives they take to adopt alternative solutions to the existing model. The vital energy provided by the 15-M "movement" must be channelled into a possible future. The economic crisis of financial capitalism is being used as an excuse to cut social rights and to promote a model of urban planning which provokes dissatisfaction and social unsustainability. Housing, as a reality that people experience and as the core of the collapsing castle of cards of frauds, is a symbol of the lights and shadows of urban planning in Spain and more specifically in Andalusia.

Housing Cooperatives: Making Habitat Political (and Vice–Versa)

YANN MAURY, ENTPE/ MAY 2012



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After public intervention was deliberately set aside at the beginning of the 1980s in the name of neoliberalism, the impotence of politics in the face of “the heedless activity of the market seems to have been established”¹. Confirming K. Polanyi’s analysis², the field of property has been “disconnected” from the polity, which has lost control of it. This has happened at the expense of the vital and universal function of the right to inhabit, which has been sidelined by the addition of private interests. So are we condemned to accepting the impotence of politics? Or its deliberate withdrawal? In the end, they are one and the same thing. In the face of the “power discourses” of the advocates of free market society, what can we learn from housing cooperatives? They are small, non–speculative tools, based on principles of mutual support between members of a cooperative. Housing cooperatives are extremely precise social mechanisms aimed at producing first and foremost affordable housing for populations who cannot access it. From one continent to another, they react to numerous social and urban

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[1] Cf. David Bollier. 2003. « *Rediscovering our Common wealth.* » Oregon Humanities.

[2] Cf. Karl Polanyi. 1944. « *La grande transformation. Aux origines politiques et économiques de notre temps* ». 1983. Gallimard.

situations, while remaining absent from official statistics because they operate in *infra urban fringes*. What creative utopia do they represent?

The case studies we have worked on³ show that the population which has been weakened by the market is capable of self-organising, of producing commodities (affordable housing, in this case) as well as creating value, which neither companies (the market) nor central agencies (the state) are capable of generating (Ostrom, 2010). This includes self-confidence, trusting other people, building mutual support, instead of the norm of free, non-distorted, competition and its mishaps. These resources, moreover, have absolutely no value in a financialised economy. In this perspective, housing cooperatives perform a remarkable job of “demonstration of sociological proof” (Durkheim). More precisely, they entail an effort to renew social transactions. Thereby, they put pressure on the political sphere. *Five common operating principles* can be identified, which provide a global coherence for this cooperative “model”. More generally, housing cooperatives raise the issue of fitting the field of real estate back into the polity.

Inhabitants’ and Cooperative Members’ Capacity to Mobilise and Self-Organise

Housing cooperatives include groups of population who are experiencing extreme forms of social exclusion and disqualification⁴ : middle classes that have lost their income level and social status (in Rome), homeless youths (London), and immigrant

The Context in Italy

The main characteristics of Italian working-class housing in the 1990s are:

- transferred competences towards regions by the 1st Berlusconi Government, the complete withdrawal of the Italian central state, the elimination of the GESCAL⁵.
- the public social housing estates are sold by an international financial corporation, leading to thousands of rental housing evictions.

In Rome, the *autorecupero* cooperatives (self-recovery of empty public buildings for housing) take root in the squatters’ movement, very active during the 1980s (Florence, Rome, Turin and Milan). The *ex post* normalisation of former squats and illegal occupations of abandoned public buildings started with the regional Lazio law (Latium) in 1998, which legalised the housing cooperative movement.

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[3] *Les coopératives d’habitants. Méthodes, Pratiques et Formes d’un autre habitat populaire*. 2011. Bruylant. Yann Maury (dir). 406 pages.

[4] This verb brings to mind the image, for instance, of a sports competition, with a definitive and irretrievable elimination of a competitor, because of a serious fault (doping, cheating...).

[5] “*Gestione Casa per lavatore*” : joint social institution for financing public housing, created in 1945 and eliminated in 1996 by the « *Olive Tree coalition* » (centre left). (Maury, 2006b).



Photo : D.R.

workers (Italy). However, this excluded population appears to refuse both the living conditions and the charity-receiving position that society has cut out for them. These people, whom we could now call “*indignados*”, receive support from militant organisations and organisations defending the right to housing. They *mobilise* within small human communities and “organise as citizens, on a local and autonomous basis, housing complexes (...) democratically run by their inhabitants”. “Outraged” people, but who are also self-organising.

In other words, the inhabitants come together to found a *cooperative project*, thus demonstrating that they are capable of self-organising, in a context of scarce resources (Ostrom, 2010). Thereby, as “rational appropriators” (Ostrom, 2010), cooperative members contribute to redefining “*social capital*”, in the sense that groups of individuals decide to “act together and to self-organise to collectively meet a clearly defined need”: in this case, *producing affordable housing, i.e. for poor people*. According to J. Rawl’s analysis, for a “society to be considered a fair system of cooperation between free and equal citizens (...) institutions must from the start give all citizens, and not just a few people, the adequate means of production for them to be fully cooperative members on an equal basis”⁶. To do so, it seems that a necessary precondition is to not consider inhabitants an obstacle or a balancing variable.

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[6] J. Rawls. 2003. *La justice comme équité*, p. 193. La découverte.

