



## Inclusive Housing Policies: Recommendations for sustainable social inclusion of refugees in European Cities.

The JPI Urban Europe project *Inclusive Housing* is carried out by partners from Austria, Germany and Sweden and aims to make an innovative contribution to inclusive housing policies. In close cooperation with relevant stakeholders we elaborate recommendations regarding future housing policies and practices in order to improve the housing situation for refugees but also for other disadvantaged groups in the context of urban migration. This policy brief is based on our 1<sup>st</sup> transnational stakeholder workshop in Vienna in September 2021.

### Policy Brief I

#### *Housing Market and Access to Housing*

#### *Housing is the beginning*

Cities all over Europe are strongly shaped by urban migration and by the influx of refugees, especially since 2015. Finding adequate housing is the base for arriving in a new society and building a new home. Therefore, it represents an important foundation for social inclusion. Today, however, refugees in European cities encounter various difficulties in accessing housing. Affordable housing is scarce and low economic and social capital, information gaps, discriminatory practices and complex access criteria to different housing segments limit the prospects of success on the housing market. As a consequence, refugees, as well as immigrants in general, often end up in precarious living situations where they struggle with unhealthy and overcrowded housing conditions, legal uncertainties and often high rental costs.

Since housing plays a key role in opening up life opportunities, inclusive housing is not only of interest to refugees and immigrants themselves, but also to the cities they reside in. In urban strategies to combat marginalization and ghettoization, inclusive and affordable housing has an important part. Regarding the housing market, the following aspects should be taken into account.

## *Providing affordable housing is the base for inclusive housing*

The provision of affordable housing is the foundation for an inclusive housing market. In Austria and Germany for example, social housing promotion is a key instrument of housing policies. Subsidized housing is subject to regulations regarding rent levels and occupancy, thus ensuring provision of housing supply for lower-income and disadvantaged households. Especially in urban development areas, land use laws and building regulations can be important instruments for creating subsidized housing and ensuring the housing qualities desired by a city. Urban development contracts between the city and (private) housing providers can regulate the housing industry's participation in the construction of affordable housing, taking into account current needs and developments in the city.

Housing is also about quality. Especially affordable housing often means small flat sizes and the needs of bigger families with a refugee background can often not be met adequately, due to a lack of larger flat sizes. Therefore, not only affordable housing, also a diverse mix of housing types is needed.

The private rental housing sector also plays a role in the housing supply of European cities and therefore can and should contribute to more inclusive housing. Instruments to shape inclusive housing policies are e.g. tenancy laws, which regulate rent increases and protect tenants from being evicted, as well as effective measures against vacancies in the housing stock of a city.

The transitional phase from temporary accommodation of refugees in shelters and initial primary care quarters to long-term accommodation should also be taken into account. Transitional and emergency housing for particularly vulnerable groups

should be secured to avoid homelessness or precarious living situations.

### *Recommendations:*

- **Securing a diverse stock of social / affordable housing**
- **Regulations for the private housing market to contribute to inclusive housing**
- **Fixed quotas of subsidized housing in new housing areas**
- **Measures against vacancies such as vacancy tax**
- **Emergency housing for particularly vulnerable people**



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## **Land use law as instrument for Social Housing**

*Zoning category "subsidized housing" in new urban development areas / Vienna (AUT)*

In Vienna, since 2019, a reform of the land use law foresees that in new urban development areas, 2/3 of the newly built flats have to be subsidized housing – which forms the base for limited rental prices in these residential areas over a longer period of time. Web: <https://cutt.ly/EFqR8G1>

## *Access conditions & regulations determine processes of inclusion*

Formal and informal criteria regulate the access to different segments of the housing market and are hence an important factor for their inclusiveness. Social housing, as far as it exists in a city, is characterized by its greater affordability – in comparison to other housing segments. However, it often goes hand in hand with access criteria that can make it difficult for refugees to access this type of housing. Residence status and length of stay in the new country often define access conditions besides income or nationality.

If social housing wants to meet the goals of fostering social inclusion and providing access to housing for especially vulnerable groups, such as refugees, it has to apply access conditions that allow these groups to enter this segment. Cooperation with NGOs can additionally foster a sustainable inclusion of refugees in existing neighbourhoods. In multicultural cities such as European cities are today, barriers based on nationality or language should also be gradually dismantled.

Some of the biggest hurdles for accessing different types of housing are economic. Financial requirements such as front up payments should be reduced, especially in the segment of public and subsidized housing. Additionally, the private housing sector should be encouraged to contribute to inclusive housing – by setting regulations and/or incentives. An important factor to set certain standards on the private housing market are tenancy laws. They can provide rental caps and limit disproportionate increase of rents, strengthen long-term or permanent rental contracts in order to make housing more secure for its residents and in general foster the tenants' rights in the area of housing. To avoid unhealthy and precarious living conditions, tenancy laws should also foresee obligations to properly

maintain buildings and apartments on the rental market.

## *Recommendations:*

- **Design access criteria for public housing or non-profit housing to foster the inclusion of vulnerable groups such as refugees**
- **Eliminate barriers and exclusionary mechanisms on the basis of nationality or language**
- **Set regulations and/or incentives for the private housing sector to contribute to inclusive housing**
- **Adjust tenancy laws with rent caps and long-term or permanent rental contracts**



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## **Locally Welcome**

*A cooperation between the city and welfare associations / Dortmund (GER)*

“Locally Welcome” offers counselling for immigrants on housing matters and provides social assistance in new residential areas. This includes needs-oriented care and support for refugees who have found a new home in the city as well as support structures for voluntary engagement. Web: <https://cutt.ly/COtGaXE>



## *Financial resources & support structures open new possibilities*

The costs of entering the housing market, both in the social and in the private housing sector, often represent massive obstacles for people with a refugee background. In most cases, existing savings are used up at the point where one obtains asylum, and regular income is – especially in this initial phase after receiving asylum – either not generated yet or too low. Access to the labour market is mostly restricted, especially for people who are still in the legal process of seeking asylum. In many cases this results in years without a professional occupation or a regular income. Given this background, people frequently have to take on debts to be able to pay the equity share, the upfront deposit or the broker's commission. Furthermore, moving into an apartment also includes additional costs, e.g. for furniture. Since a

regular loan from a bank is not granted, refugees frequently depend on personal or community net-works. This can lead to relationships of dependency or even exploitation.

