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# The European cooperation facing the COVID-19 crisis, in the social housing sector. The example of Housing Europe

Marion Brunet

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# Travail de Fin d'Études

Pour le diplôme d'ingénieur de l'École Nationale des Travaux Publics de l'État

## The European cooperation facing the COVID-19 crisis, in the social housing sector.

### The example of Housing Europe

**Marion Brunet**

Promotion 65

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## Notice Analytique

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Résumé	<p>Ce mémoire s'intéresse à la collaboration au sein du secteur du logement social européen face à la crise de la COVID-19, et au rôle de l'ONG Housing Europe. Le constat de départ est le fait que le logement social n'est pas une compétence directe de l'Union Européenne. Avant la pandémie de la COVID-19 c'était également un secteur en crise, qui ne parvenait pas à répondre à toute la demande des citoyens européens. Pourtant cette crise du logement social n'a pas été adressée par les gouvernements nationaux, ni par l'Union Européenne avant cette pandémie.</p> <p>Le secteur du logement social est représenté au niveau européen par l'ONG Housing Europe. Ce mémoire interroge le rôle de cette dernière et la façon dont elle promeut le secteur pour lui assurer un rôle crucial dans l'UE post-COVID-19</p> <p>Ce mémoire s'attarde sur les mesures prises par le secteur du logement social pour faire face à la crise de la COVID-19 et à la façon dont cette crise oblige l'UE à repenser sa politique sociale. Il dresse enfin les futurs défis auxquels le secteur du logement social européen devra faire face, notamment la crise environnementale.</p>	
Abstract	<p>This paper focuses on the collaboration within the European social housing sector facing the COVID-19 crisis, and the role of Housing Europe. The starting point is the fact that social housing is not a direct competence of the European Union. Before the COVID-19 pandemic it was also a sector in crisis, facing a shortage. Yet this social housing crisis was not addressed by national governments, nor by the European Union before this pandemic.</p> <p>The social housing sector is represented at the European level by Housing Europe. This paper questions the role of the latter and how it promotes the sector to ensure it plays a crucial role in the post-COVID-19 EU.</p> <p>This paper focuses on the measures taken by the social housing sector to deal with the COVID-19 crisis and how this crisis is forcing the EU to rethink its social policy. Finally, it sets out the future challenges facing the European social housing sector, including the environmental crisis.</p>	
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## Introduction

This Master's thesis was written between May and August 2020, in the middle of the COVID-19 crisis. During this period, I did an internship at Housing Europe, the European Federation of Public, Cooperative & Social Housing, in Brussels. With this pandemic, Housing Europe (HE) dedicated an essential part of its work to monitor the impacts on the social housing sector in the European Union (EU), but also the measures taken by governments and housing federations. It then seemed interesting to me to study what was HE's role in this pandemic, and how it was helping the social housing sector.

This work was written during the pandemic, and it aims at understanding what the immediate reaction of the social housing sector in the EU was. However, the lasting impacts of the crisis are yet to be seen, and many research papers will analyse them in the future. This work is a snapshot of the situation in August 2020, with the data available at the time.

### Context and initial observations

The scene happened in Brussels, in the Parc Royal, as young people were having a beer in the sun. Two homeless men approached them, asking for money. They talked for a while, about how nice it was to be able to get of the house finally. The homeless men laughed, saying that they had nowhere to be confined, so it did not change anything for them.

This anecdote highlights that, as the primary measure to fight the pandemic was to stay at home, having a home, and a comfortable home, where it is possible to work and to rest in good conditions, is a privilege many Europeans do not have access to. The majority of the dwellings in many regions of the EU were constructed during the period 1946-70<sup>1</sup>. If those buildings were considered very modern at the time, most of them have not been properly rehabilitated, are run down, and not energy efficient. Indeed, the post-war years were a period of reconstruction and strong demographic growth. New housing needed to be built in large quantity, rapidly, and at affordable prices. Social housing played a crucial role in this reconstruction, and much social housing still existing today was built at that time. Since the 1960s, the population living in social housing has known a phenomenon of pauperisation and ghettoisation, as well as the dwellings they live in, which have slowly deteriorated. Today, populations living in social housing are more likely to suffer from energy poverty or to live in over-crowded homes. The actual pandemic highlights even more those sharp inequalities in the access of a decent home,

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<sup>1</sup> "Housing Europe report - Investment of the Social and Affordable Housing Sector in Europe", Housing Europe (not published)

and questions the future of social housing in a world where everyone might have to spend more time at home if such pandemics were to become more frequent.

One of the other consequences of the pandemic is the job losses across Europe: in March 2020, the month when COVID-19 containment measures began to be widely introduced by Member States, the euro area<sup>2</sup> seasonally-adjusted unemployment rate was 7.4 %, up from 7.3 % in February 2020. The EU unemployment rate was 6.6 % in March 2020, up from 6.5 % in February 2020. In June 2020, the month when COVID-19 containment measures started being phased out in most Member States, the euro area seasonally-adjusted unemployment rate was 7.8 %, up from 7.7 % in May 2020. The EU unemployment rate was 7.1 % in June 2020, up from 7.0 % in May 2020 (Eurostat, 2020a). In conclusion, from March 2020 to June 2020, the unemployment rate gained 0,4 points for the euro area and 0,6 points for the EU. Compared to June 2019, the unemployment rate gained 0,2 points for the euro area and 0,4 points for the EU. The first consequence of this increasing unemployment rate is a decrease in incomes, making it harder for people to pay their rent. It can become an issue for housing associations and social landlords: how to make up for that loss of revenues, without jeopardising the social housing system? Moreover, social housing providers have a social mission that adds up to providing housing for more impoverished populations. With this crisis, they have to find ways to help tenants, especially the more vulnerable ones (older people, homeless people, ...).

On a long-term approach, the unemployment rate will likely increase in the upcoming months, with the economic recession. Nevertheless, more unemployment also means more demand for social housing in the future, whereas this sector is meeting a shortage at the moment. Social housing providers need to prepare for a demand shock by increasing their stock. The issue is that the COVID-19 pandemic has stopped most of the construction sector.

To this global pandemic can be added the global environmental crisis. The current President of the European Union Commission, Ursula von der Leyen, wants to make the fight against global warming her office's spearhead. She has declared her will to make Europe the first continent to be carbon neutral by 2050. To achieve this goal, she wants to put up a "European Green Deal", a roadmap for making EU's economy sustainable. One part of this Green Deal is housing that represents 40% of the consumed energy at the European scale. One of the critical measures of

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<sup>2</sup> The euro area is the EU Member States which have adopted the euro as their single currency. At present, the euro area comprises 19 Member States: Austria, Belgium, Cyprus, Estonia, Finland, France, Germany, Greece, Ireland, Italy, Latvia, Lithuania, Luxembourg, Malta, Netherlands, Portugal, Slovakia, Slovenia, Spain. (Eurostat, 2016)

the Green Deal is the "renovation wave", which plans to double the renovation rate for public and private buildings. Particular attention is paid to social housing renovation to help the more impoverished household.

If in the previous paragraphs, the social housing sector is evoked as a unique and identical sector throughout the EU; in reality, it is a very diverse sector. The definition of "social housing" varies from one country to another and covers very different realities. Approaches to housing that is not subject to the real estate market, in order to be able to offer housing to the most disadvantaged populations, are different in each country and involve a multitude of different actors. Moreover, housing, and by extent, social housing competences are not EU competences, but are left to the Member States, and is then exercised at different levels. There is, therefore, no representation of social housing in the European bodies, to make the voice of the different national and sub-national actors heard. Furthermore, beyond a European representation, exchanges and collaborations are today necessary for the social housing sector, as for all sectors of society.

