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EU 2020 and the Question of Social Housing

A Critical Assessment of European Union Policies Relating to Social Housing

ABOUT THE PROJECT

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"To fix systemic inequities which burden our nation, we need a systemic approach to fighting poverty. Education reform will be fruitless if we cannot guarantee that every child can return to a safe home in the evening."

These were the words of young Patrick Wanninkhof, a high school physics teacher who was compelled to spend his summer biking across the United States and building houses with Habitat for Humanity after recognizing how unfair it was to ask his students without a home at night to focus on their education.

This report is dedicated to him.

Table of Contents

INTRODUCTION	4
CHAPTER 2: SYNTHESSES OF KEY EU POLICY DOCUMENTS RELATED TO HOUSING	5
"EUROPE 2020: A strategy for smart, sustainable and inclusive growth."	6
"Towards Social Investment for Growth and Cohesion – including implementing the European Social Fund 2014-2020"	8
"Confronting homelessness in the European Union"	11
"Social Investment in Europe: A Study of National Policies 2015"	17
"2015 European Semester: Country-Specific Recommendations"	19
"Report on the implementation of the EU Framework for National Roma Integration Strategies"	22
"REPORT on social housing in the European Union"	23
CHAPTER 2: KEY EU POLICY DOCUMENTS RELATED TO HOUSING – ACTIVE LINKS	25
CHAPTER 3: SYNTHESSES OF KEY NON-EU POLICY DOCUMENTS RELATED TO HOUSING	27
"The EU Needs Stable and Inclusive Housing Markets"	28
"Dear Commissioner Andor"	31
"Contribution to 19th Informal Housing Ministers Meeting"	32
"Dear Mr. Olbrycht"	34
"Introducing Social Rental Agencies in Hungary: An Innovative Housing Programme"	35
"Social Housing in Europe"	36
"The Lisbon Strategy and Ethnic Minorities: Rights and Economic Growth"	38
CHAPTER 4: KEY NON-EU POLICY DOCUMENTS RELATED TO HOUSING – ACTIVE LINKS	39
CHAPTER 5: SUMMARY OF INFORMATIONAL INTERVIEWS	41
CHAPTER 6: RECOMMENDATIONS	43
Funding	43
Advocacy	45
CONCLUSION	47
APPENDICES	49
Appendix 1: Matrix for key EU policy documents related to housing	49
Appendix 2: Matrix for key non-EU policy documents related to housing	50
BIBLIOGRAPHY	51

INTRODUCTION

Europe 2020 (EU2020) is a ten-year growth strategy that sets out specific goals for member states to follow in order to accomplish EU priorities of smart, sustainable and inclusive growth.¹ The current EU2020 strategy has five core priorities regarding employment, innovation, education, poverty reduction, and sustainability. Despite no explicit mention of housing, these goals cannot be reached by ignoring it; education, employment, and poverty reduction priorities specifically cannot be met when a person is in an unstable living situation. Therefore, there is a need for integrated and systemic approaches to accomplish the Europe 2020 goals.

The EU2020 framework does not mention social housing but nonetheless, other important EU documents exist that do highlight the need to bear social housing in mind, as housing is a fundamental right and therefore cannot be disregarded.² Additionally, housing is mentioned as a target area in the 2010-2020 Roma Integration Strategy, a strategy for the inclusion of one of Europe's largest minorities, which runs in parallel to the timeframe of the EU2020. Additionally, multiple EU institutions have drafted reports specifically concerning social housing, such as the European Parliament social housing resolution.³ However, the majority of documents that explicitly mention housing do so in a manner out of focus; very few EU directives and legislations are dedicated to the provision of affordable housing. The intent of this report is to inform Habitat for Humanity of the relevant discussion surrounding housing at the EU-level.

This report is structured in six chapters. Chapters 1 and 3 provide synthesis of the key EU and non-EU documents respectively regarding social housing. Chapters 2 and 4 provide lists of the consulted EU and non-EU documents as they relate to social housing. Chapter 5 contains take-away points from a series of interviews that were conducted in the winter of 2014-2015 regarding social housing. Lastly, Chapter 6 reviews the associated EU funds and advocacy goals for social housing and concludes with recommendations on how to make social housing a policy priority for the EU.

This report will provide an understanding of the relevant literature currently present regarding social housing agendas at the EU level, and endeavours to answer the encompassing research question: *how can social housing be a larger EU agenda?*

¹ European Commission. "EUROPE 2020." European Union website. *European Commission*, n.d. http://ec.europa.eu/europe2020/index_en.htm

² *REPORT on social housing in the European Union*. European Parliament. Committee on Employment and Social Affairs. Rapporteur: Karima Delli. (2012/2293 (INI)), 30 April 2013. Plenary sitting.

³ *REPORT on social housing in the European Union*. European Parliament. Committee on Employment and Social Affairs. Rapporteur: Karima Delli. (2012/2293 (INI)), 30 April 2013. Plenary sitting.

CHAPTER 2: SYNTHESSES OF KEY EU POLICY DOCUMENTS RELATED TO HOUSING

This chapter contains the in-depth syntheses of the consulted EU documents as they relate to social housing. A copy of the active links can be found in Chapter 2, and the associated research matrix can be found in Appendix 1. These documents were recommended for consultation by Habitat for Humanity or by those experts who were interviewed. The listed documents included pertinent information regarding either housing (or the lack there of), or the Europe 2020 agenda.

"EUROPE 2020: A strategy for smart, sustainable and inclusive growth."

Economic and political realities are interdependent. Therefore, a political response is needed for economic issues, such as high unemployment rates and the need to fight poverty. This is the target of the Europe 2020's strategy for smart, sustainable and inclusive growth.

The interests of Habitat for Humanity are strongest within the priority of inclusive growth, which means, "fostering a high-employment economy delivering social and territorial cohesion" (pg. 5). The EU2020's target is to put 20 million people out of risk of poverty. This, along with the other targets, is to be accomplished through national initiatives. Although the EU2020 headline targets are quite specific, the initiatives that can be taken not exhaustive; other initiatives, such as for social housing, may be necessary to employ at the EU, national and municipal levels in order to accomplish the listed targets. One specific flagship initiative that Habitat could build upon is the "European platform against poverty." This initiative focuses on the precept that people should live in dignity, which could be interpreted as dignity of proper living circumstances.

With the EU2020's focus on national-level action, country reporting will be used to help implement targets for specific member states, and even policy warning for those members who fail to heed to recommendations. The European Council will be in charge of the EU2020 strategy, the European Commission (EC) will track progress, or the lack there of, and the European Parliament (EP) will act as a co-legislator of the initiatives. This three-fold partnership approach will extend to include all relevant actors, including national, regional and local authorities, social partners, civil society and other stakeholders.

With the strong interlink between all national member states, these targets cannot be reached without coordination. Therefore, the EU and specifically the EU2020 strategy can only be a success if all member states act as a true Union. This comes with the recognition that all member states have different needs and specificities, but also that each is starting from a different place. There is not a 'one size fits all' solution to reaching EU-level goals. The EC is vocal in its intent to turn the EU2020 goals into national level trajectories.

The EU recognizes the interrelatedness of the EU2020 targets. To achieve a number of the targets, member states must strive to eliminate the limitations associated with those individuals with social needs by putting social protection systems in place. This also means that there is a strong focus on empowering people. To ensure this access and these opportunities, Habitat for Humanity can push for an agenda of social housing for those in need, as a person's housing situation can highly impact their interaction with society (including within education and employment markets).

Furthermore, this strategy makes mention of reducing health inequalities. Poor living conditions could be a root cause of poor health, which Habitat can capitalize on for their housing agendas. In general terms, social housing could be creatively incorporated into almost all of the flagship initiatives, which are discussed in detail within this article (especially in the grey highlighted boxes on pages 12-19).

In brief:

- “Innovative Union”: further development of EU instruments to support innovation, including administrative procedures that facilitate access to funding (this includes the funding mechanisms relevant to housing)
- “Youth on the Move”: raising the quality of education through excellence and equity at all levels by using an integrated approach to improve education outcomes and reduce early school leaving (having a safe home to return to after each school day is important to sustaining a good education)
- “A Digital Agenda for Europe”: increasing high-speed internet access to more households (this cannot be accomplished if there is not an affordable housing situation to begin with)
- “Resource efficient Europe”: ensuring that resource and energy efficiency reaches across Europe, and investing in energy efficient public buildings (this can include initiatives to optimize efficiency in those public buildings that house people with social needs, such as in affordable housing sectors)
- “An Agenda for New Skills and Jobs”: reconciliation of work and family life by reducing labour market segmentation (the labour market is highly linked to socio-economic standings, with those in the highest needs of proper housing also being at risk of unstable work and family life)
- “European Platform against Poverty”: raise awareness and recognize the fundamental rights of people experiencing poverty and social exclusion to live in dignity and to be active members of society by targeting support from structural funds, fighting discrimination, and assessing adequacy of social protection and pension systems. This requires individual and collective responsibilities and identification of at-risk groups (access to affordable housing can be used as a signature measure of reducing poverty)

Economic, social and territorial cohesion policies are essential to meeting EU2020 goals. As mentioned before, the EU2020 will be structured by a combination of a thematic approach and country reporting, promoting the idea of multi-levelled and coordinated target building. In the end, the EC remains responsible for decision-making. Pages 28-31 of the report highlight the given roles for the following actors: European Council, Council of Ministers, EC, EP, national, regional and local authorities, and stakeholders and civil society.