The New Frontier for Rights, from Market Real Estate to the Right to Inhabit

The second principle that housing cooperatives are based on is linked to the idea of habitat that its advocates have. The realm of market-run real estate and its speculative logic are left behind, as we enter the field of the right to inhabit. New forms of social exclusion create new frontiers for the law, and shift its boundaries. The choice is made here to deliberately keep the idea of property as a marketable commodity with a financial value at a distance and to return to using the notion of habitat, construed as a fundamental and legitimate right of each individual.

Reunifying (even partially) the Figures of the Inhabitant and the Builder

A third principle is part of this effort to fit working class habitat back into the realm of politics and public policy and to place real estate under social control. It has to do with the intrusion of an actor at the very centre of the real estate production line. This actor is not new. It simply has a new position. This actor is the inhabitants themselves.

In Italy (Rome)

A regional law in Lazio (Rome) voted in 1998 provides an impressive demonstration of this shift from speculative real estate to the right to inhabit. A few UI (*Unione Inquilini* – Tenants' Union) militants, active in defending the effective right to housing, joined the centre-left list for regional elections. This coalition won a majority at the regional assembly. The newly elected representatives from the UI obtained the unanimous approval of the first law on self-recovery for use as housing (*Autorecupero a fini residenziale*). The first article is crucial, because it legalises the occupation of empty public buildings by cooperatives. The regional law puts public owners in front of their responsibilities: taking care of their real estate, taking inventory of it, keeping track of any "neglected" facilities and urban waste lands. Otherwise, these housing recoveries, unwanted by building owners and presently legal, could spread.

In Scotland

In Scotland, the 2001 "Community Land Fund" was allocated £15 million to provide technical and financial assistance to local community initiatives. During a sale, the local authorities invest 6% of the value of the land being bought, whereas the "Community Land Fund" performs complementary contributions (loans and grants). Since 2003, the Scottish Land Reform Act has given a considerable land right of pre-emption to local authorities. The only condition is that they prove that there is a "public interest" in purchasing land for sale on behalf of a community ready to settle on it.



In the cooperative model, the work carried out directly by its inhabitants means being able to do away with (totally or partially) three major items in the market model: *market profit*, *overhead charges*, *the technical cost of the work force*. This brings construction costs down by 40 to 50%.

When work is being done on a housing cooperative, punctual and limited interventions by exterior companies are not excluded or forbidden at the outset. On the one hand, public building owners work with the companies they choose, to meet their obligations to renew the common parts (the case of the “*autorecupero*” in Rome). On the other hand, NGOs providing technical guidance for cooperative housing constructions also work with private sector companies at specific moments of the construction, more specifically depending on the variations of the cooperative members’ “enthusiasm curve”.

Lastly, these cooperative practices add to a property’s book or financial value the resources from “basic sociability” (Mauss) and the value they generate. They are creating an accounting hybrid in which financial values and resources such as self-confidence, trust in others, mutual help, sharing and loyalty, coexist.

More precisely, the relation to the act of building (or renewing) a property is being redesigned by the (partial or total) reunification of inhabitants and builders. Therefore, the inflationary spiral of real estate costs in the neoliberal model of the city and the general process of speculation and real estate income is clearly left behind by housing cooperatives. Sources of real estate income are running out, some go-betweens are disappearing. On the contrary, other actors working on monitoring and providing preliminary technical training to the cooperative members have witnessed a transformation of their role (architects, for instance, who intervene during the technical training phases for cooperative members or city technical services...).

Ethical Finance

While mobilising their own forces, mostly rooted in the cooperative project they are carrying out (mobilisation of social capital), housing cooperatives (and local authorities) face the question of “real capital” or financial capital. Any cooperative housing project, even if it is implemented through self-building or self-recovery for housing, needs to borrow capital to purchase the land (if it’s a new construction), materials and tools, to take out insurance policies covering accidents, to pay for the architect’s fees, etc. In return, the cooperative economy seeks to build new relations between insolvent people and banks, in the framework of ethical and solidarity finance. By working with ethical economy banks, Italian or Scottish housing cooperatives have been able to access city or regional guarantee funds, as well as ethical banking services (the *Banca etica*) in Italy. Some of these banks were created in the 19th century and they all operate against the dominant tide of the financial sector:



Photo : D.R.

- The cooperative customer only starts paying back the loan once the building has been (self)built or (self)renovated. This means that the ethical bank provides the advance funding during the time it takes to perform the real estate operations.
- Secondly, the loans' (fixed) interest rates and the repayment schedules are adapted to the (very low) income of the cooperative members.

Housing Cooperatives and Local Public Regulation

The last principle of this functioning cooperative model is that housing cooperatives exist in the framework of clearly identified forms of local public regulation. Contrary to financialised markets, the cooperative economy is not exterior to the polity. Public authorities (namely at the local level) are therefore an essential player.

Relationships between cooperative movements and local authorities are characterised by power plays. Power is distributed according to the terms of an *antagonistic cooperation*. This is a significant aspect for the Italian *autorecupero* cooperatives, stemming from the former squatters' movements. The balance of power changes, its intensity varies, depending on the arrangements agreed on (or not) by elected representatives, mobilised inhabitants and cooperative movements.

In some cases, and in view of the state's absence (Italy), defence of the right to housing organisations have mobilised to make the abstract idea of the "right to housing" meaningful. Local authorities intervened once that had happened (in Rome, for instance), to legitimise these protest practices.



Elsewhere, local authorities (regions, cities), closely linked to militant networks and specialised NGOs, have taken the initiative and participated in this intense work of social reinvention: self build cooperatives in Italy, Scotland, etc. The concerned local governments and their technical services were questioned by this endeavour and were driven to change their “world view” and their work methods.