### Definition of social housing

As stated hereinabove, social housing has a different definition in each country of the EU. The expressions "Social" and "affordable" housing designate an Anglo-Saxon concept, and they may not make sense in other countries. The sector's specificities in each country can get lost when translating the expression, but also the concept of "social housing". It is essential to understand why there is a need for a social housing sector, and what are its missions before finding a unique definition.

Social housing constitutes a complementary supply to the supply available on the free market. Social housing's goal is to weight on the housing market's balance to allow specific categories of the population to access decent and affordable housing.

Indeed, the flexibility of the employment market generates wages' weakness and discontinuity for a particular category of households, that keeps on growing. The consequence is that those categories cannot meet the requirements of the housing market in terms of spending power. Social housing then rests upon a specific mission: housing people with difficulties to do so on the market. It ensues specific requirements in terms of supplying and occupying those dwellings: financial accessibility, priority of access criteria, safety of occupation... Social housing can be seen as a constant response from the public authorities to a structural failure

from the housing market to satisfy all the housing needs and to guaranty the access to decent and affordable housing for all (Ghekiere, 2007).

The reason for this structural failure is the nature of the "housing good" ("*bien logement*" (Ghekiere, 2007: 90) ) and its characteristic as a property. Indeed, dwellings are infrastructures needing long-term financing, and which are anchored in a particular estate and territory. Therefore, the supply on the housing market is rigid, while the demand is fluctuant and mobile, and more and more concentrated in urban areas, where the real estate is rare. This demand is also captive, as the need for housing is vital and non-substitutable.

There is also an information asymmetry biasing the optimal allocation of resources: for the demand side, housing is a basic need, whereas the supply is rare, inelastic, and framed by urban planning norms. Moreover, the supply on the housing market is slow to respond, which generates a gap in time. With this imbalance, the housing market excludes or discriminates the households and social groups with the most solvency risks. Over the years, this has led to a growing segmentation of the market between the solvent part of the demand, pushing prices upwards, and the non-solvent part, excluded from the housing market.

This analysis of the failure of the housing market leads Ghekiere to define social housing as "every dwelling for which the supply and occupation conditions are submitted to specific obligations, to allow households with difficulties to find a home with the prevailing market conditions, to have access and to keep decent and affordable housing."<sup>3</sup> (Ghekiere, 2007: 29)

This approach defines social housing as a sub-housing market, with more substantial barriers to entry. However, social housing can be defined with other criteria (Scanlon et al., 2014). The first one is the rent level: social housing has a lower rent than the market rent. This approach is quite simplistic, as it does not explain why the rent is lower than on the free market, and in some cases, housing on the free market can be less expensive than social housing for circumstantial reasons (dwellings in poor condition, areas in decline, ...). The second criterium is the ownership: social dwellings are owned by a particular type of landlords, whether municipalities, cooperatives, or housing associations. Eventually, the last criterium is the existence of a government subsidy or allocation rules: social dwellings are assigned to households via an administrative procedure rather than by the market. Those three definitions

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<sup>3</sup> Original text, in French: « tout logement dont les conditions de fourniture et d'occupation sont soumises à des obligations spécifiques afin de permettre aux personnes éprouvant des difficultés à se loger aux conditions prévalant sur le marché, d'accéder et de se maintenir dans un logement décent et abordable », translation by Marion Brunet

each highlight an essential side of the social housing sector. Poggio and Whitehead give a definition that gathers these criteria: **social housing can be defined as directly or indirectly subsidised dwellings let out at below pure-market rents and allocated administratively** (Poggio and Whitehead, 2017a: 2). This is the definition of social housing that will be retained for this work.

Having a clear definition of social housing allows comparing countries and having a better overview of the social housing situation in the EU. However, to have an accurate image would require studying each Member State specifically, which would be too long, in the scope of this work. It is then necessary to draw a typology to gather countries with similar situations and simplify the analysis. This typology can rest on different criteria: ownership, access and representativity. As defined earlier, social housing is owned by a particular type of landlords. There are two main types of owners of social rented housing: companies in municipal ownership or municipalities themselves and non-profit organisations also called housing associations (HAs). For instance, in Denmark: HAs own all the social housing stock, whereas, in the Czech Republic, all social housing is municipal. There are two exceptions to this binary typology: in Germany, much of the social housing is provided by private landlords, with state subsidies; and in Spain, the bulk of social provision is in the form of subsidised owner-occupation rather than rented housing (Scanlon et al., 2015). The second criterium is access: most countries impose formal income ceilings for access to social housing. This reflects an ideological shift away from the notion of state-subsidised accommodation available to all, and the EU's position that state subsidies for housing for middle- and upper-income households conflicts with EU competition law (Scanlon et al., 2015). The third criterium is representativity, meaning the proportion of social housing compared to the total housing stock. It is possible to distinguish four groups:

- The social housing stock represents more than 20% of the overall housing stock: the Netherlands (30%), and Austria (24%).
- The social housing stock represents from 10% to 20% of the overall housing stock: Denmark (21%), France (18%), Sweden (18%), the United-Kingdom (17%<sup>4</sup>) and Finland (12%).

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<sup>4</sup> Scotland has the highest share of social housing, at c.23% of the stock, followed by England on 17%, and Wales and Northern Ireland on around 16% (Pittini et al., 2019).

- The social housing stock represents from 5% to 10% of the overall housing stock: Czech Republic (9%), Ireland (8,9%), *Poland* (8%), Belgium (6%), *Malta* (6%) and Slovenia (6%).
- The social housing stock represents Less than 5% of the overall housing stock: *Portugal* (3,3%), Germany (3%), Hungary (3%), Italy (3%), Slovakia (3%), *Lithuania* (3%), Cyprus (2,8%), Bulgaria (2,6%), Spain (2,5%), *Romania* (2,3%), Estonia (<2%), Luxembourg (<1%), *Latvia* (0,4%), and Greece (0%).<sup>5</sup>

This last typology is the one that will be kept in this work. Indeed, the goal is to analyse how the social housing sector reacted to the COVID-19 crisis, in the EU, and what will be the changes in the future. It appeared that the reactions were similar depending on the importance of the sector in the country. This is why the representativity criterium is the most appropriate.

### Research problem

The previous analysis raises two questions:

First, the economic resilience of the social housing sector facing the COVID-19 crisis in the short term. What are the immediate responses from the EU, and different Member States directed to this sector?

Then in the long term: how to build a more resilient social housing sector, to face economic chocs, but also to provide better quality housing, in a larger quantity?

However, those questions come up at two different scales: the COVID-19 crisis is global and concerns all the Member States. They need European cooperation and funding to recover from this crisis. That is why the European Union is putting up a recovery plan in all economic sectors, including social housing. In parallel, the Green Deal and the "renovation wave" are also led at an EU level, and they need cooperation from all the Member States for them to succeed. Meanwhile, housing and social housing are not a direct competence of the EU, but rather a national one. Though the crisis is global, the answer can only be brought by national governments, according to the institutions. This paradox raises a few questions:

How is it possible to implement European cooperation in sectors that do not belong to European competences? Without a legal scope of actions, how can Member States cooperate efficiently?