Key words: EU level, European Commission, national targets, Europe 2020, official EU paper, smart, sustainable, inclusive growth, cohesion policy

“Towards Social Investment for Growth and Cohesion – including implementing the European Social Fund 2014-2020”

According to Article 3 of the Treaty on the European Union, a fundamental objective is to promote economic, social, and territorial cohesion, and to combat social exclusion and discrimination. This falls in line with the EU2020 target of poverty reduction and social inclusion. Additionally, the Charter of Fundamental Rights of the European Union requires EU institutions and member states to respect personal, civic, political, economic and social rights when implementing EU law. As a result of the economic and financial crisis, the above provisions have been challenged, as risks of poverty, and social and labour market exclusion has increased. Additionally, divergence between member states has increased. Both individuals and society on a whole are at risk of negative social and economic consequences, as well as being limited in the ability to reach the Europe 2020 targets. This includes burdens of social and economic costs of unemployment, poverty and social exclusion.

The resulting strains on public budgets have hurt welfare systems, limiting their functions of social investment, social protection and stabilization of the economy. This emphasizes the need to modernize social policies to improve efficiency and effectiveness, which can be accomplished with a well-designed welfare system combined with strong social investment to strengthen people’s current and future capacities. This will lead to a fairer and more inclusive society.

The EC’s ‘Social Investment Package’ provides the policy framework for better member state policies for social investment, including adequate and sustainable budgets. This is also communicated in the EP’s ‘Social Investment Pact.’ The Social Investment Package is complementary to the Employment Package and builds on the framework for a cohesion policy under the European Social Fund (ESF).

The current demographic challenges in the EU include modest population growth, the growing population of marginalized communities, an ageing society, rising dependency rates, a smaller productive population, and strained public budgets for social policies. Due to the economic crisis, these demographic challenges are coupled with rises in unemployment, decreases in tax revenues, and increases in people in need of benefits. There is a grave need within the European Union to invest in human capital throughout life to ensure adequate livelihoods. This report states: “If the Europe 2020 targets are to become a reality, remedial action needs to be taken across a broad front, and to cover the challenges faced at various stages of people’s lives” (pg. 6). Another challenge is that the social policies of some member states fail to prevent poverty reduction and social inclusion, and also to prevent long-term unemployment. These issues face a gender dimension in which there is a gender disadvantage to women, where 12 million more women are living in poverty than men in the EU.

All the above-mentioned challenges show the need for a new approach to social policy in order to meet the EU2020 targets while remaining fiscally sustainable. These social policies need to secure an adequate livelihood. Social investment plays a key role for people who are disproportionately affected by unemployment, poverty, bad housing, poor health conditions, and discrimination. Integrated support is needed to target the needs of these people. Confronting homelessness through prevention and early intervention is one measure that will save substantially in emergency housing provisions, healthcare, and crime prevention. By using the ESF and focusing on the Country Specific Recommendations made by the Commission to member states under the EU2020 Strategy, social policies can be adapted to face any new challenges. The report also recommends a focus on children to help create a sustainable, efficient and competitive knowledge economy and fair society. In order to break the cycles of intergenerational poverty, the families and communities of these children should also be supported through good social policies.

Adapted housing opportunities provide an opportunity to reduce the need for long-term care. Habitat for Humanity can use this opportunity to push for a better social housing agenda at the EU level. The ESF is an important financial instrument that can be paired with financing from the European Regional Development Fund (ERDF) for investments in housing as a means of supporting deprived communities through reformed social policies, such as through integrated housing policies. The Fund for European Aid to the Most Deprived (FEAD) can also help member states to ensure adequate livelihoods by addressing homelessness. An adequate livelihood will help motivate and activate people to work.

The report recommends measures to protect people against financial difficulty by responsible lending and borrowing practices to mitigate financial distress and to prevent homelessness. This goes along with the needs to improve access to information for citizens in order to guarantee equal opportunities and participation in the economy and the society. Habitat for Humanity can also argue the need for social housing as an investment priority to help prevent children dropping out of education, which promotes the Commission's goal of reducing early school leaving.

Through their National Reform Programs, member states are encouraged to increase their focus on social investment in their social policies, particularly in regards to housing support policies. The Commission will support member states both through their Country Specific Recommendations, and also by better monitoring outcomes. In an attempt to streamline governance and reporting, member states are encouraged to make proposals to strengthen the social dimension of the Europe 2020 strategy, specifically through the Annual Convention of the Platform against Poverty and Exclusion.

Although this report did not often mention housing, and made no specific mention of social housing, implications can be made and promoted by Habitat for Humanity to use social housing as an integrated measure to help contribute to a better and

more adapted social policy in the face of demographic and crisis-related challenges being faced in the EU.

Key words: European Commission, Social Investment Package, European Social Fund, European Regional Development Fund, Fund for European Aid to the Most Deprived, cohesion policy, social policy, social inclusion, social investment, official EU paper

“Confronting homelessness in the European Union”

Homelessness has increased within the EU since 2008. Due to the financial crisis, people have become more dependent on social protections and therefore more likely to be at risk of homelessness. The Social Investment Package (SIP) of the European Commission (EC) recommends to the European Parliament (EP), the European Council, the European Economic and Social Committee, and the Committee of the Regions that more preventative measures should be taken to reduce the risk and magnitude of homelessness in the European Union.

The report notes that decent housing is essential in people’s ability to recognize their full economic potential and to therefore participate fully in society. Therefore, targeted and integrated policies are a good investment, which will result in high rates of return and will have positive impacts on homelessness. An example of such a policy would provide permanent housing and support measures for the homeless in order to promote long-term social and economic benefits.

Within the EU2020 Framework, homelessness prevention is highly incorporated into the target area of social inclusion and poverty reduction under the flagship of its European Platform against Poverty and Social Exclusion. The goal is to reduce the number of people living in poverty and social exclusion by 20 million before 2020, with homelessness being recognized as a severe form of poverty and deprivation. This goes in line with Article 153 of the Treaty on the Functioning of the European Union. Despite this EU-level initiative, the responsibility to combat homelessness across the EU is still the responsibility of each member state (MS). Collaboration occurs between the EU and the MSs through the Open Method of Coordination, specifically within the Social Protection Committee. Participants of the May 2012 Danish Presidency conference on People Experiencing Poverty focused on real homelessness and inclusion strategies at the EU level, as well as better data collection and understanding of the real difficulties faced by people at risk of homelessness. These goals were to be backed financially by the European Structural Funds.

One focus of the report is to better define homelessness at the EU level. This is because the definition of homelessness varies from each MS. In 2010, the EC agreed on using the following definition of homelessness with four living conditions (physically, socially, or legally) as constituting homelessness and extreme housing exclusion:

- Rooflessness: living in rough and emergency conditions
- Houselessness: living in accommodations for the homeless, such as institutions, or receiving long-term support for homelessness
- Insecure accommodation: living in insecure tenancies
- Inadequate housing: living in unfit or non-conventional dwellings, for example without access to public utilities

Due to the given definitions of homelessness, the report is relevant for Habitat for Humanity's missions in social housing. The most relevant category of defined homelessness for social housing persons are those that live in inadequate housing, which includes people living in temporary/non-conventional structures, people living in unfit housing, and people living in extreme overcrowding. Insecure accommodation can also be useful for the social housing goals. It is also important to note that, according to an EU2020 report survey by the Special Social Eurobarometer, 41% of respondents feel that 'cannot afford to pay a rent' is one of the three reasons explaining why people become homeless, while 18% responded with 'cannot access adequate social benefits or support services.' Social housing may be an available tool to eliminate both of these reasons for increased homelessness.

For the remainder of this report summary, only those points relevant to social housing will be emphasized. In this regard, Habitat for Humanity should be able to understand the implications of the Commission's homelessness report for the social housing agenda, including how the EU is, or is not, discussing housing.

Homelessness, even in regard to what the European Union calls "insecure accommodation" or "inadequate housing," has many consequences both for the individual and the society on a whole. Homelessness causes a reduction in productive potential, which results in a waste of human capital. There are social costs as well, as people experiencing homelessness will require support over a longer period of time, especially with regard to justice and health domains. There is a large cost to the welfare system, as homeless persons not only rely on such a system, but they are also unable to make contributions to the system. This cost to the welfare system is coupled with a limited capacity of the system as a result of the recent crisis. A report conducted in the Netherlands found that for every 1 euro spent on preventing homelessness, 2.20 euro is saved elsewhere, such as savings in emergency healthcare, psychiatric services, prisons, police interventions, temporary housing, and more. Additionally, homelessness results in increased barriers to finding and keeping work, which is another negative societal outcome. Poverty, unemployment and homelessness are mutually reinforced issues, and often need to be addressed with integrated approaches.