In some Italian cities (Rome, Turin, Milan, Perugia and Ravenna), a transformation of the role of the city technical services regarding cooperative members can be observed. Whereas they used to have a classical *ex-ante* role of examining the building permit, then verifying the compliance of the work *ex-post*, they are now in charge of monitoring a continuum, involving real estate, financial and human aspects. The relationships between landlords and tenants are changing. This relationship is asymmetrical in a market economy, but this is changing with housing cooperatives: they are coming together and becoming a collective actor in contact with a public (or private) owner. The marked multiethnic dimension of many self build cooperatives also places demands on policymakers in terms of commitment and specific policies for the local population. Local decision-makers must be able to keep local communities’ reactions in check, even if they are hostile, if they go beyond the automatic “NIMBY”⁷.

Conclusion

In the end, are housing cooperatives capable of bringing about an effort to renew social transactions and to create a political tension that might re-situate the issue of habitat back in the political realm? This question must be answered without Manichaeism, outrageous simplification or excessive utopia.

Considering the enthusiasm the success of their cooperative endeavour met with in 1844, the Rochdale pioneers, cotton weavers from the outskirts of Manchester, were not fooled: “*No one should be fooled (they said), many communities in England and everywhere call themselves cooperatives, without really being it*”. In other words, putting a sign up saying “cooperative” on the front of a building will not eradicate all forms of social conflict or speculation and lead to a spontaneously harmonious regulation of inherently antagonistic interests. At the same time, housing cooperatives constitute a force of opposition. They provide an example of a fruitful way of mobilising and producing a complete set of de-financialised values⁸, “*self-organised and self-managed shared resources, in a highly uncertain situation*” (Ostrom). Likewise, they question the “*assumption that individuals don’t know how to self-organise and will always need to be organised by external authorities*”⁹, either by companies (the market) or by government agencies (the state). For that purpose, they create

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[7] “Not in my backyard”

[8] « Il faut définanciariser l’économie ». A Orléans. Le Monde dated December 6th, 2011

[9] Elinor Ostrom, 2010. p.39. Gouvernance des biens communs. DE BOECK.

“shared behavioural norms”¹⁰, successfully reversing the logic of speculation and real estate income. Housing cooperatives thus appear to be “cooperative arrangements” which produce relative norms – relative not when it comes to the quality of their results, but because of their manufacturing process. The “*Republic of cooperatives*”, a political utopia imagined by Charles Gide at the end of the 19th century, still hasn’t materialised. Nevertheless, it seems that housing cooperatives – defined as *small and highly precise social mechanisms* – at their level, i.e. by bringing dignity to the people who have been cast aside by the market and real estate speculation, can contribute to it.

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With the support of the Rhône Alpes region, the Grand Lyon city planning agency, the Grands ateliers de l’Isle d’Abeau and the Division of Continuing Education of the ENTPE, three documentary films on cooperative housing in Europe were made in 2011 and 2012. (Barcelona, Rome and London). These three films are available in open access on the United Nations website. (2012–. International Year of Cooperatives) <http://uncoopsnews.org/?p=515>

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[10] *Ibid.*, p. 50.

Squatting and City Planning in Amsterdam: a Common History

INGRID PETIT / JULY 2012

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The history of squatting in Amsterdam is closely linked to the urban struggles which have influenced the city's planning, as well as its' social life. Squatters, "*kraakers*", created a movement which took on importance in the 1960s. Today, thanks to this experience, the municipality includes civil society initiatives as a tool for urban planning... rightly or wrongly?

The Origins of a Movement Based on Alliances / A Compact City

In the 1960s, squats developed in Amsterdam. Why? The reasons include the European context of cultural revolution, a housing crisis affecting many people, the conservative conditions required to access housing (being a couple with a child and working in the city) and the arrival of the baby-boomers on the housing market who only needed housing for one or two people.

Urban Renewal Projects Connected These Occupants of Vacant Buildings with the Neighbourhood Inhabitants.

Among the 1960s projects were a renewal project for the older city, in the Nieuwmarkt district, including demolitions and reconstructions related to the post-War reconstruction and the metro works. In a second phase, this plan included a highway crossing through the district.

Defence groups organised against the City's modernist project. Some of them denounced the shrinking number of housing units available in a country where the

shortage of living space is a chronic problem. Others, more conservative, warned against losing the heritage of the city. Others, more anti-establishment and representing the 1960s cultural revolution, the Provos, combined art and political activism in unforgettable interventions in the public space¹. Lastly, the squatters living in the vacant buildings in the historical Jewish quarter, to which none of its' inhabitants returned after the War, joined the struggle for the future of the district, in jeopardy. A common struggle emerged.

The more recent Dapperbuurt district, built in great haste during the 19th century to house numerous workers, experienced similar demolition-reconstruction projects. As in Nieuwmarkt, in this district local commissions, “*saneringsbegeleidingcomites*”, gathered inhabitants, city public workers and members of political parties. Urban planning principles surfaced from the claims and the discussions held at the end of the 1970s. Social housing was then built through participative processes, the highway was cancelled, and the “compact city”² advocated by the counter-movement became the model for planning. This was an ultimate concession.³

The Movement's Structuring / A Diversified Supply of Social Housing

In 1975, the “Van Dam executive order” finally made social housing accessible to young people, people living alone or couples without children, who are the people living in squats.