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<sup>5</sup> All the figures come from (Pittini et al., 2019), except for underlined countries: (Scanlon et al., 2014) and *countries in italic*: ("Country profiles | Housing Europe," n.d.).

In a climate of Euroscepticism and Brexit's aftermath, it is likely that even more cooperation at the EU scale can be frowned upon. How can Member States be urged to cooperate to face the crisis?

Another point is that the pandemic hit every country differently and had different impacts on each of them. The measures that were taken to fight the pandemic also vary from a country to another, as well as the recovery plans that they are starting to implement. Moreover, social is a heterogeneous sector across Europe. Then, how can each member state's specificities in social housing, and their specificities in their responses to the COVID-19 crisis, be considered? Which global recovery plan for a sector usually dealt with at a national scale?

Also, the social housing sector is at a turning point, facing multiple crises at the same time. How to use this recovery plan to rethink the social housing sector, and bring it towards a more ecological transition? Maybe this exceptional situation could also be used to think new ways of European cooperation, involve new actors into said cooperation, for more democracy and more efficiency?

A first hypothesis that can be raised is that with the health crisis, it is admitted that the social housing sector is critical in the EU, but that it needs more collaboration within it to gain more importance and shift the sector towards a more resilient model. Then, what form should this collaboration take, and at what scale should it be carried out? It is possible to hypothesise that more EU regulation would slow down the process of collaboration and that a global recovery plan is not relevant for such a diverse sector. However, there is a need for a pilot figure for this cooperation.

HE seems to fulfil this role since it is a supranational organisation that is in direct contact with social housing federations, representing them at the European level. But what is the real power of influence of a non-profit organisation on European policies? Furthermore, how can such a diverse sector be represented, while taking into account the different needs of each country? Finally, how can it support social housing actors during the COVID-19 crisis to give more importance to the sector?

The research problem of this thesis can then be:

**How is Housing Europe promoting the social housing sector at the EU scale to secure its place as a critical sector in the post-COVID-19 EU?**

The following work will answer this question with a chronological approach. First, a brief history of social housing and the EU will explain how the social housing sector and the EU have taken opposite paths since the post-war period, and how the EU minimised the importance of the sector until the Great Financial Crisis of 2008-2009. A second part will focus on the COVID-19 crisis, and how it was a brutal wake-up call on the importance of housing in the EU, analysing the impacts of the pandemic had on the social housing sector, and how it could lead to rethinking the role of social housing in the future. Finally, the last part will study the challenges of social housing for the future, taking into account the lessons of the COVID-19 crisis.

## Methodology

### Choice of subject

This subject is not the first subject I had chosen to work on for my Master's thesis. Initially, I decided to work on the circular economy in the social housing sector.

However, as the start of my internship coincided with the start of the COVID-19 crisis, I was able to observe its impact on HE's work. The main impact was that the pandemic became the main focus of their work: they monitored the news, communicated with their members, and the European institutions, organised webinars. After working with them for a few weeks, I understood the importance of housing and social housing during this crisis. Furthermore, as HE federates HAs from almost all of the EU, it gives an overview of the sector in the EU and is the perfect place to study the COVID-19's impact at a broader scale.

When I chose to do this internship at HE, I wanted to study the role of the social housing sector in the EU, and how it was dealt with by the European institutions. I also wanted to understand what was HE's role and why it is an important actor in the sector. This subject allows me to do so.

Eventually, the crisis brought the subject of housing into the light, and I find it interesting to study the social housing sector in this unique moment and to see how it will evolve in the future.

## Choice of field

The crisis' impact on housing was multiple, from homelessness and shelters to the need to access green spaces when living in an apartment, through energy poverty and questioning affordable housing. I had to set boundaries to my subject, so I decided to focus only on social housing, as defined earlier, and not homelessness.

My work also focuses on HE, its role, its point of view and its members. The analysis will be centred on the impacts of the COVID-19 crisis on HE's members, and the measure they have taken to face it. If they do not represent the entirety of the social housing sector in the EU, they still are representative of its reality.

I have also conducted semi-structured interviews with six different members from six countries:

- Union sociale pour l'habitat (USH), France, representing all HLM federations of social housing in France, which equates to four million dwellings and approximately 10 million people.
- Aedes, the Dutch federation of social housing providers, Netherlands. In total, they have around 300 to 400 members, who represent 98% of the total social housing stock.
- Österreichischer Verband Gemeinnütziger Bauvereinigungen - Revisionsverband<sup>6</sup> (GBV), Austria, representing 185 limited profit housing associations in Austria, which are private companies, under the limited profit housing act.
- Asociación Española de Promotores Públicos de Vivienda y Suelo<sup>7</sup> (AVS), Spain, representing 130 members in Spain, that are mainly public companies at regional or local level. This represents approximately 300 000 dwellings.
- Cooperative Housing Ireland, Ireland, is the umbrella body for 14 housing cooperatives in Ireland, and also an "approved housing body" managing 3 500 units. Sole representant for housing cooperatives at government level.
- Cyprus Land Development Corporation<sup>8</sup> (CLDC), Cyprus, responsible for the implementation of the Government's social housing policy and schemes. Providing affordable residential dwellings, only for sale. In total, they manage 2067 plots and 2720 residential units since 1980.

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<sup>6</sup> The Austrian Federation of Limited-Profit Housing Associations

<sup>7</sup> The Spanish Social Housing Association

<sup>8</sup> Ο Κυπριακός Οργανισμός Αναπτύξεως Γης

The analysis will mainly rely on their cases. I chose these members to be as representative of the European situation as possible, and they represent each category of the typology defined earlier.

#### Resources

These interviews are the primary resource of this work. As I was writing it amid the crisis, I found it essential to have direct testimonies as a primary source of information, since data and research are not available yet. In total, I conducted fourteen interviews from May to July 2020 (the list of the persons interviewed, and the dates are in the annexe, p80). I interviewed actors from the three groups that I have identified as key actors for this subject: Housing Europe, housing federations, and European institutions (both the European Commission and the European Parliament). For each group of actors, I had constituted a guideline, with similar questions and similar themes. The questions were adapted to each actor to have different angles. When referring to these interviews in this work, the same scheme will be used: *[Name, organisation, date]*. All these interviews, except one, were conducted over the phone, or with web calls.

I started by interviewing people working at HE and then asked them for contacts amongst the members. The main difficulty was to find an entry point in the European Institutions. I asked my tutor, Simon Vidal, who suggested people I could contact. Then, at the end of each interview with a commissioner, I asked if they had other contacts to suggest.

I also did research work to constitute a bibliography. I used research papers and books on the subject of social housing in the EU. However, this is not a subject widely studied, apart from the historical approach. A few authors are authoritative on the subjects, and I used their work. Furthermore, this thesis was written during the crisis, so it is difficult to take a step back or to have actual data, as the impacts are not seen and not studied yet. The central bibliographic resource is then press articles, as they describe how the situation evolved during the crisis. HE was also prolific during this period, as they published several articles and organised webinars. It can be added that they are one of the few organisations working on the topic of social housing at the EU scale; this is why they are the primary source of information for this work.

I also made the choice to rely more on the semi-structured interviews, because they are more descriptive of the evolving situation, and they provided direct access to information and ongoing works.