As a result of the crisis, the composition of the homeless population is shifting. Those people now affected by homelessness include citizens from other EU states, third country nationals, young people, the newly unemployed, those with a low income, women, single-parent families, large families, elderly people, Roma and other minorities, and those with lower education levels. This wide scope of overrepresented identities within the homeless populations of Europe shows the complexity of today's homelessness issue. The report notes "homelessness is generally triggered by a 'complex interplay of structural, institutional, relationship and personal factors'" (pg. 9).

Affordable, good-quality housing is important to a person's well-being and social participation. Access to affordable housing in the EU is limited. New social housing construction has stopped as a result of the crisis, meaning that most member states are faced with a shortage of adequate and affordable social and private rental housing. Most allocation mechanisms for social housing do not target the homeless, so despite the clear link between poverty reduction and social inclusion of the homeless with social housing, the two are, at this time, not well linked. Problems facing housing in Europe include expensive housing, restricted access to loans, overcrowding, poor quality housing that lack basic utilities, or any combination of these factors.

As mentioned before, tackling homelessness is a responsibility of the member states, although the EU can help with increased monitoring of state-level strategies, and by better mobilization of EU funds and policies. The most cost-effective and the least harmful homeless policy is prevention and early intervention. This is because reintegration becomes more difficult the longer that an individual faces homelessness. Prevention programs reduce the risks of homelessness by focusing on welfare, housing, employment, education, and family policies. Welfare policies, in general, play an important role in reducing homelessness. A study released by the Commission in 2010 found that there is a clear link between how much a country spends on their welfare system, and the outcomes for the homeless. Therefore, it is necessary that there is an effective coordination between policies of welfare, housing and homelessness.

The main challenges of housing policies are affordability and accessibility to housing. Housing policies must take a range of other policies into consideration as well, including but not limited to education, labour market, family, gender, migration, integration, and health policies. Therefore, policies that target the root problems of homelessness, such as early school-leaving or migrant rights, are most efficient.

Poor housing conditions are one form of the Commission's definition of homelessness, and it also may lead to evictions, which is a root cause to homelessness under the current post-crisis economic conditions. It is possible for a person to be evicted from their residency because it is unfit to live in, which is actually a responsibility of the homeowner, not the renter. Therefore, owners are legally required to maintain property, even through renovation and proper insulation, to ensure that the property is meeting proper living standards. The end goal of homelessness policy, especially within the housing-led policy approach, is to provide permanent housing. The housing-led policy approach focuses on strategies that secure permanent accommodation for the homeless as quickly as possible in order to minimize human and social costs. Evidence shows that this approach is more cost-effective than staircase approaches, which require the homeless to engage in services in a gradual rehabilitation process. Through the housing-led focus, adequate social housing provisions could be incorporated within the process of meeting this goal. Through this idea, Habitat for Humanity may be able to cater to

the interests of the EU's goals of poverty reduction and social inclusion if able to prove how essential this stepping-stone to permanent housing is.

At this time, the makeup of the homeless population, especially in terms of it being a gendered phenomenon that impacts men more than women, is not the same as the target groups of social housing solutions. With the EU focus on homelessness through the poverty reduction and social inclusion target, the social housing agenda may find more success if MSs can expand their priority focus groups for social housing. This is also seen in the lack of larger social housing units, despite larger families having growing representation in the composition of the new homeless population. This aspect of the report also points out the overall need for more social housing. The European Regional Development Fund (ERDF) will co-finance projects of new, affordable housing, as long as the housing intervention is integrated. An idea that is presented is that of mobilizing the privately owned housing stock for social purposes, with social rental agencies (SRAs) being employed as the intermediary between these private landlords and those applying for social housing. Housing cooperatives, better use of vacant homes, freeing of unused state authority land, and better territorial planning and development are also noted as positive focuses for the social housing agenda.

Another proposed shortcoming of the social housing agenda is the lack of freedom of choice of where to live for those applying. Choosing where to stay allows recognition of a basic right, which will bring increased empowerment to the individual. The current social housing agenda requires that an applicant accept what is offered to them and does not allow for negotiation or refusal of housing, or else suffer the loss of entitlement to any form of social housing.

Within the social inclusion framework of the Europe 2020 strategy, the EU has recently created the Social Investment Package, with a Committee Staff Working Document on Active Inclusion, which specifically calls on member states to provide services and social inclusion policies such as housing support and social housing. There are also EU funds in place to help realize these goals. Another dimension of social housing that falls specifically under the social inclusion framework is the need for more available, more affordable and better quality social housing specifically for the Roma population of Europe. The EU framework for national Roma integration strategies includes the four priorities of social housing, health, education and employment. Any homeless person facing ethnic discrimination is protected by the Racial Equality Directive, including discrimination based on ethnic or racial origin in the area of housing. The report also mentions that state aid rules for providing social services such as social housing have an effect on homelessness services. These are addressed through EU competition policies.

The report outlines the need for collaboration across many fronts in order to prevent and intervene with the issue of homelessness. Many of the actors that are identified are also useful collaborators for the social housing agenda. These include, but are not limited to, those who are actually experiencing homelessness, police and

judicial system actors, different levels of government, NGOs, private investors, actors from the health sector, social economy, or controllers of public spaces, and volunteers. This collaboration must occur in an environment of improved governance, with clear leadership from the public authority in charge of homelessness and housing exclusion, but with participation from all relevant actors.

The report suggests a new financing scheme, which is still in its experimental phase for financing social projects, called Social Impact Bonds (SIBs). This is an outcome-based contract between public sector commissioners and private or volunteer-sector organization to bring improvements to a defined group of peoples. SIBs mark a good step forward in attracting new investment into social outcomes, but more understanding is still needed. The report also specifically states, “European Union Funds can be used to finance actions for the benefit of homeless people through investment in infrastructure such as social housing” (pg. 32). The report goes on to mention the value of the European Social Fund (ESF) and the ERDF. The ERDF has already provided investment for the programming period of 2007-2013 in the fields of education, health and social housing. The ERDF Regulation was amended in 2010 to include eligibility for social housing to marginalized communities, which falls into today’s framework of social inclusion within the EU2020 Strategy. This increased eligibility required a more integrated approach in that the housing investment had to also intervene in the fields of employment, education, healthcare, etc. ERDF subsidies are also available for improving energy-efficiency and renewable energy in existing housing. As Habitat for Humanity in Europe finds that one of the obstacles of social housing provision is in misuse of existing property, funding through the ERDF could be applied to improving the energy resourcefulness of these properties, which will then benefit the social housing agenda. This is especially relevant to the EU2020 Strategy, as energy and climate change is incorporated as one of the five key target areas.

The current 7-year financial period runs from 2014 to 2020. The Commission proposed that 25% of cohesion fund policy be concentrated on the ESF and that at least 20% of this amount be applied to social inclusion policies. The report recommends more combined use of the Structural Funds to provide an integration approach for social housing. These integrated interventions are believed to improve access to good-quality, affordable housing. The Structural Funds can also be combined with other financial instruments, such as loan programs of the European Investment Bank and the Council of Europe Development Bank. The report notes that it is important to have specific targets in combatting homelessness, including targets such as increasing the supply of affordable housing units. There is also a need to increase efficiency through better cooperation between MSs.

Under the EU competition policy, the Commission adopted the new State Aid rules applying to Services of General Economic Interest (SGEI). Under the new rules, public authorities are exempt from the obligation to notify the Commission state aid for providing social services as long as conditions are met. This exemption reaches the financing of social housing, which has been the case since the 2005 rules. In

legal regards, the TENLAW project is developing a proposal for better coordination role of the EU in tenancy law and housing policy. Additionally, the WILCO project studies innovations in local welfare systems, which includes coverage of housing.

Although this report targeted a conversation on homelessness within the EU, there are important implications for the EU-level social housing agenda. The report makes mention of relevant financing schemes that could be used to promote social housing, such as the ESF and the ERDF. The report also helped the audience understand the importance placed on homelessness with regard to the EU2020 Strategy target area of poverty reduction and social inclusion. As eliminating homelessness is seen as a priority to meeting this target, and since social housing is an essential welfare system provision for helping to reduce homelessness, Habitat for Humanity can use this link to better promote social housing within the EU2020 framework. Additionally, social housing, as mentioned in the report, can be promoted via the national strategies for Roma inclusion, which focus on the four pillars of education, health, housing and employment. With emphasis placed on integrated policy approaches, the SIP report issued by the EC provides a good starting point for the interrelatedness between housing and homelessness in the present decade.

Key words: EU level, European Social Fund, European Regional Development Fund, homelessness, welfare system, official EU paper

“Social Investment in Europe: A Study of National Policies 2015”

The European Union Social Investment Package (SIP) sets out to contribute to the design and implementation of policies, which can foster economic growth, poverty reduction and stabilize the economy. The SIP places emphasis on the idea that EU welfare systems should fulfil three core functions:

- Social investment
- Social protection
- Stabilization of the economy

The SIP advocates an integrated approach, taking the supposition that social and economic policies are integral and mutually reinforcing. Social investment according to the SIP includes, “early childhood education and care (ECEC), active labour market policies (in particular, training and job-search assistance), education, retraining and lifelong education, healthcare, social services, housing support, rehabilitation and healthcare and long-term care services” (pg. 4). The SIP report emphasizes that the five European structural and investment funds (EISFs), the European Social Fund (ESF) in particular, the Programme for Social Change and Innovation (PSCI) 2014-2020, and the Fund for European Aid to the most Deprived (FEAD) are essential instruments for EU MSs to implement the strategies and objectives of the SIP (pg. 11).