The municipality and the social housing lessors had to provide new kinds of housing, by building new housing and performing quality-upgrading renovations. Several squats were legalised: the social housing lessors bought the occupied buildings in exchange for very low rents and works which would be carried out by the squatters. The squats became the driving force in the renewal of social housing and gained public support. Some of the squats from this period still exist (Tetterode, Van Oostadestraat...).

In 1981, the “Vacancy Act” created a legal status for squats. An empty building can be legally squatted if it hasn't been occupied for at least a year and a half and if the owner does not have a project for its use in the next months.

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[1] Collective drama actions aimed at denouncing and ridiculing. For instance, happenings against the tobacco industry, the war in Vietnam or the Queen's wedding. The Provos are also famous for their White Plans, which they used to make their serious entry in politics: “White Bicycle Plan for Communal Bicycles” or “White Houses Plan for Promoting Squatting”.

[2] This “compact” city could be characterised by its spatial density and the fact that daily activities are all in close proximity.

[3] See the research performed by Hans Pruijt. In particular *The impact of citizens' protest on City planning in Amsterdam, 2002 and Squatters in the Creative City: Rejoinder to Justus Uitermark*, in the International journal of urban and regional research, vol 28.3, September 2004.



Between 1980 and 1985, the number of squatters – approximately 20,000⁴ – illustrates the movement's momentum. At this point, the movement started organising and making its voice heard. Thus, since then, the “*kraakspreekuren*” in each district have provided guidance for people interested in occupying housing and continue to favour cohesion.

Lastly, the squat phenomenon and especially the 1981 act caused the still common practice of the anti-kraak: to make sure their properties won't be squatted, some owners let them for a low rent in exchange for protection. Intermediary organisations manage the tenant-landlord relationship. This has become a housing strategy for many families and students.

Squatting: Housing and Working / What Means of Development for New Districts?

In the 1970s there were many arts students and little economic alternatives for them; therefore many squats added spaces for cultural and social activities, or individual workspaces, to the living spaces. They played a major role in working-class neighbourhoods. The more recent history of the “Oostelijkehavengebied” site (Islands of Borneo, Java and Spoorenburg) illustrate this spontaneous production of diversity and the way it progressively came to be of interest to the people in charge of city planning.

At the end of the 1970s, the port activities were moved towards the west of the city, leaving vacant land and buildings right next to the city centre. The site was broadly squatted at the beginning of the 1980s, and besides living spaces an intense artistic and cultural production developed. In the 1990s, right-wing governments followed one another and, boosted by the financial booms, they planned to create a large residential area there, doing away with what already existed. After years of struggle and dialogue between the groups of occupants and architects, the City and investors as well as social housing lessors, some of the squatted buildings were preserved by being made legal and were rehabilitated (Levantkade 10, SBS Gebouw, etc.).

These buildings, inhabited and used for living as well as for work – “*woonwerk-panden*”, with low rents, are spread out throughout the area. They balanced the residential offer and contributed to making the district attractive. Though it was made clear that squats are not incompatible with real estate and urban development, everyone was able to observe – including local authorities – that this urbanisation caused the loss of too many cheap square meters, at the expense of a local artistic and economic production. The “Oostelijkehavengebied” experience was therefore a source of inspiration for a cross-cutting municipal policy, involving artistic, urban and economic development, implemented during the 2000s...

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[4] According to the researcher Eric Van Duivenvoorden.

In the meantime, during the 1990s the squat movement continued, thanks to flexible legislation. Indeed, in the Netherlands, the law is not by defect on the landowner's side. In 1993, the "Huiswestingwet" Habitat Framework Act imposed some rules on squats.

More recently, young squatters have been arriving from southern Europe. The myth of Amsterdam is still attractive. However, they are less politicised than the previous generation and they sometimes jeopardise the agreement stricken many years ago between the *Krakers* and the public opinion. At the same time, and echoing the general European trend, the law and the centre-right political governance have become stricter over the past years. Thus, in October 2010, an anti-squat law was voted making squats part of criminal law instead of civil law. This has endangered the 200 existing squats in Amsterdam and makes any new action problematic.

The Legacy / Civil Society Initiatives as Urban Planning Methods

Today there is less activism and the city of Amsterdam has made occupied spaces part of its culture and programme. It is promoted as a "creative city". A compact and creative city, where habitat, work, and local culture coexist.

Thus, since 1999, the "BureauBroedPlaatsen" service within the municipality facilitates the occupation of large spaces and heritage buildings. This mechanism encourages owners to make their buildings available for artists, small cultural entrepreneurs or organisations, on a temporary basis and in exchange for low rents. Civil society organisations⁵ coordinate the group's dynamic and manage the space and the financial aspects with the volunteering participants. To this date, 55 spaces have been created or strengthened thanks to projects and solid partnerships.

This dynamic is sometimes viewed as an institutionalisation of culture for economic and real estate ends, but these laboratory spaces for work and sometimes living are becoming more and more numerous and satisfy true needs. The municipality's low level of intervention in their functioning helps maintain the groups' initiative-taking, their proposition and self-organising capacities. At the same time, many self-managed spaces remain independent from these systems and continue to carry out their activities. They are gathered within the organisation "De vrijruimte"⁶.

Moreover, regarding the question of access to social housing, these group initiatives are clearly relevant in the current free-market national and European context.

Indeed, the Netherlands may have the most social housing in Europe⁷, but the lessors ("*Woningcorporaties*") are currently changing their tradition; the financial crisis

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[5] For instance, see the latest activities of the organisation Urban Resart.