## Limits of this research

The first limit of this research is the English language. If I am fluent in English, I am far from being bilingual. It made it more difficult for me to conduct interviews because I was not as quick to react to what the person said, as I would have been in French. It was sometimes hard for me to understand what the interviewee was saying, especially when transcribing the interviews. Moreover, English was the mother tongue of only three of the persons I interviewed. If it was not a problem for the other interviewees, speaking in a foreign language meant that they might have lost the specificities of their language, and might have been less comfortable during the interviews. Besides, the majority of the interviews were conducted *via* web calls and depended on the Internet connexion of both participants. It means that the recordings were sometimes low quality, with interference noises.

All of these elements mean that some of the information was lost when transcribing the interviews. The interviews' transcriptions in this document might slightly differ from what was initially said by the interviewee.

When transcribing the interviews, I corrected some grammar or syntax mistakes that the person would have made while talking. I only did it when the correction would not change the meaning of the sentence and would make it easier to understand. However, I chose to be the closest to the interviewee's speech, and leave some minor syntax mistakes, instead of rewriting entire sentences, when it would not disturb the reader's comprehension.

Finally, I have transcribed and analysed the interviews with a French way of thinking and understanding. This is a bias I found essential to point at, as my understanding of an interview could differ from the original meaning.

The other limit of this work is the difficulty to find research papers, articles, or publications on the subject of the cooperation in the social housing sector at the EU scale. As previously stated, a few authors are authoritative in the domain, and HE is the main actor researching this subject. I talked about it with the research director and research coordinator at HE, and they both redirected me towards those authors. They also agreed that it was not a subject widely studied and that resources might be hard to find. This means that it was challenging to take a step back from HE's work and have a critical eye towards it.

# Contents

- Notice Analytique ..... 3
- Acknowledgements ..... 4
- Introduction..... 6
  - Context and initial observations..... 6
  - Definition of social housing ..... 8
  - Research problem ..... 11
  - Methodology ..... 13
    - Choice of subject ..... 13
    - Choice of field..... 14
    - Resources ..... 15
  - Limits of this research ..... 16
- I. A brief history of social housing and the EU ..... 19
  - A. The post-war period, a crucial moment for social housing and the EU ..... 19
    - 1. Social housing as a pillar for Europe's reconstruction ..... 19
    - 2. A new world order calling for a stronger Europe..... 21
  - B. The 1980's, a fracture in the relationship between social housing and the EU..... 23
    - 1. The end of social housing? ..... 23
    - 2. The housing competence in the EU: the consequences of the free market as a base for the EU 25
  - C. The place of social housing in the EU since the great financial crisis of 2008 ..... 30
    - 1. The impact of the Global Financial Crisis on EU policies on social housing ..... 30
    - 2. The state of social housing in the EU un the wake of the COVID-19 crisis ..... 34
    - 3. A new actor emerging since the end of the 1980s: Housing Europe ..... 37
  - Part conclusion ..... 41
- II. The COVID-19 crisis, a brutal wake-up call on the importance of housing in the EU .....**Error! Bookmark not defined.**
  - A. The immediate measures across the UE to keep every European at home **Error! Bookmark not defined.**
    - 1. How housing became a trending topic.....**Error! Bookmark not defined.**
    - 2. The immediate reactions of the social housing sector.....**Error! Bookmark not defined.**
    - 3. How to bring a collective answer when everyone is confined at home? The role of HE during the crisis .....**Error! Bookmark not defined.**
  - B. Re-thinking the role of social housing in the wake of the COVID-19 crisis . **Error! Bookmark not defined.**
    - 1. The importance of a non-profit driven sector in a time of crisis..... **Error! Bookmark not defined.**

2.	The place of social housing in the EU’s recovery plan .....	<b>Error! Bookmark not defined.</b>
	Part conclusion .....	<b>Error! Bookmark not defined.</b>
III.	The challenges of social housing for the future .....	43
A.	Affordability .....	60
1.	“Housing is a need, not a want.” .....	60
2.	Towards more social policies from the EU? .....	62
3.	Finding a balance between more cooperation and national specificities.....	65
B.	Availability .....	67
1.	Facing the social housing shortage.....	67
2.	A construction sector deeply impacted by the COVID-19 crisis.....	69
C.	Sustainability .....	71
1.	The role of social housing in the Green Deal and the Renovation Wave.....	71
2.	Projects and innovation.....	74
	Conclusion .....	77
	Bibliography.....	79
	Books .....	79
	Scientific papers .....	79
	Press articles.....	79
	Reports .....	80
	Audio sources .....	81
	Web pages.....	81
	Annexe 1: list of interviews conducted .....	83

## I. A brief history of social housing and the EU

The 19<sup>th</sup> century saw both the premises of European construction and social housing. In the wake of the Congress of Vienna in 1815, philosophers and politicians (Victor Hugo, Alphonse de Lamartine) started theorising the idea of a united Europe, even though this idea started to flourish only after the First World War. Moreover, Victor Hugo is also known for his poem and novels describing the poor living conditions of workers during the Industrial Revolution. During this era, much worker came to the cities to work in the new industries, often living in poor housing. The first idea of "Social Housing" was housing provided to those workers, often by industrials.

However, both those ideas became more significant after the Second World War. The first part of this work analyses how they grew since 1945, sometimes in parallel and others in opposite directions.

### A. The post-war period, a crucial moment for social housing and the EU

#### 1. Social housing as a pillar for Europe's reconstruction

In *The Condition of the Working Class in England*<sup>9</sup>, Engels used the expression "social warfare" to characterise the first stages of industrialisation. One of the reactions to address this new form of conflict was the development of social dwellings by philanthropists and industrials. Indeed, banks, local and national governments, employers, unions, architects, and planners viewed social housing as a key component of welfare policies and as an essential tool in the political local power balance. Social housing continued to grow during the first half of the 20<sup>th</sup> century, but the "*Trente Glorieuses*"<sup>10</sup> were the real golden age of social housing. Indeed, during this period, the idea that a modern society should encompass accessibility, functionality and uniformity were the fundamental principles in the provision of affordable housing for workers and their families. (Scanlon et al., 2014). The other factor of the fast development of social housing in the post-war period was the need to rebuild Europe. For instance, in the Netherlands and France, about 20% of all housing was destroyed during the Second World War, and in Vienna, 13% of all housing was destroyed (Scanlon et al., 2014). This and the 1950's baby boom made housing provision a political priority. In most Western European countries, governments expanded direct bricks-and-mortar subsidies, whilst large cooperatives or non-profit housing associations emerged alongside municipal landlords.

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<sup>9</sup> Friedrich Engels, *Die Lage der arbeitenden Klasse in England*, 1845

<sup>10</sup> Jean Fourastié, 1979

In France, the social housing policies were mostly based on the constructions of big estates, the "grands ensembles". Those buildings were sometimes as big as 1000 dwellings, such as the "Barre des Mille" in Lyon. In 1953, the "1% Law" was instituted, stating that companies with more than 50 employees should invest in social-housing construction.