The 2015 SIP reports that experts across a broad range of EU MSs suggest that there has been increasingly slow dissemination and diffusion of the improvement of social investment, primarily due to the continuing budgetary pressures of the economic crisis, which have led policies to be dominated by fiscal consolidation. The dominant challenge faced and reflected on in the SIP report is the ambiguities in the European Semester process, where MSs are given conflicting signals to cut public expenditures and reduce deficits, while at the same time are pressed to do more to invest in resolving social challenges. Social investment has become the dominant policy area that has been most negatively affected as a consequence of this lack of coordination.

The 2015 SIP report highlights a number of policy areas that can be capitalized on in terms of furthering social housing as a policy priority. In particular the SIP puts a broad emphasis on childcare provision, elderly long-term care (LTC), unemployment benefits and minimum income schemes.

Increases in child care services, reductions in wages of parents and cutbacks in payments to parents in many countries have caused a decline in the use of formal childcare, and institutional child care services, with greater homecare ensuing, especially among lower income and immigrant families in EU countries. This has prompted ‘cash-for-care’ programs to incentivize parents to take care of toddlers at home in some countries (pg. 30). Budget constraints have led to the outright closure of childcare facilities in Portugal and long waiting lists for pre-school education in

many Baltic countries, prompting further home care to ensue. With an increase in homecare, the necessity of affordable and sustainable housing becomes increasingly prevalent in these countries.

“The gradual increase in pension levels has largely improved the economic and social autonomy of the retired, which has engendered a deep process of de-cohabitation;” this has led to increasing numbers of elderly people living alone (pg. 31). Increases in home-based care from 2008-2013 in many countries has evolved to supplement the lack of elderly care centres in many EU countries. In Portugal the creation of new homes for the elderly has begun under the program PARES. As of the 1st January 2015, the Netherlands has decided to enhance the provision of informal care and the organization of volunteers for the elderly. With increasing de-cohabitation between generations, the growing number of pensioners and a shortage of sufficient elderly care centres; social housing for the elderly is becoming an increasingly pressing issue in the EU and will continue to persist in the years to come.

Lastly, data from national reports suggests an alarming trend in the reduction, coverage and conditionality of unemployment benefits and minimum income schemes. Experts suggest low and insufficient levels in these schemes in many countries have lead to increased risks of poverty of lower income groups. “Taking the at-risk-of-poverty (AROP) threshold as a benchmark - the level of benefits provided by the various schemes is (often much) below the poverty threshold in virtually all the European countries” (pg. 38). Social housing is especially important in this regard as housing costs typically are a large portion of household income. “All in all, national experts seriously question the adequacy of unemployment benefits in many cases” (pg. 40). This combined with steep housing and rental prices should leave many countries with a deficit of affordable housing, requiring new social housing to supplement these gaps. New social housing projects could solve two of the EU’s most pressing issues: job creation and a lack of affordable housing.

Key words: European Commission, Member State (national) level, EU (macro) level, social inclusion, homelessness, housing exclusion, housing crisis, housing accessibility, housing markets, SIP, social policy

“2015 European Semester: Country-Specific Recommendations”

The European Semester is a multi-annual exchange between the European Commission (EC) and Member States (MSs) to achieve the EU’s targets, both in terms of the EU2020 Strategy and of the Stability and Growth Pact. On an annual basis the EC evaluates each EU Member States’ economic and structural reform programs, provides recommendations for the next 12-18 months and monitors their implementation. EU MSs are encouraged to align their budgetary and economic policies with the goals and policies of the EU level, within the targeted recommendations.

The Semester is based on 3 core documents:

1. The Annual Growth Survey (AGS)- Published by the EC usually in November, beginning the Semester and representing the foundation for building a unified understanding of the priorities for action at the national and EU levels.
 - a. The Alert Mechanism Report- Identifies MSs who should be further assessed in order to ascertain if there are imbalances that require additional policy action.
2. The National Reform Programmes (NRPs)- Submitted by the EU MSs in April, which report how the targets of the EU2020 Strategy are being achieved, how national policies will be implemented and how EU recommendations from past AGS’ and CSRs have been considered in these new policies.
 - a. Stability/Convergence Programmes - Plans for sound public finances
3. The Country Specific Recommendations (CSRs)- Released in May by the EC, outlines recommendations for each MS based on the economic, budgetary and social performance of the previous year with consideration of the delivery of the priorities established in the AGS. CSRs are based on country reports, issued in February, which reviews each MSs implementation of the past year’s CSRs and strategic priorities.

Changes to the Semester framework in 2015:

- Reduced number of recommendations allowing for a stronger focus of the Semester on a limited number of priorities and challenges.
- Earlier presentation of the ECs country-specific and euro area analysis (3 months earlier) facilitating greater opportunity for MSs to participate in deeper dialogues on the ECs conclusions.

Despite changes to the Semester framework and focus, little has changed for the CSR with regard to housing. While the report does acknowledge the importance of

housing shortages in some instances and mortgage debt, it does not examine issues of social housing. Only 6 EU MSs CSRs consider improving housing policies.

- Overview of country-specific recommendations who should improve 'Financial Sector: Housing and Private Debt' (2015-2016): HR, IE, NL, PT, SE, UK.
- Overview of country-specific recommendations who should improve "Social Inclusion: Poverty and Social Inclusion" (2015-2016): BG, CZ, HU, IE, RO, SK.

The EC advocates that the UK "take further steps to boost supply in the housing sector, including by implementing the reforms of the national planning policy framework."⁴ In Sweden the EC proposes the need " [t]o alleviate the structural under-supply of housing, foster competing in the construction sector, streamline the planning and appeals procedures for construction and revise the rent-setting system to allow more market-oriented rent levels."⁵ The CSR for the Netherlands is the most extensive with regard to housing and the only to actually explicitly mention social housing. The CSR for the Netherlands suggest that there are long waiting lists for social housing, which new laws are attempting to tackle but it is still unclear if this fosters "the intended redirection of social housing towards people in need and ensures that social housing is available to disadvantaged people unable to obtain housing at market conditions."⁶ The CSR further recommends, "a more market oriented pricing mechanism in the rental market and further relate rents to household income in the social housing sector."⁷

While the EC calls for a more holistic approach, the reduction of policy priorities and recommendations in the 2015 Semester report has led to a neglect of key issues of poverty reduction and social exclusion, especially relevant in the case of social housing.

The report indicates little about how these objectives will fit into the wider framework. In many countries the EC suggests that governments should find opportunities to save across all levels of government, but does not suggest how this may affect housing allowances or the financing of social housing projects.

A large portion of the CSRs advocate improvement in labour market policies, healthcare systems, childcare, education and sustainable long term care for pensioners, but do not acknowledge the fact that the accessibility of adequate

⁴ Council Recommendation on the 2015 National Reform Programme of the United Kingdom and Delivering a Council Opinion on the 2015 Convergence Programme of the United Kingdom, European Commission, pg. 5, 2015.

⁵ Council Recommendation on the 2015 National Reform Programme of Sweden and Delivering a Council Opinion on the 2015 Convergence Programme of Sweden, European Commission, pg. 5, 2015.

⁶ Council Recommendation on the 2015 National Reform Programme of the Netherlands and Delivering a Council Opinion on the 2015 Convergence Programme of the Netherlands, European Commission, pg. 5, 2015.

⁷ Ibid, pg. 5

quality and reasonably priced housing should be acknowledged as having a significant affect on all of these factors.

Furthermore, homelessness and deteriorating housing conditions as a consequence of the crisis are not considered. In many regards, poverty and inequality are scarcely considered under the new focus of the Semester. The report does state, “Member States need to modernise their labour market policies and welfare systems to meet current challenges...while at the same time providing broad social security coverage, notably for those in need, and tackling the risks of social exclusion and rising poverty levels,” however fails to provide any concrete recommendations at any level how this fits into the broader framework (pg. 6). If social housing is to be made a priority in the recommendations of the CSRs and a factor of the AGS it is critical that it be associated with the quality of the labour market, early education, and long-term care for the elderly, instead of the reduction of poverty and social exclusion alone, since these priorities have been subordinated to the former policy goals.

Key words: European Commission, Commission paper, EU (macro) level, Member State (national) level, housing markets, social inclusion, welfare systems, cohesion policy

“Report on the implementation of the EU Framework for National Roma Integration Strategies”

Under Roma Integration Strategies, Member States (MSs) are coordinating efforts to close the gap between Roma and non-Roma, including a focus on closing the gap in access to housing. Housing is interdependent to employment, education and healthcare. Therefore, housing needs to be a part of an integrated approach to creating lasting success in social inclusion and desegregation. Eliminating discrimination in access to housing, both in regards to social housing provisions and in public utilities, will help to close the gap.