[6] www.vrijruimte.nl

[7] It is managed by many organisations (*woningcorporaties*), self-financed since 1993. In 2010, 34% of the population was living in social housing.



has diminished their credits, they are selling many of their housing units, and since 2011 they have been forced by the European Union⁸ to drastically limit the access to this housing which had been available to the entire population and had favoured social diversity. Abandoning a large part of the population to the private market, they have been asking for suddenly excessive and unaffordable rental prices – or sometimes purchasing prices.

The grouped, formal civil society initiatives, called CPOs (“Collectieve Particulier Opdrachtgeverschap”, in English, “Private Collective Contracting Owner”), allow a group of individuals, with a legal status as an organisation or a foundation, to design, implement and collectively manage living spaces. Cost sharing and the lack of intermediaries make it easier to build for prices lower than the market rates. A social lessor can be invited. The group’s independence means they are free to define the building’s uses according to their needs (housing, work spaces, local equipments) as well as their management methods (collective, external).

The municipality of Amsterdam knows it can count on these private and collective solutions! These responses make the access to housing easier for all and contribute to positive urban planning. Like the German municipalities of Friburg or Tübingen, for the last ten years it has set aside, with an increasingly marked determination, vacant land for these CPO habitat projects (namely in the Ijburg district in 2001 and in Houthavens in 2012).

FURTHER INFORMATION

- Een voet tussen de deur– Geschiedenis van de Kraakbeweging 1964 – 1999. de arbeiderpers, Amsterdam
- Internal website for squat organisations: <http://kraakhandleiding.squat.net/kraakfrans.html>
- Website of the Broedplaatsen Office of the Municipality: www.broedplaatsamsterdam.nl
- Filmography of directors Johan Van Der Keuken and Ed Van der Elsken

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[8] In June 2010, the European Commission enjoined the Netherlands to limit the access to social housing because of a supply considered “overabundant”, when competing with the private sector.

In Spain, Inhabitants are Organising to Face the Mortgage Crisis

ADA COLAU, PLATAFORMA DE AFECTADOS POR LA HIPOTECA¹ / JULY 2012

Since the 1960s, Spain has implemented policies which encourage home ownership. When democracy was re-established, this intensified and the country became a land of homeowners. Rental housing became uncommon and was not encouraged (too expensive to be sustainable). Via these policies, an economic and cultural project emerges: the population is much more docile when people are concerned only about working to pay their loans and mortgage. In Spain, 90% of the population owns their own home and renting is viewed as the solution for socially excluded people, young people or those who don't have clear plans for the future. The liberalisation of the credit market and the fact that property is not submitted to tax regulations has made this situation run wild. Since the 1960s, the Spanish government's political position has been clear: they have encouraged people to purchase their homes, stating that housing prices would never decrease and that renting was throwing money away. Presently, the Rajoy government has declared that the crisis is due to the fact that people were spending more money than they really had, thus blaming the population for the country's dire situation.

In Spain, the real estate bubble – which the government denied for years – caused excessive debts for a large share of the population as well as serious problems accessing housing. The Spanish economy is based on the real estate sector, which means that a large part of the population now has nothing left.

The fact that conditions and regulations applicable to mortgages were vague also entailed major problems: homebuyers had no knowledge of the process through which their mortgage would be claimed. The crisis has caused the mortgages to drop by 50% (no one is trying to buy property) and people are ending up indebted for their lifetime. 350,000 households are concerned; they are homeless and excessively indebted. This is causing huge problems for the economic means of all social classes, excluding all possibility of obtaining credits, work, starting a business or

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[1] Platform of People affected by Mortgage.



Photo : Charlotte Mathivet

finding a rental. Many lives have been destroyed and it has happened very rapidly (in just four years), which means it has been a serious shock.

In response to the crisis, the Platform (*Plataforma de Afectados por la Hipoteca*²) was created in 2009, with two objectives:

- Providing immediate solutions for the affected population, since the state is not responding and there is no social housing, despite the fact that Spain has a high proportion of vacant houses. Banks have become the biggest owners of these properties and have been selling them off one by one. The movement must grant visibility to the affected people, regarding their debt problems and their housing needs.
- Enforcing the right to housing as a response to the collapse of the home ownership model, and therefore bring about legislative changes. Grassroots movements must drive this struggle.

The Platform does not aim to provide individual assistance to people; on the contrary it seeks to develop collective actions. By meeting other affected people, people can overcome their sense of guilt and become aware of the collective dimension of the problem.

It is urgent to cancel all these households' debts and transform the housing owned by banks into social housing. Certain municipalities and figures from the judicial branch have already expressed their support for the social movement against mortgages.

This action is urgent because housing is a matter of survival. The Platform is struggling so that people can remain in their homes, by working with judges (so that they stop the trials). With the *Indignados*, the movement of support for this cause has gained momentum and spread. When fighting against evictions is impossible, the Platform occupies empty buildings, providing them as housing for the homeless people. The movement is reaching its peak and is gaining more and more legitimacy.

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[2] <http://afectadosporlahipoteca.wordpress.com/>

When National Policies Stand Against Human and Housing Rights. Lessons from Istanbul.