In Austria, social housing was a part of the agenda of the post-war corporatist welfare regime. The Subsidised Housing Act of 1954, led to the construction of hundreds of thousands of dwellings nation-wide and strengthened the role of non-profit housing companies (Scanlon et al., 2014). Gerlinde Gutheil, the representative of housing economics and research at GBV, summed up the history of social housing in Austria as followed:

*"Hum, yes. It depends how you define [social housing] always, but it's quite old. The origins of our sector was the cooperative movement, or one of the origins, and this cooperative movement started in the late 19<sup>th</sup> century, [...] then of course was the municipal movement, the municipal housing movement, especially in Vienna[...] Maybe you have heard about the notion of "Red Vienna", with the municipal housing. This was really important of course. [...]. And parallel to the municipal housing, in a second wave, the limited profit housing companies, mainly cooperatives at this point, have been founded, and later on, this was mainly after the Second World War, and also before, there was a second origin of our sector, which is employees housing. So, big companies, mainly industrial companies invested in housing for their employees, and now, many of them are not owned by the companies themselves anymore, but they are now limited profit housing associations [...]. The third origin is the public housing. But organised [...] as private companies but owned by a municipality or by a region. So, if you want, there always have been some support, but of course there are changes in the policy."*  
[Gerlinde Gutheil, GBV, 20/07/2020]

The origins of social housing are quite similar in the Netherlands, as a sector mostly founded by private organisations, at the beginning of the 20<sup>th</sup> century, but the sector was nationalised after the Second World War. Robin van Leijen, responsible for European public affairs at Aedes, briefly explained this history:

*"So, social housing dates back from a very long time in the Netherlands; it was started, I think at the beginning of the 20<sup>th</sup> century by private organisations. So sometimes these were Christians organisation that wanted to build something for poor people, but also sometimes industrial companies that wanted to house their workers. Then, after the World War, the social housing sector was incorporated into the government, it was nationalised because they*

*had an important role to play to build up the country, so that also explains why there is such a large housing stock."*

*[Robin van Leijen, Aedes, 17/07/2020]*

In the Netherlands, housing production peaked in the early 1970s with 150 000 dwellings a year, half of which being social rented sector (Scanlon et al., 2014).

Claire Levy-Vroelant et al., in Chapter 16 of *Social housing in Europe*, describe the effect of those policies on the European populations: "The three decades following 1950 witnessed two complementary trends: on the one hand, social housing fostered upward mobility for the working classes and, on the other hand, it consolidated the position of the middle class. Broad access to social housing contributed to the "elevator effect" that allowed the majority of the population to share the wealth of the unprecedented economic boom. The corresponding policies were primarily family-oriented and mainly targeted at national citizens, and were key to establishing and consolidating the welfare state." (Scanlon et al., 2014: 285)

## 2. A new world order calling for a stronger Europe

In parallel with its reconstruction, another challenge for Europe was finding its place to weight in on international politics, between the United-States and the USSR. Between the end of the Second World War and the beginning of the Cold War, several pan-European organisations emerged, to avoid a new European civil war (cf. The Hague Congress for a United Europe in May 1948, which brought together 800 personalities representing 19 countries). At the same time, Europe became a significant strategic stake for the two great powers. It was seen by the United-States as a shield to contain the spread of communism (Truman's "containment" doctrine, 1947). Part of their strategy to prevent Europe from falling into the Eastern block was the Marshall Plan (June 1947), a massive financial aid (\$13 billion), which was granted to the countries of Western Europe (even if it was proposed to all European countries). This financial aid from the United-States helped Western European countries to build the welfare states, that would flourish until the 1970s.

On January 22<sup>nd</sup>, 1948, Ernest Bevin, a British politician, gave a speech before the House of Commons in a heavy climate: the West was worried about the situation in Austria, Germany, and Greece. He concludes that the free nations of Europe must unite, but that the participation of the United States in the security of Western Europe is indispensable. He referred to the creation of a Western Union that would be at once political, economic, commercial, cultural,

and social. On March 17<sup>th</sup>, 1948, the Brussels Pact was concluded between the United Kingdom, France, Belgium, the Netherlands, and Luxembourg. It provides for a permanent military committee, bringing together the defence ministers of the Five or their delegates, as well as general staff. One year later, the Council of Europe was created by ten countries on May 5<sup>th</sup>, 1949, as a follow-up to the Hague Congress, demonstrating a common European will. The national parliaments appoint its Consultative Parliamentary Assembly (which sits in Strasbourg). With limited resources, the Council of Europe has great moral authority: it is the Council of Europe that promulgated the European Convention on Human Rights on 4 November 1950 (Soutou, 2001).

The next step in the European construction was the creation of the European coal and steel community (ECSC) with the Treaty of Paris, April 18<sup>th</sup>, 1951, by France, Germany, Italy, Belgium, the Netherlands, and Luxembourg. This creates a common market for coal and steel, headed by a High Authority, an independent (supranational) body with financial resources independent of the States. Trade is liberalised between Member States, and a common external tariff is adopted.

The strength of European sentiment during these years should not be underestimated. In 1953 a project for a political union was set up (within the framework of the Inner Six, as the United Kingdom was anxious to maintain its sovereignty). This issue of European construction is directly linked to the Cold War: it is linked on the one hand to the will to resist Soviet pressure, and on the other hand to the will of certain politicians such as Monnet and Schuman who believed that the existence of a robust European pole would make East-West relations more flexible. On May 27<sup>th</sup>, 1952, is signed in Paris a treaty between the Six, establishing the European defence community (EDC) (Soutou, 2001).

The Treaty of Rome signed on March 25<sup>th</sup>, 1957, was the next step of the European construction. It established the European economic community (EEC), a common market based on the free movement of people, goods, and capital. One of its objectives was to bring national economic policies closer together to achieve common policies. To achieve this, new institutions were created: the executive power of the EEC is based in Brussels and consists of the Commission (whose members are independent of governments) and the Council of Ministers (of the Member States). The latter examines the Commission's proposals and has sole decision-making power. The European Parliamentary Assembly and the Court of Justice are consultative and supervisory bodies. During the next two decades, the EEC gained new competences and new members.

In 1974, amidst the energy and economic crisis, the Paris summit set up the European Council in the margins of the Community treaties, stating that European leaders should meet at least three times a year to determine the main political guidelines together (Lequeux, 2020).

The 1973 and 1979 oil crises put an end to the *Trente Glorieuses*. This period has seen the development of welfare states in the majority of Western European countries, as well as the beginning of the European construction. It is possible to say that, during these three decades, social housing and Europe followed the same path, both becoming more important. However, the economic crisis brings a paradigm change in economic policies towards liberalism. As the free market becomes the basis of an emerging EU, the social housing sector is rapidly put aside.

## B. The 1980's, a fracture in the relationship between social housing and the EU

### 1. The end of social housing?

During the 1970s, the social housing and welfare state model reached its limits. Universalist understanding of social housing (social housing should be accessible to all citizens) was challenged by the labour market crisis. Furthermore, in the Mid 1970s, main housing shortages were solved, and housing no longer was a top political priority. "Like other "pillar" of the welfare state, housing was to become more individualised and (more accurately) marketized". (Scanlon et al., 2014: 285). One consequence of this political change was that Bricks-and-mortar subsidies reduced in favour of personal subsidies. Owner occupation was encouraged with tax incentives and easier access to mortgage finance.

In the Netherlands, the retreat of the central government led to higher levels of owner-occupation, but also more powerful social-housing organisations. As the Dutch government withdrew all future financial support from them, it cancelled in exchange their debts to the state. With this strong financial position HAs had a direct say in the provision of housing for the poor but also in the design of neighbourhoods and social wellbeing of tenants.