Currently, progress has halted due to legislative decisions, a lack of dialogue between Roma and non-Roma communities, scarce national public funds, and low uptake of EU funds, such as the European Regional Development Fund (ERDF). Better use of such funds is necessary at the municipal level, where competencies for housing lie in most MSs. At this time, ERDF funds have been allocated for projects creating housing schemes in favour of marginalized communities in 8 MSs: Bulgarian, Czech Republic, France, Greece, Hungary, Italy, Romania and Slovakia.

Key words: European Commission, commission paper, EU (macro) level, Member State (national) level, social inclusion, minorities, ERDF, desegregation, discrimination, Roma

“REPORT on social housing in the European Union”

After heavy consultation of a variety of EU documents related explicitly or implicitly to social housing, the European Parliament resolved to make suggestions on improving social housing across Member States (MSs). The EP highlighted that access to housing is a fundamental right, and that it is a right that brings access to other fundamental rights. This right is outlined in Article 34 of the Charter of Fundamental Rights of the European Union, Articles 30 and 31 of the revised European Social Charter, and Article 25 of the Universal Declaration of Human rights. The right to housing allows conditions for social existence, private and family life, and the abilities to look after oneself, rest, work, develop savings, and to vote in elections. Therefore, housing allows an individual to exercise other fundamental rights.

In order to provide the right to housing, the EP recommends the creation of a universal definition to social housing, to better enable MSs to define their own housing-related policies. Through decent and affordable housing, social justice and cohesion can be achieved, a goal of which is under the Europe 2020 priority framework. Additionally, social housing is integral in achieving the EU 2020 target of poverty reduction. The financial and economic crisis had detrimental economic affects, leaving financial support to social housing provision to a minimum in many MSs. Due to the crisis, the income gap is growing, leading to social exclusion and homelessness, which works directly against the EU2020 goals of social inclusion and poverty reduction. To support the priority of social inclusion, housing spaces should combine private and social housing spaces, thereby avoiding gentrification and ghettoization. Furthermore, social housing provides an opportunity to stop the transmission of poverty across families and generations.

The EP encourages MSs to see social housing as an investment, rather than a budget cost, with long-term pay offs of improved health and social well-being of the entire population, including increased access to the labour market. A European social housing action framework would allow socio-economic indications to come under the scheme of the European Semester. From such a policy framework, public social, health and education service policies can be broadened, which will help to meet associated objectives as determined by the EU2020.

The housing sector also has implications for the energy and employment sectors. Social housing can be funded through the European Regional Development Fund (ERDF) by catering to the priority of social inclusion and poverty reduction by supporting physical and economic regeneration in deprived communities. In this manner, cohesion policy can help push for recovery, such financial instruments offered by structural funds, the European Investment Bank (EIB), European Bank for Reconstruction and Development, Council of Europe Development Bank and European Energy Efficient Fund (EEEF). Therefore, relevant EU bodies should direct structural funds to housing by prioritizing it in their own operations. Another

key consideration is to apply the same VAT rates to social housing as to other basic necessities.

Energy poverty is widespread in the EU, proving that affordability not only regards rent, but also associated utilities. Therefore, the call for a universal definition to adequate housing should include standards regarding energy-efficiency of properties. The housing sector offers great potential for energy savings, which is highlighted in the EU2020 strategy as well. Better energy performance leads to more affordable housing. In addition to greater standards for energy efficiency, there is a need to better inform individuals on the importance of being responsible in energy consumption.

In conclusion, the social housing sector will aid the EU in overcoming the economic, social and environmental crises being faced today, thereby making housing an urgent social need for investment. However, there is a myriad of obstacles making it difficult to secure the right to housing, such as: growing inequalities, high unemployment, less effective private housing market response to growing demand, high rent and energy prices, limited housing benefits and social expenditure sacrifices. These factors generally lead to a cut back in social housing stock. In the long term, it is important to remind stakeholders that housing has a huge potential for generating savings. Two key suggestions include creating a universal definition of adequate housing, and creating a platform to exchange best MS practices. By investing in the social housing sector, other policy areas will benefit as well.

Key words: European Parliament, committee report, Europe 2020, EU (macro) level, social inclusion, energy and sustainability, housing crisis, affordable/adequate housing, ERDF, cohesion policy

CHAPTER 2: KEY EU POLICY DOCUMENTS RELATED TO HOUSING – ACTIVE LINKS

European Commission. *EUROPE 2020: A strategy for smart, sustainable and inclusive growth*. Communication from the Commission. COM (2010) 2020 final, 3 March 2010. Brussels.

Active link:

<http://ec.europa.eu/eu2020/pdf/COMPLET%20EN%20BARROSO%20%20%20007%20-%20Europe%202020%20-%20EN%20version.pdf>

European Commission. *Towards Social Investment for Growth and Cohesion – including implementing the European Social Fund 2014-2020*. Communication from the Commission. COM (2013) 83 final, 20 February 2013

Active link: ec.europa.eu/social/BlobServlet?docId=9761&langId=en

Social Investment Package. *Confronting homelessness in the European Union*. Commission staff working document. SWD (2013) 42 final, 20 February 2013.

Active link: ec.europa.eu/social/BlobServlet?docId=9770&lang

Bouget, Denis et al., Directorate-General for Employment, Social Affairs and Inclusion, European Commission. *Social Investment in Europe: A Study of National Policies 2015*. April 2015. Brussels.

Active link: <http://ec.europa.eu/social/BlobServlet?docId=13805&langId=en>

European Commission. *2015 European Semester: Country-Specific Recommendations*. Communication from the Commission. COM(2015) 250 final, 13 May 2015. Brussels.

Active link: http://ec.europa.eu/europe2020/pdf/csr2015/eccom2015_en.pdf

European Commission. *Report on the implementation of the EU framework for National Roma Integration Strategies*. Communication from the Commission. COM (2014) 209 final, 2 April 2014. Belgium.

Active link:

http://ec.europa.eu/justice/discrimination/files/roma_implement_strategies2014_en.pdf

European Parliament. *REPORT on social housing in the European Union*. Committee on Employment and Social Affairs. Rapporteur: Karima Delli. (2012/2293 (INI)), 30 April 2013. Plenary sitting.

Active Link:

<http://www.europarl.europa.eu/sides/getDoc.do?pubRef=//EP//NONSGML+REPORT+A7-2013-0155+0+DOC+PDF+V0//EN>

CHAPTER 3: SYNTHESSES OF KEY NON-EU POLICY DOCUMENTS RELATED TO HOUSING

This chapter contains the in-depth syntheses of the consulted non-EU documents as they relate to social housing. A copy of the active links can be found in Chapter 4, and the associated research matrix can be found in Appendix 2. These documents were recommended for consultation by Habitat for Humanity or by those experts who were interviewed. The listed documents included pertinent information regarding either housing (or the lack there of), or Europe 2020.

“The EU Needs Stable and Inclusive Housing Markets”

A policy statement by the European Federation of National Associations Working with the Homeless (FEANTSA) responds to the Commission’s Analysis of House Price Change in the Macroeconomic Imbalances procedure. The statement focuses on promoting stable, well functioning and inclusive housing markets at both the EU and member state levels. FEANTSA notes that in order to address homelessness, a person’s right to adequate housing must be promoted, protected and fulfilled. With FEANTSA’s support of using housing systems to combat poverty and social exclusion, Habitat for Humanity can use their support for their social housing agenda.

Although housing policy remains a member state competence, EU-level policymakers are starting to monitor housing markets more, mainly due to the financial and economic crisis that occurred. As a result of the crisis, the European Commission strengthened its role in macroeconomic surveillance, including through the Macroeconomic Imbalances Procedure and the Alert Mechanism Report. Based on these reviews, the Commission then provides recommendations to member states under the European Semester, which is part of the process for implementation of the Europe 2020 Strategy. If these recommendations are not followed, sanctions may become an option. At this point, the Commission has expressed concerns that there are low levels of investment in residential and homeowner incentives.

Despite the increased awareness on housing by the EU, the Commission is not focusing on housing access or housing conditions. Across the member states, there are very different housing systems leading to different housing outcomes, which are not being taken into careful consideration. FEANTSA points out a grave contradiction in adequate access to housing, stating: “Whilst housing is a basic right, its function as a commodity makes it dependent on housing markets” (3). Therefore, it is essential that any interventions in the housing market also seek to promote, protect and realize the right to housing.

FEANTSA advises that both member states and the EU should judge the stability of the housing market by looking at house price changes and trends in housing affordability, quality and overcrowding. Also, more emphasis should be placed on tracking price changes in the rental market, as most housing exclusion occurs within the private rental market.

The policy statement reviews the Commission recommendations from 2015 for a selection of member states. These recommendations are somewhat useful, but by and large they are not consistent with the Europe 2020 target of exclusion via the housing platform. To protect against housing imbalances, housing systems must consider the right to housing for the most vulnerable. This way, stable and well-functioning housing markets may exist. A better balance must be struck between

increased investment in private rental markets and ensured affordability and adequacy of rental housing, as an overreliance on liberalizing the private rental markets disregard vulnerable groups with a right to housing. At this time, the European Parliament has encouraged that the Commission addresses and prevents homelessness under the European Semester framework of the Europe 2020 Strategy.