Opening financial possibilities and offering support structures is therefore an important factor to ensure decent housing and living situations. On one hand, policies should focus on fostering the legal access and the actual possibilities on the labour market from an early stage on. On the other hand, different support structures should be developed and strengthened such as access to affordable loans and access to subject centred housing subsidies (for households whose income is too low to meet their housing costs). A Solidarity Fund could also be a tool of great impact, since it focuses not only on financial aid, but can foster awareness and solidarity of different actors in our society. Further support can be flexible transitional housing, cooperation with NGOs, case management by social workers and “Housing First” models, where NGOs initially act as intermediaries and residents subsequently take on the rent.



## **Solidarity Fund**

*Financial Fund to overcome barriers for people with little economic resources / Styria (AUT)*

A solidarity fund helps to pay upfront costs such as guarantee deposits, brokerage commissions, equity shares for construction costs or the furniture of the apartment. An example for this approach is the deposit fund of the federal government in Styria, that provides interest-free loans to be repaid in monthly affordable instalments. Web: <https://cutt.ly/eFqTknJ>

### *Recommendations:*

- **More legal ways to work and generate income**
- **Solidarity Fund to help pay for upfront housing costs**
- **Access to loans and to subject centred housing subsidies**
- **Flexible transitional housing**
- **Cooperation with NGOs for particularly vulnerable groups**
- **Case Management through social workers to help avoid evictions**
- **"Housing First" models for access to housing and temporary support**

## *Knowledge is a key factor to navigate the housing market*

Housing markets in most European cities are complex and characterized by a diverse mix of subsidized, privately financed and municipal or public housing with different access criteria. Their complexity already proves to be challenging for nationals, and even more so for foreigners.

The search for housing not only requires knowledge about formal regulations and legal rules of tenancy law, but also information on informal norms and practices. This information often differs fundamentally from the experiences in the respective countries of origin. Empirical research shows that personal networks are of central importance in the search for housing of refugees. This can be either personal acquaintances with people already living in the receiving country or migrant networks. The latter, however, often leads to particularly insecure housing conditions. In comparison, support from local people opens up more opportunities in the housing market, but depends heavily on personal contacts and on advanced language skills

In order to ensure informed access to housing markets in Europe, it is important to strengthen information and knowledge as key factors in the search for housing of refugees. Important measures can be multilingual and simple information, advice on tenancy and housing laws as well as support in orientation on the housing market and in the search for apartments (e.g. through local buddies). Further positive experiences have been made with peer-to-peer-projects where members of different communities are trained and act as multipliers in their own ethnic networks. Information campaigns of municipalities should address relevant communication channels of refugees and migrants such as social media and community media.

## *Recommendations:*

- **Multilingual, simple information**
- **Advice and information on tenancy and housing laws**
- **Support in orientation and search on housing market, e.g. buddies or support through placement in private and private shared flats**
- **Promotion of peer-to-peer projects**
- **Information campaigns in social media and community media**



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## **Neighbourhood Parents**

*Peer-to-peer support in everyday life / Vienna (AUT)*

Multipliers from different communities help other new-arriving residents with information and orientation. Based on their own experiences in the context of migration they are able to give practical knowledge, build bridges to existing offers and services in the city and support on the way to know more about formal and informal rules in the new society, about rights and possibilities – as the project “Grätzeletern” (Neighbourhood Parents) initiated by Caritas Vienna shows. Web: <https://cutt.ly/gFqTJCd>

## *Working on mindsets & practices fosters alternative actions*

In order to make decent and affordable housing accessible for refugees, it is of great importance to cooperate with stakeholders of the social, subsidized as well as the privately financed market. Since it's not only the formal rules, but also the informal practices and mindsets that have impact on the access to housing, these are essential dimensions to work on collectively as an urban society. On the property owners' side, the perceived insecurity of residence status – in particular concerning temporary granted residence permits – often prevents them from renting out apartments. Additionally, discrimination based on language or origin also plays a role, as do prejudices with regard to the long-term willingness and ability of refugees to pay their rent.

Workshops for developers and real estate market actors could be a means to sensitize these stakeholders for the specific challenges faced by refugees in the housing market. In addition, public anti-discrimination initiatives can offer legal information and support for the target group as well as raise the awareness amongst landlords. A dialogue between relevant actors, such as city administrations, housing companies, researchers, NGOs and advocacy groups, creates spaces to reflect on current practices, to form new alliances and foster alternative actions towards more inclusive housing policies in European cities.

### *Recommendations:*

- **Anti-discrimination initiatives like 1) legal information and support for the target group, 2) awareness raising among landlords**
- **Diversity awareness qualification workshops for housing companies**
- **Exchange among relevant local actors in municipalities and creation of common platforms and alliances**
- **Community work in residential complexes with diverse population**



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## **Friend in Umeå**

*Non-profit network enhancing social inclusion and easier access to housing / Umeå (SWE)*

The network matches people with a person or family and organizes cafes, sport activities, excursions and parties. Friend in Umeå has also played an important role in arranging housing through their network of volunteers by making people open their homes for homeless refugee youths. Web: <https://cutt.ly/dOtvZyH>

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