Austria witnessed a fragmentation and marketisation of social housing. This was due to two different trends. First social housing was increasingly addressed at the middle classes: the dwellings had higher architectural and construction quality, leading to higher rents. Then many policy reforms in the 1980s led to a diversification of regulations and norms in social housing

but also growing inequalities in the housing market in general. By the beginning of the 21<sup>st</sup> century, a significant amount of public (federally owned) housing was sold by the federal government, and the municipality of Vienna decided to shut down its construction activity. (Scanlon et al., 2014)

The typical example of liberalisation during this period is the United-Kingdom. From 1980, Margaret Thatcher's conservative government promoted privatisation in multiple sectors. In the social housing sector, they introduced the "Right to buy", making it more attractive to buy a social dwelling than renting it. This policy reflects the ideology of Margaret Thatcher's government, as explained by Dara Turnbull, research coordinator at Housing Europe:

*"It was done primarily for ideological reasons, that basically Margaret Thatcher didn't believe in government, didn't believe in society or community, or people looking at for each other. She had a very individualistic view of thing, so the idea of having social housing, that was society giving people housing for her it was completely wrong. So, they sold off, millions, literally millions of social homes, basically for no money."*  
[Dara Turnbull, Housing Europe, 25/06/2020]

Another part of Thatcher's policy towards housing was easing the access of low-income households to mortgage credit. This led to bank and building deregulation, the "Big Bang" of 1986, that later produced a highly competitive mortgage credit system. Access to such credit also contributed to sustained house-price inflation, which further encouraged property speculation. (Scanlon et al., 2014)

In France, social housing construction peaked in 1971, before stagnating. State intervention then focused on major urban renewal projects, leading to several demolitions of 1960's "grands ensembles", which had become unhealthy. In the 1990s, the notion of "sensitive urban area" emerged as a symbol of social disintegration, alongside the promotion of social mix as a solution to the "social question" (Scanlon et al., 2014). France was not the only country to witness a pauperisation of social housing neighbourhoods:

*"Unfortunately, politically speaking, the world in the 1980s and 1990s, really moved to a small government bias, in which governments wanted to reduce the size of social housing stock, or reduce the importance of social housing, and the only way they could do that is by sabotaging the image of social housing. So you had to convince people that social housing was bad, and you had to convince people that social housing was like what it has become today, that it is full of poor people and immigrants, and it's dangerous, and all these things,*

*and actually, part of the way in which they had to do that was by pulling the services out of this areas and actually making it like the thing that they said it was."*  
[Dara Turnbull, *Housing Europe*, 25/06/2020]

At the end of the 1980s, the communist bloc collapsed. For the social housing sector, it meant that *"There was a push, a big sell-out of the social housing stock after the communist regime, and therefore, a lot of people became homeowners at absolutely cheap prices."* [Julien Dijol, *Housing Europe*, 29/06/2020]. This explains why, still today, there is almost no social housing in Eastern Europe.

*"In eastern Europe, you have almost no social housing. You have 80 to 90% of private homeowners, who have actually become homeowners after the end of the communist regime. [...] And they have remained homeowners since then, without necessary the means to maintain the dwellings. That explains sometimes the poor shape of the build environment in eastern Europe."*  
[Julien Dijol, *Housing Europe*, 29/06/2020]

This shift from the welfare state to liberalism that impacted the social housing sector, at least until the global financial crisis (GFC) of 2008-2009, also impacted the funding values of the new-born EU.

## 2. The housing competence in the EU: the consequences of the free market as a base for the EU

In 1993, The Treaty on European Union, also called "Maastricht treaty", was signed by the twelve members of the European communities, founding the EU. This treaty also fulfilled what *Darinka Czischke* calls "European Union's original goals" (*Social Housing in Europe, Chapter 19*): creating a single internal market, in which the free movement of goods, services, capital and persons was ensured (Scanlon et al., 2014: 333). This idea that the EU was founded on the free market was confirmed by Karel Vanderpoorten, Policy Officer in the Social Economy Unit of the Directorate-General for Internal Market, Industry, Entrepreneurship and SMEs (DG GROW):

*"Of course, the raison d' être of the Union, after peace, is, of course, the economic let's say union. And you also see it in the competencies that are identified at a European level."*  
[Karel Vanderpoorten, *DG GROW*, 28/07/2020]

Indeed, the direct competences of the EU are more focused on economic sectors, rather than social. However, those sectors are still subjected to EU law. One consequence is that, even

though housing is not a direct competence of the EU, national housing policies do have to be compatible with the general principles of the treaty. The first one is the principle of subsidiarity, defined by Article 5 (3) of the TEU: "Under the principle of subsidiarity, in areas which do not fall within its exclusive competence, the Union shall act only if and in so far as the objectives of the proposed action cannot be sufficiently achieved by the Member States, either at central level or at regional and local level, but can rather, by reason of the scale or effects of the proposed action, be better achieved at Union level" (Official Journal of the European Union, 2012). The fact that the EU can only intervene on the social housing sector under this subsidiarity principle can be understood because social housing is a very diverse sector across the 27 Member States:

*"The idea of social housing is not universal. And therefore, if the idea of social and affordable housing is not universal, how can we have a universal regulation at the EU level. How can we have the EU dictate aspects of the housing policy when they don't, when those housing policies need to be tailored to the local circumstances, and local competences, and issues and history."*

*[Dara Turnbull, Housing Europe, 25/06/2020]*

However, if social housing is not a direct competence, it still is impacted by the decisions from many different directorates general:

*"Which DGs have something to do with social housing?"*

*Many of them, but I would say the lead ones are DG GROW because they have the construction sector, so that's one part. Also, DG ECFIN, because prices of housing and level of rents are linked to interest rates, so there is a link with the economic policy. But then you have a number of other departments like DG REGIO which is funding investment in social infrastructures, DG COMPETITION about those rules of state aid, but then if you push further you could also take a look at DG JUSTICE AND CONSUMERS because those who rent are consumers, and also even DG RESEARCH is looking at new materials and now DG ENER for the saving of energies, DG CLIMA because of the impact on the emissions, so it's a very wide topic."*

*[Dominique Bé, DG EMPL, 22/07/2020]*

It is then interesting to see how the different EU institutions consider social housing.

In the European Commission, social housing is regulated by "soft law". The soft law is an ensemble of legal community texts without real legal value, as they cannot be opposable to Member States, but which contribute to announce future legislative initiatives, or to clarify the interpretation of some points of the UE law. The primary source of soft law that applies to social housing is the White Paper on services of general interest (Ghekiere, 2007). However, defining

social housing as a service of general interest or not has sparked some debate. This debate was about the extent to which government support for social housing is compatible with EU competition law. The competition policy especially prevents any Member State from intervening directly on their economy as it would disturb pure competition. An exception to the competition rules is state aid for "services of general economic interest" (SGEI). State aid is defined as any form of assistance from the public or a publicly funded body to selected undertakings (entities that supply goods or services in a given market), which has the potential to distort competition and affect trade between the EU Member States. (Scanlon et al., 2014). However, there is a debate on what is a service of general economic interest. Three related legal concepts are crucial to understanding the EU debate: services of general interest (SGI), social services of general interest (SSGI) and services of general economic interest (SGEI). Darinka Czischke explains that "The notion of SGI is a relatively new one. In 2003, the Green Paper on SGI was published, followed by a White Paper in 2004. Public authorities may classify certain services as being of "general interest" and thus may impose "public service obligations" (PSO) – that is, specific requirements on the service provider to ensure that certain public-interest objectives are met.". (Scanlon et al., 2014: 336). As state aid gives an advantage to the beneficiary, Member States have to notify the Commission when they provide any state aid. However, the social housing sector is exempted from this requirement as access to housing is enshrined in the Charter of Fundamental Rights, and social housing, therefore, belongs to the category of SGEI.