YVES CABANNES, AIH AND CIHAN UZUNCARSILI BAYSAL / JULY 2012



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The central argument of this paper is that while in recent years forced evictions and demolitions of houses have been at the core of Turkish and Istanbul housing policies, 2012 might become a turning point, despite the escalating speeches and actions from a powerful State. This paper examines what has happened in low-income neighbourhoods since UN Habitat commissioned in June 2009 to its “Advisory Group on Forced Evictions– AGFE – ” a mission to address the problem of forced evictions in Istanbul Metropolitan Region¹. At the same time, it examines what has changed in 2012, from the government side, from its judiciary power and from the social movements. It raises the question of what happens when national policies stand bluntly against human and housing rights and when profit is the unique engine for becoming in a short time a stellar city.

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[1] Cabannes, Y, with Uzuncarsili Baysal, C and Arif Hasan (coll), **Forced Evictions in Istanbul**. Report from the Advisory Group on forced evictions to the Executive Director of UN Habitat (AGFE), 2009, London.

Istanbul. Different Stages of “Urban Renewal” leading to Evictions²

Stage 1: Demolition completed – the residents have been evicted and the houses have been destroyed.

Stage 2: Demolition on going – some residents have been evicted and some houses have been destroyed; the process is currently happening.

Stage 3: Planning process underway – a plan for renewal of the neighbourhood has been approved or is in the process of being approved. Evictions may not have started but will likely begin soon.

Stage 4. Designated as a renewal or project area – the area has been designated by the municipality or greater municipality as a renewal area or an area for special projects or megaprojects. If the area does undergo renewal or the project does go forth then evictions will take place.

Stage 5. 2nd wave of evictions – people relocated from renewal areas to social housing TOKI³ blocks that are forced to leave the TOKI blocks because they cannot afford to pay their mortgage, monthly service charges or other costs.

Forced Evictions in Istanbul; Lessons from the 2009 AGFE Report and the Current Situation in the Field.

One of the key conclusions of AGFE report was quite alarming “Given the available information at the time, it is not possible to accurately define the total number of people who will be directly affected. However, in terms of scale, and for the Metropolis of Istanbul as a whole, the figure of one million persons who are under serious threat of having their houses demolished is a conservative one”. The report made a set of sensible proposals to all parts to put an end to this permanent human drama and demonstrated violation of housing rights. Lets examine what has happened since 2009 in 8 neighborhoods visited and analysed during the mission by means of the method which was put into place (see box).

The AGFE Mission Visited and Analysed 8 Neighbourhoods in Detail.

Sulukule and Kücükbakkalkoy inhabited by Roma and Kurtkoy by Alevi population were classified as in stage 1 as demolitions had started. Since then, Sulukule has been completely evacuated and expensive villas for high-income residents are almost finished while the last barracks in Kücükbakkalkoy were demolished in July 2011 and families were thrown out onto the street. There are now only a couple of barracks left and their turn will also come.

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[2] AGFE Report Istanbul, 2009. Op cit.

[3] TOKI is the state agency in charge of social housing.

Tarlabasi, a historical neighbourhood in Beyoglu district, which was classified in 2009 as second stage of eviction process has now jumped up to stage 1 and is completely demolished even though the community pursued a well organized resistance in solidarity with urban movements and activists.

Suleymaniye, a long-standing neighbourhood in the historical peninsula has also passed from stage 2 to stage 1 with demolitions taking place. As its population was mostly made up of renters, there was no resistance at all.

Gulsuyu– Gulensu neighbourhood is still at stage 4 with a renewal project just designated. Thanks to the radical leftist past and mobilisation experiences of the neighbourhood, authorities have been unwilling or unable to intervene now, but tougher times are expected. As the municipality is currently run by a political opposition to the ruling party, this might turn into an advantage for the residents, though not a big one since TOKI has power over local governments.

The situation in Basibuyuk neighbourhood of Maltepe district is similar to Gulsuyu–Gulensu, passing from stage 3 to stage 2. Nine houses have already been destroyed to make way for TOKI blocks which are erected on areas prone to landslides and therefore unsafe for people. As the district municipality was won by the opposition party later, the Project hasn't started and all existing houses are still in place. Families from the police department now live in the TOKI blocks. Negotiations on the prices of *gecekondus* continue. It seems that the residents, if given a high enough compensation package by the authorities will sign the agreement to leave and move out. The fierce resistance at the beginning of the project back in 2008 has subdued, giving way to material negotiations. Both of these cases are neighbourhoods on the Asian side, built by labourers in the 60's when they came to work in the factories nearby.

Guvercintepe neighbourhood in Kucukcekmece is adjacent to the Olympic Stadium and is still at stage 2. However, demolitions are expected to take place sooner since the municipality is very determined to evacuate the area around the Stadium, opening the way for luxurious housing and flagship projects.

In addition to these cases mentioned in the Report, Fener–Balat–Ayvansaray , a very old neighbourhood on the Golden Horn is at stage 2. On the other hand, Tokludedede, a very small neighbourhood of Ayvansaray, has very quickly jumped to stage 1. There was no resistance here at the beginning; most of the property owners agreed to the developer's offer and sold their houses. Four families have been resisting here with a strong presence of Urban Movements (an alliance) providing solidarity.

The AGFE Report also discussed the 'myth' of relocation by examining the population of Ayazma neighbourhood who were relocated to Bezirganbahce TOKI blocks. This relocation was ranked as stage 5 of the eviction process. Back in 2009, out of the 1930 families relocated, 650 families had received a 'letter of confiscation' meaning



that they had not paid their monthly instalments for six months and therefore had to evacuate their apartments. Due to economic hardships presented in the Report, most of them have sold their apartment with debt and moved out now. It is quite clear from all these three cases that the relocation system proposed by TOKI is simply another step in the long ordeal of oppressed people in Istanbul. The slight difference though is that the forced evictions that took place initially have been replaced by “market driven evictions”, less denounced internationally. The sum of both evictions is worse for people.