FEANTSA suggests housing policy measures to help stabilize markets while also promoting the right to housing, including:

- Convert mortgages to social rent ('mortgage to rent' schemes) for over indebted households, as was done in Ireland
- Provide tax relief or financial support for private investors contributing to affordable rental housing
- Socialize the private rental sector through the Social Rental Agencies (SRAs) model, as was done in Belgium
- Fight real estate speculation
- Use real estate held by national asset management authorities for social rental housing, as was done in Ireland
- Buy back non-performing real estate as a social housing provision
- Use empty real estate space for affordable housing
- Invest in social housing through the European Fund for Strategic Investments framework

FEANTSA emphasizes the role that the European Central Bank can play in supporting the above policy interventions, using the Macroeconomic Imbalances Procedure so that mortgage banks can invest in rental housing. The underlying intent of this FEANTSA policy statement is to emphasize that the Commission at member state level policy makers need to better consider the role that housing markets can play in meeting the poverty reduction and social exclusion target of Europe 2020. Additionally, better consideration needs to be taken of housing exclusion and homelessness being important indicators of dysfunctional and potentially risky housing markets.

Based on the outlay of this policy statement, Habitat for Humanity would benefit from partnering with FEANTSA to advocate for the policy measures given to help promote the right to housing. This is especially important in the face of the economic and financial crisis, which emphasized the role of housing markets on overall economic performance. Through these suggestions, the European Commission can be encouraged to better consider the role of affordable and social housing in meeting the Europe 2020 goals for poverty reduction and social inclusion.

This review presents the context of housing market policies, especially in regards to macroeconomic imbalances, through the framework of homelessness. It seems that FEANTSA argues that the EU does not take into high consideration the social implications of the housing markets of member states but rather only looks at the

economic side. Though the FEANTSA report includes a country-by-country breakdown of the current housing market status, the report also indicates the relevancy of housing frameworks at the EU-level, and how the promotion of homelessness and inclusive housing markets.

The report emphasizes “housing systems play a central role in generating or mitigating poverty and social inclusion.” As housing policy is a competence of Member States, not the EU, there are few Union-level mechanisms to cover housing markets. However, the recent crisis did bring headway to this topic, especially in regards to macroeconomic surveillance. When investigations occur at the state-level after the Alert Mechanism Report indicates that a state may be in potential imbalance, the conducted In Depth Reviews provide recommendations that may result in sanctions under the Excessive Imbalance Report.

The report notes the contradictory nature of housing as both a basic right and a commodity. It is also mentioned that, although the Commission has suggested some member-specific reform to the rental sector in an attempt to stabilize the housing market, there is still a need for more conversation to occur regarding the private rental market at the state level.

According to these in-depth reviews of specific Member States, the following country-specific observations have been made:

- **France:** The crisis has caused an increase in housing affordability problems for the poor, with an increase in the percentage of people experiencing housing cost overburden.
- **Belgium:** House prices have increased. There are negative social impacts to this, which go unaddressed. There is a housing cost overburden in the private rental housing market.
- **Bulgaria:** House prices have decreased. Issue of overcrowding amongst population at risk of poverty and social exclusion. Though not recognized by the macroeconomic imbalances procedure, these indications have important implications for stability, growth and social inclusion.
- **Denmark:** All-time high for housing cost overburden rate for poor people.
- **Finland:** Housing markets are strained, as indicated through high levels of overcrowding in the private rental sector.
- **UK:** Continued rights to housing prices, fuelled by specific policies such as Right to Buy. The housing sector may still be vulnerable to medium-term shocks. Housing cost overburden predominantly affects tenants in the rental sector, causing short length tenancies.

Keywords: FEANTSA, European Commission, EU level, homelessness, housing accessibility, advocacy paper, housing markets, Member state level

“Dear Commissioner Andor”

This open letter addresses Commissioner Andor about the Social Investment Package regarding homelessness. It relates the issue of homelessness to the Europe 2020 goals and points out that without a detailed implementation plan, the SIP is not helpful to EU institutions. The letter also notes that the Commission has asked member states to give more attention to different forms of poverty and to prioritize issues of social exclusion.

The letter also points to the Draft Joint Employment Report 2014 as a poor example of homeless and housing policy analyses among member states. Also, it states that the EU programme for Employment and Social Innovation (EaSI) could be an important new tool for helping to deliver the SIP, and that the Fund for European Aid to the Most Deprived (FEAD), which specifically targets the homeless, is an important structural fund to support the SIP, in addition to ERDF and ESF.

Key Words: Social Investment Package, homelessness, EaSI, FEAD, ERDF, ESF

“Contribution to 19th Informal Housing Ministers Meeting”

This report is an overview of the European Housing Forum, created in 1997. It discusses how the topic of sustainable financing of housing policies is relevant to meeting the Europe 2020 target for “smart, sustainable, and inclusive growth.” EHF commits itself to quality, decent and affordable housing for all. Sustainable financing of housing policies is thereby necessary to meet this commitment. The EHF outlines 5 key points for ministers to consider in avoiding the deepening housing crisis:

- **Housing investment should be an economic and social priority in Europe:** Housing policy overlaps with other policy priorities such as social inclusion, growth and employment. Good housing policy can lead to economic, social and human growth to create stronger communities and also to improve the conditions of low-income households. Housing is a strategic area that reaps long-term benefits. Housing investment is an urgent need due to factors such as changing household structures and growing homelessness.
- **Funding mechanisms should be mobilized for sustainable housing policy:** The listed relevant structural funds with regard to social housing includes: ESF, ERDF, and FEAD. There is currently a gap between these funds and countries’ ability to use them. The report therefore suggests exceptional measures to help those member states facing difficulties. One suggested mechanism includes using property of banks as part of the affordable housing supply.
- **Homelessness and housing exclusion needs to be better tackled:** Effective homelessness policies are still needed within the European Union, as homelessness and housing exclusion continues to rise. The report listed a variety of programs and mechanisms that could be used to tackle the issue, such as: the European Programme for Social Change and Innovation, the structural funds, Horizon 2020, Social OMC, the Social Investment Package, and European Platform Against Poverty.
- **The EU should be innovative and use evidence-based housing policies:** Data from Eurostat and Eurofoundation needs to be built upon to produce evidence-based and innovative policy solutions. Key issues in need of innovative policies include forms of affordable housing (such as SRAs), responses to homelessness and housing exclusion, energy efficient buildings, financing instruments (such as social impact bonds), and procurement models. These can be accomplished using available instruments (such as Programme for Employment and Social Innovation) and policy tools (such as European Innovation Partnership on Healthy Ageing).
- **Further support for energy and ecological housing transitions:** There are many hindrances to reaching an energy efficient European housing stock, such as lack of: public funding instruments, interest of market actors, links

between funding and policy, measurable savings, ability to cover increased construction costs, and energy performance in renovation programs.

Due to these points, the EHF asks ministers to ensure that the Multiannual Financial Framework 2014-2020 helps support the topic of housing and energy.

Key words: European Housing Forum, Europe 2020, sustainable, innovative, homelessness, housing exclusion

“Dear Mr. Olbrycht”

In a brief letter to Member of the European Parliament, Mr. John Olbrycht, the European Housing Forum outlines the benefit to addressing other important issues through a European housing mandate, which does not currently exist. Rather, to support the lack of EU-level mandate, the EHF urges MEP Olbrycht for continued support for the URBAN intergroup. The intergroup’s framework includes a focus on the topic of access to affordable and adequate housing.

Key words: EU mandate, European Housing Forum, URBAN intergroup, affordable and adequate housing, open letter to MEP

“Introducing Social Rental Agencies in Hungary: An Innovative Housing Programme”

This brief document introduces a project for using vacant private housing to create an affordable rental sector for social housing provision in Hungary. This project is a joint effort between Habitat for Humanity in Hungary and the Metropolitan Research Institute, funded by Open Society Institute.

The report begins with an overview of housing privatization in Hungary. It highlights that the demand for social housing provisions is greater than the supply of municipal rental units, and that many existing units are deemed inhabitable. Additionally, these social housing gaps grew larger since the 2008 financial crisis. Hungary experienced a depreciation of the forint and an increase in variable interest rates. As a result, lower and lower middle class households are struggling to meet their housing related costs.

Addressing these issues with the use of a private rental sector is both sustainable and cost-efficient. At current, private rents are not affordable to these lower and lower middle class households because of the high risks and discouragements that keep private owners from renting out their property. Also, although the supply of rental units is under the amount in demand, the number of vacant housing units, privately owned, is high. This is indicative of both a market and a state failure.

The report proposes the use of Social Rental Agencies (SRAs) to mediate between private homeowners and potential social housing renters. SRAs are a mechanism of risk sharing between landlords, the rental agency, tenants, and the national housing agency. The goal of the SRA model is to help tenants acquire housing at no more than 40% of their total income, while also guaranteeing rental income to the landlord. For the model to address a variety of interests at once, policy makers must commit themselves to this new solution.