If state aid is the primary EU legislation around social housing, the sector is still closely looked at by other DGs. Alessandro Turrini, head of unit of the Macroeconomic imbalances and adjustment of the Directorate-General for Economic and Financial Affairs (DG ECFIN), explains why social housing is an essential indicator of the macroeconomic situation across the EU:

*"In general, what we try to do is to have an assessment of the situation of the housing market and the repercussions across Member States. [...] So, for instance, to what extent the mortgages are in the fixed or the variable rate, to what extent the mortgages are in national or foreign currency. Those are really important variables, because, if the problem starts in the housing sector, then it is quite likely that it comes in association also with changes in the level of interest rates, and in exchange rates, so this could create an additional distress for the houses, because the mortgages could increase, the value of the collateral for the banks is falling. So, this creates distress for the housing sector and the banking sector at the same time, which is particularly risky [...]. So, we try to understand with a sufficient notice if there*

*are this type of trend. [...] We are doing a surveillance which is much broader in scope. So, we see the evolution in the euro zone of the debt together with any other aspect of the economy."*

*[Alessandro Turrini, DG ECFIN, 27/07/2020]*

Social housing is also considered as a part of the social economy; therefore, it is studied by DG GROW:

*"Social economy covers a lot of varieties such as social services, work integration, cooperatives, entrepreneurship, consumers cooperatives, non-profits, and foundations. You can put them all in the same basket as they don't want to maximise profit, they want to redistribute profit to their, let's say to their members, or to be reinvested in the company. [...] And social housing can be, in a broad sense, captured by the social economy as well, because of course, many of the social housing providers provide a social service for their client without the real aim to make profit, but to give quality housing to people in need or affordable housing options for families that cannot find a proper dwelling on the commercial market."*

*[Karel Vanderpoorten, DG GROW, 28/07/2020]*

Those are only three examples on the different angles taken by the European Commission to look at social housing and influence the sector.

As for the European Parliament, its stance on social housing fluctuates, and the positions adopted during plenary sessions ensue from the work of thematic commissions.

The Figure 1, summarizes how social housing is considered and regulated by the EU.

With the Maastricht Treaty, Europe confirmed liberal values as its keystone. This had repercussion on the policies led by the EU since 1993, especially on social housing, which is primarily considered through the prism of free competition. For almost thirty years, whilst the common market was flourishing, the social housing sector was losing ground. The 2008 subprime mortgage crisis and the following GFC notably resulted in the beginning of a new cycle in European policies, with a more significant consideration for the social aspect.

## SOCIAL HOUSING ACCORDING TO THE EUROPEAN UNION

Attempt at summarizing a Community approach

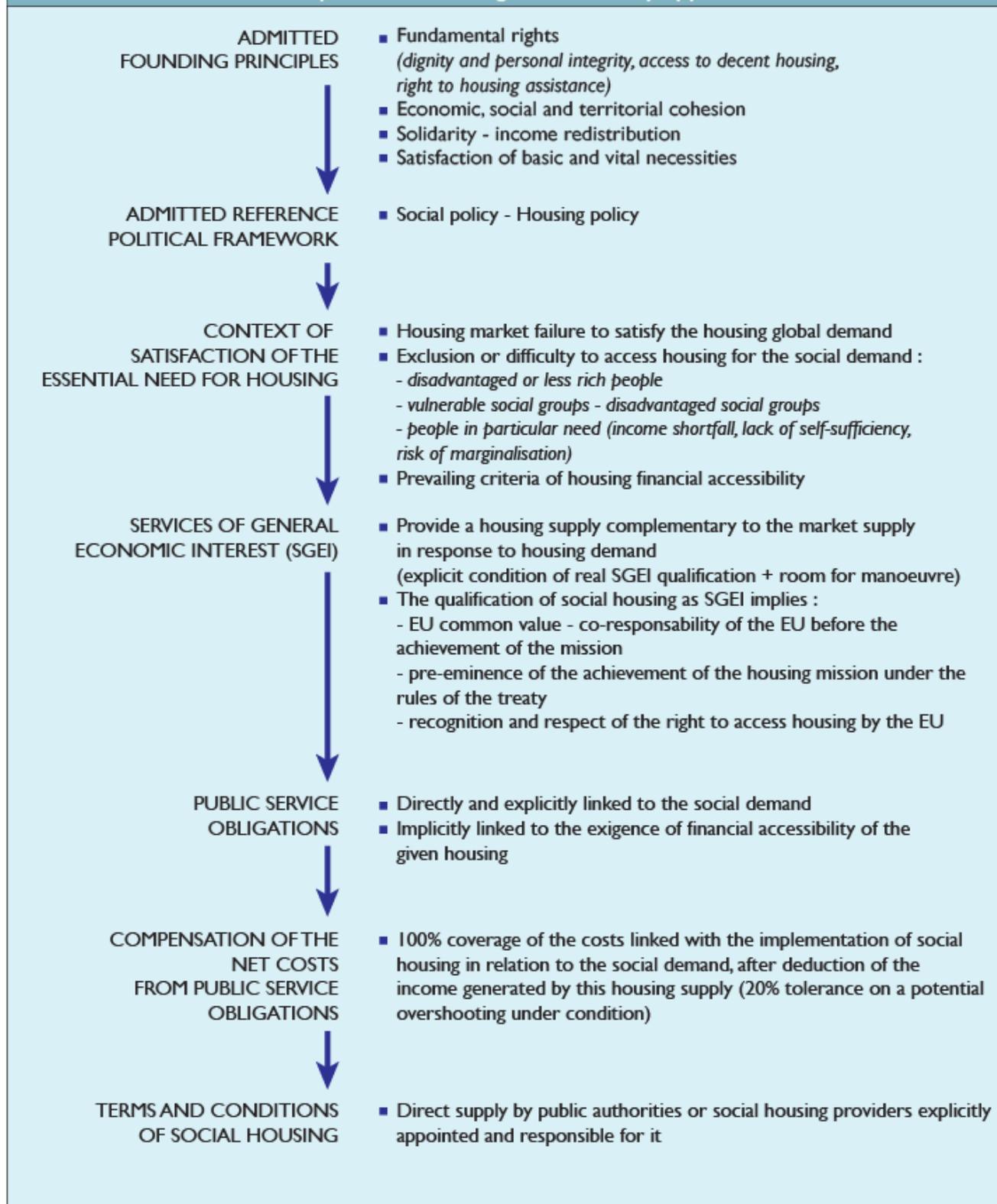


Figure 1: Social Housing according to the European Union. Source: (Ghekiere, 2007). Translation from French: Marion Brunet, Guillaume Vasseur.