Looking back, the AGFE Report was a realistic prediction but unfortunately demolitions have not stopped and the new Law on Disasters is used as a legitimizing tool to intervene in any urban space; central and local authorities and the Mass Housing Administration (TOKI), have gained immense additional and discretionary powers. On the other hand, grassroots, neighbourhood associations and urban movements are much more organized than in 2009, while not only the alternative media but the mainstream as well has started examining and questioning the developments. At the same time, the general public is much more aware and informed than before.

Significant Changes in 2012: Signs of Fate or Signs of Hope?

Three fundamental events occurred in 2012 that will probably turn Istanbul into a city to focus upon for the years to come, to see if good sense and International rights will stop the massive and politically driven forced evictions.

(I) Mobilization and Launching of a ZEC in 2012

Despite pressures and invitations the AGFE report was not followed by actions by UN Habitat, beyond making the report accessible a couple of years later on the UN Habitat site.

Considering the lack of follow up, clear policy and technical support, a broad mobilization of grassroots and civil society was organized and gained momentum. The enactment of the Law of Disasters also strengthened this mobilization, making it easy for groups from differing ideologies, political affiliations and social classes to ally under Urban Movements Group. The Chambers of Planners, Architects and the Bar Association are partners of the group. A following step was a mass event at the beginning of 2012 and the decision to launch an anti-eviction campaign, building upon Zero Eviction Campaigns that have been successful in various cities across continents⁴ and on the lessons learned through a research and exchange program among grassroots in 8 cities on “how people face evictions”⁵

(II) First court judgments against a municipal decision of demolitions in two neighbourhoods in Istanbul.

NOTES

[4] For more information on Zero Eviction Campaigns – ZEC – see http://www.habitants.org/campana_cero_desalojos. A report evaluating ZEC campaigns that took place since 2004 should be available early September 2012.

[5] Cabannes, Y. (coord.), Guimarães Yafai J, Johnson, C. (2010:6), **How people face evictions**, final research report, DPU/UCL–BHSF, London, 174 pp.

The second event to take into account is an important victory obtained in Court. A Bulletin dated June 13, 2012 stated:

“An Istanbul court ruled yesterday in favour of the cancellation of the urban renovation project targeting Sulukule, the oldest Romani settlement in Europe, in an ERRC supported case. The 4th Administrative Court of Istanbul established that the Fatih Municipality’s Sulukule project is “not in the public interest”.

There were three separate cases litigated by the Istanbul Chamber of Architects, the Istanbul Chamber of City Planners and the Sulukule Roma Association.

The Court found the Municipality’s project to be in violation of Law no. 5366 on the “Preservation by Renovation and Utilisation by Revitalising of Deteriorated Immovable Historical and Cultural Properties” as well as UNESCO’s criteria on preservation of historical heritage.

The urban renewal project at Sulukule was first launched in 2005 and saw Romani families forced to sell their homes at low prices and move far from the city centre to make way for expensive luxury developments. Almost 3,500 Romani residents previously lived in Sulukule, and saw their homes demolished.”⁶

Right after this judgement, the 5th Administrative Court annulled the renewal project of Fener–Balat–Ayvansaray a very old historical neighbourhood on the Golden Horn. Both courts based their judgements on the grounds that the projects were against public good, principles of urbanization and planning and preservation of historical and cultural assets. The Fener–Balat–Ayvansaray decision was also based on the grounds that the neighbourhood and its social relations would be ruined.

(III) A national political will to demolish 6 millions houses.

This previously mentioned judgment is of particular relevance because it happens virtually at the same time, as a public expression from the central government to speed up and increase the regeneration model tested and applied with communities in Sulukulé, Fener Balat and others where the poor and the excluded survive.

The Urban Transformation Move in Turkey, 2012⁷

In today’s conditions, with the new law recently enacted, from the 20 million houses all around Turkey, 6 million houses are intended to be demolished. The required legal regulations for speeding up the transformation activities in gecekondu areas have been supplied with this law. The right of counter claim has been removed and the

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[6] ERRC, Budapest, 2012.

[7] Asli Sarioglu, Displaced Women, Practices of urban transformation in Istanbul on the isolated effect of women’s lives, Mimar Sinan Fine Arts University, Istanbul. Paper presented at the City are us international seminar, Coimbra University, CES, June 2012.



authorization for filing lawsuits against those who attempt to prevent the demolishing has also been introduced. Istanbul will be the first city this law will be practiced. The Minister of Environment and Urbanization, Erdogan Bayraktar gave an interview to daily *Aksam* about this law and explains their big project with the following expressions (www.habervitrini.com):

“What will happen now, how is your roadmap?”

Our policy will be a national one. The cities will be reconstructed. The priority is in Istanbul and Izmir... Initially, we are targeting 6 million houses. First of all, we will be telling the homeowners to demolish their houses. If they do not, they will not be able to escape from it. The state will be the regulator and the prices will be brought down. Just like we did in “halk ekmeği” (cheaper bread supplied by authorities) model...”

There will be obstacles during demolishing...

We have a profound base at law. We take this risk for the sake of our citizens. We gave this authorization to governors in the cities. This is very important. When the municipalities are authorized during the demolishing, there may be hardships. The situation can also be considered as political and since the police and armed forces are bound to the governor, this practice will be more effective.”