Key words: affordable housing, private housing, SRAs, Hungary, advocacy paper

“Social Housing in Europe”

This book provides an overview of the social housing sector in Europe. The highest percentage of social housing of the overall housing stock in Europe is in the Netherlands with 35%, and the lowest is in Hungary, which after mass privatization only has 4% of housing stock used for social housing. Over the last ten years, these percentages have fallen across most European countries. Another key finding from the report is that there is no single definition of social housing within Europe. Also, the age and types of the social housing stock varies across countries. In general, a disproportionate number of single-parent families, elderly and the poor are represented in client groups being housed in social housing, though the client groups differ in different countries.

There is increased interest in Europe to increase the supply of social housing, but most countries do not have a way of action or money to accomplish this. There is not a set way to bring about this action or money, as housing providers and funding regimes vary by country. However, efforts are being made to introduce a better mix in the existing stock and to better use public assets for social housing purposes. This includes looking into public/private partnerships in some countries. All types of social rented sectors are concerned with problems with segregation, as ethnic minorities live disproportionately in social housing. The residential patterns of minorities is therefore becoming a political issue in some countries, especially in regards to tensions between providing housing for long-time residents versus immigrants with fewer local ties.

Overall, there is no best-practice agreement on how to deal with social rents. There is a widening gap between the inexpensive social rental sector and the expensive owner-occupied sector. This leads to difficulties for working households to find affordable options, as their income is too high to be eligible for social housing. Often times, EU subsidies do not reach these families, but rather only the ‘very social’ housing sector, including growth of the temporary and precarious accommodation sectors. The report recommends the promotion of intermediate tenures, such as shared ownership or subsidized owner-occupation, as an explicit policy. Despite differences, tensions and pressures across Europe are similar with growing emphasis on partnership. Few countries have successfully identified new funding mechanisms for the investment needed in the social housing market.

The European definition of social housing differs: some relates to ownership, others on the construction of the housing, the rent levels in comparison to market prices, the funding or subsidy stream, or the purpose of the housing. Due to the varying definitions, the figures on the supply of social housing are not evident. In proportional terms, it is estimated that in most countries, the social housing stock is declining, while the demand for social housing remains high. Some reasons for the high levels of demand include increased house prices, entry barriers for owner-occupation, increased migration, and a worsening distribution of incomes.

Affordability can only be met by expanding the supply of social housing. In order to do this in the face of declining municipal involvement, private finance will be required. Overall, the role of the private sector is increasing in the social housing sector. At this time, another difference between the social housing of European countries depends on how much of the stock remains in the social sector, and how much of it is based purely on private financing. This is coupled with the increasing trend in several countries to more social housing decision-making from the national to the local levels of governance. Central governments tend to outline the rules of who is eligible for social housing, but the local level, or even landlords, determine the assignments between households and dwellings. Social housing systems, in most countries, are also closely linked to the social security system.

The article chapter ends with a discussion of the current housing-related debates in Europe, which includes:

- Need for expanded supply of housing, overall, and social housing, specifically
- Concerns over segregation, and the issue of social cohesion and immigration
- Political perspective of social housing as an inferior good with high concentrations of crime and anti-social behaviours
- Target of social housing: local residents entitled to the allocation, or recent migrants who have a greater need
- Location of social housing in comparison to where the demand for social housing is located
- Emphasis on creating mixed tenure communities (privately owned alongside social housing) to improve recipient access to services and jobs
- Role of social housing to help work with special needs groups, such as the elderly and most vulnerable
- Sustainable funding mechanisms for better maintenance and improvement, regeneration and other services provided to social housing
- Adequate maintenance and improvements to rents

Habitat for Humanity may run into difficulties in addressing social housing at the EU level due to differences across different European countries. However, many of the trends and tensions are similar, and this may be a good target area for advocacy.

Key words: national level, municipality level, private (owner), expert paper

“The Lisbon Strategy and Ethnic Minorities: Rights and Economic Growth”

The purpose of this brief is to highlight the impacts that social exclusion of ethnic minorities has on the EU’s growth rate in the context of the Lisbon Strategy. This topic is relevant to housing because the exclusion of minority groups tends to put them in a position of greater need for social policy support, including that of social housing. The central argument of the brief is that inclusion of ethnic minorities requires both rights-based and growth-based approaches. The current approach focuses on what needs these minorities have but not on trends, access to provisions, or other social indicators. Social inclusion, however, looks past providing basic provisions to also include empowerment and participation in building a good society.

A hindrance in the target goal of social inclusion is the discrimination faced by minorities. This includes discrimination housing market in the form of lack of access, permit requirements, and poor housing conditions. Furthermore, structural funds are used to support EU growth but the funds are distributed through the capitals of the member states. Access to these funds is rather restrictive to minority groups. However, if member states can realize the value of these minority group members and are able to eliminate discriminations faced in the housing market, strides can be made towards meeting the Europe 2020 goal of eliminating social exclusion

Key words: Lisbon Strategy, growth, social exclusion, minorities

CHAPTER 4: KEY NON-EU POLICY DOCUMENTS RELATED TO HOUSING – ACTIVE LINKS

European Federation of National Associations Working with the Homeless. *The EU Needs Stable and Inclusive Housing Markets*. Brussels, Belgium. European Commission, February 2015.

Active link:

http://www.feantsa.org/spip.php?action=acceder_document&arg=2411&cle=86ca5c4a08a99312ee2bad006935ed0456d0954d&file=pdf%2Fthe_eu_needs_stable_and_inclusive_housing_markets-2.pdf

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CHAPTER 5: SUMMARY OF INFORMATIONAL INTERVIEWS

This chapter contains take-away points from a series of interviews that were conducted in the winter of 2014-2015 as a starting point for the research. The interviewees selected were chosen based on recommendation from Habitat for Humanity. The interviewees represented organizations at the EU-level and the sub-national level. The interviewees were knowledgeable on topics regarding the European Social Fund (ESF), the European Regional Development Fund (ERDF), EU-level advocacy for social housing, or the Roma target group. The individuals interviewed do not necessarily represent the organizations' opinions for which they work.

Interview One:

Interviewee one from DG Employment suggests that despite the launch of the EU's social investment package in 2013, MSs continue to be cautious about social housing and consider it a sensitive issue. Public procurement rules further create disincentives MSs from using EU funds for social housing. In the case of the ERDF MSs are reluctant due to bureaucratic and difficult criteria to meet. In the same regard, the ESF, despite having specific requirements pertaining to the provision of social inclusion remains difficult for MSs to tap due to its demanding criteria. Interviewee one states that MSs lack of expertise and resources is a major hindrance for tapping these EU funds.

Interview Two:

Interviewee two, from FEANTSA, notes that homelessness is on the rise, and in reaction the ERDF is encouraging a move towards more permanent solutions. This increased focus on homelessness provides a window of opportunity for more social housing, as long as the hurdle of how to overcome the bureaucratic burden of agreements made between the EU and MSs are fixed by being implemented at a local level. The ESF requires a dedication of 20% of the funds to go to social inclusion specifically, which leaves space for housing aspects to be addressed. However, the goal of the ESF is to activate the labour market, which puts homelessness far off from being reached via this funding mechanism. The interviewee's recommendation is for Habitat for Humanity to learn from FEANTSA on how to communicate knowledge on accessing funds to third parties, thus enabling local entities to implement projects on social housing.

Interview Three:

Interviewee three spoke heavily on the diversity of social housing at different national levels, posing difficulties to promote social housing at the EU-level.

However, the EU was mentioned as having strong regulation abilities to what happens with social housing at the national level, particularly regarding overcrowding and housing costs, which are also social inclusion indicators included in the EU2020 agenda. Otherwise, decentralization of housing policies is necessary for success in promoting social housing. It was noted that the ERDF's Article 7 was amended to make EU funds available for investments in housing of marginalized groups with desegregation aims only when the vulnerable group is already integrated. Also, aside from vulnerable groups, another target group for social housing policy may include the lower-middle class being affected by the mortgage crisis in the form of home ownership changes and higher unemployment due to changes in the labour market. The interviewee also recommended that foreclosure policies and housing providers be looked into, as housing exclusion is a systematic issue. It was recommended that Habitat for Humanity frame advocacy work at the EU level by addressing the housing providers and regulation controls, because the system itself is reinforcing inequality in housing access.

Interview Four:

Interviewee four retained a regional focus on social housing in Central-East Europe and specifically regarding the Roma minority. At the municipal level within Central-East Europe, there are issues regarding the poor conditions of housing (housing is not live-able). As municipalities are the strongest actors in social housing, EU-level governance needs to better support the municipality level in action plans and in guaranteeing funding for such projects. The Roma are a particularly vulnerable group in social housing. The issue with targeting the Roma minority for social housing initiatives is the lack of political will, as any project that targets Roma is not highly supported. Still, addressing housing needs of Roma is essential as every social and economic problem related to this minority group has a housing aspect. The interviewee discussed the importance of a common housing policy but was sceptical about the ability to create such a cohesive scheme at the EU-level. The suggestion was made that a cross-sectional housing policy should be considered that designs a centralized program and then uses national coordination under which local authorities work together. The interviewee also pointed out that strong connections have been made between housing and education but that more research is necessary in relation to health or employment. Overcrowding, and housing immobility of people in depopulated and economically declined areas were brought up as issues, although documents reviewed did not highlight this as much. Lastly, the interviewee noted that although SRA models have proven successful in the United States, implementing them within the EU would be difficult due to the following reasons: difficulty finding owners, hindrance from existing legislation, weak legislation to protect tenants, and the need to shift public support from owners to tenants.