A Question for Discussion at the World Urban Forum 2012

The situation is today somehow polarized and uncertain, which means that there is also hope for the future.

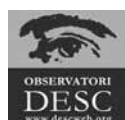
On the one hand, organized social movements have never been so well connected; even if a lot more could be achieved. A Zero Eviction Campaign supported by a very broad social base is being launched, including international support and primarily from the International Alliance of Inhabitants. In addition, and this is new, a National Court recognised the violations of Housing Rights in Istanbul and declared Fatih Municipality guilty of housing rights violations.

On the other hand, the central and local governments who have been re-elected and enjoy an electoral legitimacy are escalating the process, threatening to intervene with the police and the army to support a massive and dramatic demolition process and implicitly punish those resisting. In addition, UN Habitat has kept silent and never applied any of the recommendations from the independent AGFE mission. As a result they are *de facto* legitimizing the existing process and it is unclear if they will change their attitude.

Whether the right to housing will be respected in Istanbul for the benefit of the vast majority including the poor or simply violated by the powerful is an open and good question for a World Urban Forum which intends to explore “the urban future”.

The Urban Social Forum in Naples: an Opportunity to Strengthen the Alliances and Articulations between European Movements

CHARLOTTE MATHIVET AND VANESA VALIÑO / JUILLET 2012



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Europe may have a shared history and economic organisation, but it remains quite diverse, with over 120 languages spoken and fundamentally different political, legal and socio-economic realities. Rather than grouping and analysing the common factors affecting European peoples and increasingly preventing them from effectively enjoying the right to housing, a sectoral vision of the different national housing policies is often presented.

This explains, in part, the difficulties met by social movements when attempting to establish a common ground and to organise spaces to meet, to discuss and to build alternatives at



the European level, as well as to establish an approach which positions housing as a right. However, beyond each country's specific characteristics, the neoliberal policies implemented since the 1980s have had a significant impact on the acknowledgment and the safeguarding of the right to housing all over the continent.

At this time of "global economic crisis", viewed by many social movements as a possibility to make changes in the capitalist system, it is more than ever necessary to adopt a strategy allowing the social movements and organisations at the European regional level, as well as at the global level, to come together. We must resist the attacks on our fundamental human rights, conquered through hard struggles, such as the right to housing, to education, to health, to work, which are taking place throughout Europe. We must bear in mind that the sectoralisation of the causes of the austerity policies, the practice of setting peoples against each other, as in the official discourse of institutions like the Troika (International Monetary Fund, European Commission, European Central Bank), only serve the interests of the system we are combating.

This is why now more than ever we must invest in building specific spaces for civil society to combat, in an articulated manner, rental and mortgage-based evictions, the evictions of groups occupying vacant housing and the destruction of housing in working-class neighbourhoods, as well as real estate speculation. The time has come to claim people's right to good living (*buen vivir*), on all territories, by setting forth alternatives which would allow for the effective enforcement of the right to housing and the right to the city.

The theme of the UN-Habitat World Urban Forum, which will be held in Naples in September 2012, is "The Urban Future". This consensual and fuzzy motto provides a framework which orients reflection towards only one possible alternative; moreover, it overlooks the discussion on the relations between cities and rural areas, implying that the future of humanity can only be urban. It does not take into account at all the issue of social justice in different territories. The global networks, the organisations and social movements defending rights related to habitat, have defined alternative propositions which challenge the very root causes of the problems we are facing in cities and in rural areas, thus criticising the increasingly neoliberal shift of UN-Habitat.

The Urban Social Forum, which was held for the first time in March 2010 in Rio de Janeiro, Brazil, and was coordinated by Brazilian social movements and international networks such as Habitat International Coalition (HIC) and the International Alliance of Inhabitants (IAI), will be held again in September 2012 in Naples, Italy. It will be a crucial opportunity to denounce the increasing housing prices throughout Europe, the return of slums, the privatisation of social housing, the increasing number of evictions, principally for economic reasons, and the criminalisation of social movements. It will also be an opportunity to improve our combined understanding of urban and rural issues.

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In 2008, Aitec published a special issue of Passerelle entitled "Europe pas sans toit" ("Actions against a homeless Europe"), which presented an overview of the situation of housing in Europe. In 2008, the crisis and its impact on housing were already a topic discussed in the issue, given that the subprime crisis had just taken place. Four years later, we believed it was important to call upon some of the authors in the previous issue as well as to contact others, to show the devastating impact of this "crisis" on inhabitants and their living environment.

By providing a critical analysis of the crisis, viewed through the perspective of housing and from a European angle, we hope we were able to successfully avoid the pitfall of cliché – even though the term is omnipresent in the media and in political discourse –, and that we have succeeded in taking up the twofold challenge we had defined: to place the question of housing at the centre of the analysis of the crisis, and to deconstruct the dominant narrative on the reasons for the crisis .

Charlotte Mathivet is the editor of this issue of Passerelle. She is a political scientist and a Right to Housing and Right to the City activist. She works for Aitec and the international network Habitat International Coalition (HIC).

AITEC (Association Internationale des Techniciens, Experts et Chercheurs – International Organisation of Engineers, Experts and Researchers) is a network of activists, professionals and researchers who participate in social struggles. AITEC contributes to producing expertise which is rooted in social struggles and to setting forth alternative propositions for the defence and enforcement of fundamental rights.



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