CHAPTER 6: RECOMMENDATIONS

Funding

Funding at the EU level for social housing projects have largely been allocated to three European Structural and Investment funding mechanisms: the European Social Fund (ESF), the European Regional Development Fund (ERDF) and the Fund for European Aid to the Most Deprived (FEAD). These mechanisms are largely used to promote policies such as social inclusion, regional development, health, and human rights and migration.

Additionally, projects for social housing have been funded through the use of the European Structural Funds 2014-2020 (Spain) and through the support of European Financial Institutions (EIB, CEB), which have been used in the case of projects in Ireland. This diverse selection of funding streams can make it challenging to aggregate funding.

The ESF is the EU's major instrument for supporting jobs, especially for those who have found it difficult to get work. The ESF's priorities focus is on improving human capital. Although the ESF's goals typically focus on skills or vocational trainings, some programs focus more on social inclusion and helping those from disadvantaged groups. The later priorities are the ESF's longer-term strategy for inclusive growth, in which social housing can most prominently be inserted as a policy priority. Social housing is an important policy feature for the reduction of discrimination, exclusion and poverty in the European context.

The ERDF primary goals are to improve economic and social cohesion in the EU and to reduce imbalances between regions. Within these goals the ERDF attempts to achieve a number of thematic priorities:

- Innovation and research
- Digital Agenda
- Support for SMEs
- Low carbon economy
- Social Inclusion

Concerning social housing, the ERDF most notably emphasizes the improvement and replacement of deteriorating housing either traditionally built in inner city areas (Western Europe) or housing estates in the urban periphery (CEE). Furthermore, the ERDF is being used to reduce segregation present not only in large cities but also middle- to small-sized cities. The ERDF attempts to achieve an integrated approach to its thematic priorities by concurrently addressing housing,

energy, and socio-economic requirements of disadvantaged groups. A number of EU projects, which have tapped ERDF funds, include:

- Integration in social housing and orphanages (Estonia)
- Improved energy efficiency of blocks of flats (Latvia)
- Quartier La Foret Cambral (France)
- Energetic Requalification of Social Housing (Italy)

The FEAD primarily assists EU MSs in providing material support to the most disadvantaged. The FEAD funds may also be used by MSs to provide non-material assistance to disadvantaged individuals to facilitate greater integration into society. FEAD funds are not traditionally used for the direct construction of social housing, but to provide housing income support or to reconnect them to appropriate services, which could include housing placement services. While the FEAD is not currently being used for social housing construction, its emphasis on providing the necessary preconditions to allow those disadvantaged individuals to be able to get a job or follow training courses could be further exploited.

What should be emphasized in terms of social housing is that it is a necessary precondition to allow those who are in poverty or who are socially excluded to be able to get a job or to follow training courses.

Advocacy

Habitat for Humanity must carefully consider where windows of opportunity may exist to promote social housing, particularly at the European Union level. The two main considerations in Habitat's advocacy initiatives will depend on: a) how the topic of social housing is framed, and b) what type of approach is used.

Habitat has potential to make waves in social housing promotion at the EU-level through the EU2020 framework as long as a clear, concise advocacy framework is applied. There are key considerations regarding how social housing is framed as an area of focus, and which advocacy option should be chosen depends on Habitat's end goals. Habitat can advocate for social housing as a stand-alone issue, or as a target-oriented issue. Habitat must decide if the advocacy goal is social housing itself or if social housing promotion should be used to serve a bigger purpose.

If Habitat advocates for social housing promotion as a stand-alone issue, then the question of why needs to be answered at the EU-level. Why is social housing necessary? What benefits does a good practice regarding social housing promotion bring? This advocacy framing requires the promotion of housing as an overarching cross-sectorial issue. Fighting social housing as a stand-alone issue will need to combine economic, social, political and environmental aspects. One method for optimizing a multi-dimensional and location-specific approach uses the integrated territorial investment (ITI); a cohesion policy tool that allows more multi-level governance cooperation to meet shared goals, and also allows bundling of funds to reach more than one priority.⁸ This is a territory-specific response. Another method for an all-encompassing promotion of social housing is through strategic litigation, in which a variety of relevant cases, rather than a single case, are identified and pursued together in court for a multi-level and higher impact response.⁹ Strategic litigation is especially useful when bringing housing cases to the European Court of Human Rights (ECHR), as the legislative powers of the EU will hand down decisions to lower levels of governance, depending on their decision.

Alternatively, social housing can be promoted as a target-oriented issue. Since most of EU-level funding regards target groups, rather than social housing directly, this method of advocacy would promote social housing for specific groups of people, or for a particular reason. Such target groups could include a focus on Roma, children, the elderly, etc. Alternatively, social housing can be framed regarding particular reasons. For example, social housing advocacy can focus on homelessness reduction, poverty reduction, or desegregation. Such a target-specific method requires use of associated funding mechanisms to achieve goals, which may seem

⁸ Cohesion Policy, and European Commission. "Integrated Territorial Investment: Cohesion Policy 2014-2020," March 2014. doi:10.2776/56347.

⁹ INTERIGHTS. "Our Cases." *The International Centre for the Legal Protection of Human Rights*, 2015. <http://www.interights.org/our-cases/index.html>.

limited to Habitat but is beneficial in that it allows access to funding mechanisms that are not necessarily available under an integrated approach (such as the Roma Inclusion Funds).

In order to determine the best method for Habitat's advocacy initiatives, it is important to ask the question of whether social housing promotion is the end goal, or if social housing is only a tool to reach a different end goal. Given the lack of direct mention of social housing within the EU2020 framework, employing the second method of social housing as a tool, rather than an end goal, is more marketable at the EU-level. Under such a system, Habitat can promote social housing as a means to reaching the EU2020 goals, such as that of poverty reduction and social inclusion. This is a win-win for all, as Habitat, if advocacy is successful, can further its goals and missions, while the EU is seen as benefiting from meeting the target goals. This method also allows Habitat to pursue advocacy on multiple fronts, as social housing can be used as a tool to reach target goals of employment, education, and sustainability.

CONCLUSION

Shelter is one of the necessary preconditions, which facilitates the successful execution of almost all other human endeavours. For this reason it is essential that quality and affordable housing must gain prominence in the social policies of the EU and be an integral part of the forthcoming framework after the EU2020 expires. This policy brief has explored a variety of EU and non-EU policy documents with regard to social housing with the explicit purpose of probing for an answer to the critical question of “how can social housing be a larger EU agenda?”

Based on the analysis, this report suggests that the EU’s policy priorities have become increasingly focused on short-term stabilization policies centred on job creation and employment, causing social inclusion and poverty reduction to become pushed to the bottom of the policy agenda. For this reason this brief advocates a more integrated approach, suggesting it should be emphasized that adequate quality, affordable housing is a necessary precondition to all forms of employment and job training initiatives. Additionally, this research proposes three other prominent policy areas on the EU’s current agenda that can be exploited to make social housing a more integral part of the EU’s social investment policies, (1) education (2) child care and (3) elderly long-term care.

An increase in the cost of childcare services, decreases in wages of parents and cutbacks in payments to parents in many countries have led to the declining use of formal childcare and institutional childcare services. This has led to greater homecare as a consequence, predominantly among lower income and immigrant families in the EU. As this brief has shown, access to adequate quality and affordable housing is essential in order to facilitate early childhood development, having profound consequences for later performance in learning and the work force. This, combined with long waiting lists for social housing in many EU countries, makes it imperative that the EU make social housing a more integral piece of its policies to provide adequate childcare.

The EU faces an increasingly ageing population demographic and families have become increasingly disconnected with children no longer taking on the traditional role of elderly long-term care. This has resulted in many elderly individuals now living alone. A scarcity of adequate housing for the elderly who are now forced to live alone has begun to ensue. Moreover, a shortage of elderly care centres in many EU countries has put further pressure on an already sparse housing market for the elderly, suggesting that increased social housing intervention is necessary to achieve sustainable long-term care for the elderly.

This report has used literature review and informational expert interviews to create suggestions on how social housing can better fit into the larger EU agenda. Nonetheless, the lack of comprehensive discussion on housing both at the EU level

and within the related documents reviewed here has left gaps in the research, which will require more thorough studies and assessment before definite conclusions can be drawn. Rather than a conclusive research analysis, this report aims to start the discussion between the EU, MSs, municipal representatives, Habitat for Humanity and other relevant stakeholders regarding the idea of housing agendas within the multi-levelled governance systems of the European Union.

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