## C. The place of social housing in the EU since the great financial crisis of 2008

### 1. The impact of the Global Financial Crisis on EU policies on social housing

The 2008-2009 crisis started as a crisis of the real estate sector, since then the housing sector was monitored more closely, and its importance became clearer. But, if the GFC was related to a crisis in house prices that broke the macroeconomy stability of the sector, in the last decade, there was growing attention around the problem in affordability of housing. Alessandro Turrini explained the difference between those approaches: in 2008, the crisis was generated by the relaxation of the conditions for getting a mortgage, making it easier and less expensive to get a mortgage, even for poorer households. It happened for different reasons in multiple countries. In the United States, the government provided guarantees to mortgages of low quality, so even households who did not have the income to contract consequential mortgages were in a position to get indebted and buy houses. This led to a boom in housing prices. At the same moment, in Europe, especially at the geographic periphery, the euro led to a compression of interest rates. Therefore, in countries such as Italy, Greece, Spain, people could afford mortgages that were not affordable before and started buying houses. In former socialist countries, discovered the mortgages for the first time as they did not even have a financial state before the collapse of the communist bloc. The consequences were that in countries like Latvia and Hungary, housing prices skyrocketed, because, of the availability of mortgages. All those different situations caused the creation of a housing bubble:

*"Of course, if this is the cause, then you have a spiral that generally leads to housing bubbles: you have easier access to credit, higher prices, a stronger need to have more credit to afford the prices that are becoming higher, and then the expectations of prices are going to go up, again speculative motives have more and more importance, and then you have housing prices that go match more and more the roof from the economic fundamentals. [...]. So, this leads inevitably to a moment in which everyone, all of the sudden, they decide that these prices are not sustainable any longer. So, they stop buying, and they start selling, so there is a crash. This happened at different moments. In the Baltic countries, it started already in 2007, in the US a bit later, and then this led to the financial crisis." [Alessandro Turrini, DG ECFIN, 27/07/2020]*

After the recovery of 2013, housing prices started recovering. This recovery was due to the recovery in the economic fundamentals: incomes were growing again, and interest rates were historically low. The financial conditions remained tight. The issue is that housing prices have a reaction to incomes which is bigger than a one to one ratio. Housing prices are "superior good": when the incomes double, it is likely that the consumer will more than double its

spending in housing. This means that, in times of recovery, housing prices tend to grow even more, and so housing tends to become less affordable. Alessandro Turrini added that, in addition to those macro elements, there was probably, also other micro-economic changes that were taking place, mainly that there was a growing concentration of housing demand from distant agents instead of from local agents. This led prices in some metropolitan areas to become very much detached from incomes.

The GFC made the EU realise that the housing sector was an essential driver of the banking crisis, but was also one the sector that was the most affected by the recession. Since then, the EU is looking to play a larger role in housing and has impinged more heavily on the operation of both private and social housing systems (Scanlon et al., 2015).

*"After the global financial crisis, people realised that the macro-economic impact of the housing sector is huge. I mean we remember that Spain and Ireland have been heavily hit, because of the housing bubbles, to say it simply. So, the commission decided to have a close look to the housing sector, and to other sectors, in what they called the "European semester of coordination of macro-economic policies", so every year the commission provides recommendations to the countries to avoid macro-economic imbalances, to avoid a new crisis. And of course, some recommendations are related to housing. So that makes a new field of influence of the EU on housing, although it is kind of a soft law, because there is no obligation to follow the recommendations, but there is a strong political push to do it."*  
[Julien Dijol, Housing Europe, 29/06/2020]

A breakthrough in the EU implication in the social housing sector was the 2013 report on social housing in the European Union, whose reporter was MEP Karima Delli (Greens/Europe Free Alliance). Already in 2013, this report recognized the need for investment in the social housing sector and the existence of a housing crisis. It highlighted the role of the sector in housing older people, in a context where the European population is ageing, in facing the needs of young people and in including marginalised communities and homeless people. The report also emphasises the role of the social housing sector on the economic front, as a mean to boost the construction and renovation sectors which had been hit by the GFC. The report then makes several recommendations to the European Commission, to orientate its future policies, such as: "5. Calls on the Commission to set out a European social housing action framework for housing policy in such a way as to ensure consistency between the various policy instruments the EU uses to address this issue (State aid, structural funding, energy policy, action to combat poverty and social exclusion, health policy); asks the Commission to bring socio-economic indicators,

such as social housing investment, within the scheme of the European Semester by including them in its evaluation of targets for combating and preventing real estate bubbles;

11. Calls on the Commission to modify the criteria contained in the December 2011 Package of State Aids for Economic Services of General Interest restricting social housing assistance concessions to the most vulnerable social categories; Calls on the Commission and Member States to take measures to overcome the difficulties caused by these restrictions;

14. Calls on the Council to convene a meeting of the housing ministers of the Member States at least once a year to discuss the impact of various EU policies on housing policy and ensure that the economic, social and environmental aspects of the housing sector are mainstreamed more efficiently at EU level, with the involvement of stakeholders such as social housing bodies, associations representing occupants and associations seeking to facilitate access to housing;" (Committee on Employment and Social Affairs, 2013)

If this report was a non-negligible step towards a more significant implication of the EU in the social housing sector, it is interesting to note that since then the Parliament has not voted any initiative report about housing. Also, the crucial role of social housing was pointed out in 2013, and yet today, very few has been done.

Another way for the EU to influence national housing sectors is by making recommendations to each specific country:

***"Do you think this role needs to change, and maybe the EU needs to have a bigger role in social housing?"***

*(silence) I don't think this is a matter of acquiring new competencies but having more of this because this is becoming more clearly a priority. [...] Unemployment was reabsorbed very successfully; unemployment fell very quickly. But the incomes, they were not sufficiently growing fast, to catch up with the cost of housing. This is what happened with the recovery from the previous crisis. And so, there were more recommendations on social housing. And social housing became also more clearly a priority for the Invest EU.*

***Can you precise how it became more of a priority?***

*There were more recommendations referring to social housing, but also housing supply, and changing regulation. In some cases, the recommendations are explicitly referring to social housing, in other cases they are more vaguely referring to increasing in the supply of housing, or the supply of affordable housing. [...] You may want to have a more targeted solution where you are addressing especially the affordability of the poorest part of the population."*

*[Alessandro Turrini, DG ECFIN, 27/07/2020]*

Another step towards a more social EU was the European Pillar of Social Rights, proclaimed by President Juncker in 2017: "Today we commit ourselves to a set of 20 principles and rights. From the right to fair wages to the right to health care; from lifelong learning, a better work-life balance and gender equality to minimum income: with the European Pillar of Social Rights, the EU stands up for the rights of its citizens in a fast-changing world." President Juncker on the proclamation of the European Pillar of Social Rights, November 17<sup>th</sup> 2017 (Juncker et al., 2017). One of this principle was directed towards housing:

**"Housing and assistance for the homeless**

- a. Access to social housing or housing assistance of good quality shall be provided for those in need.
- b. Vulnerable people have the right to appropriate assistance and protection against forced eviction.
- c. Adequate shelter and services shall be provided to the homeless in order to promote their social inclusion."

(Juncker et al., 2017)

In addition to proclaiming those principles, several legislative and non-legislative proposals, as well as an actual implementation and enforcement of legislation accompanied them to make the Pillar of Social Rights a reality on the ground. Since November 2017, the priorities of the Pillar have been gradually embedded in the European Semester. The Commission also provides technical assistance, promotes benchmarking and facilitates the exchange of good practices. Eventually, a "Social Scoreboard" is used to track trends and monitors performances across the EU. (European Commission, 2017).

This measure was implemented not so long ago, and it is difficult to see an actual result.

However, researchers have pointed that using the European Semester to implement the Pillar is interesting, considering that since the economic crisis, the European Semester was more used to take decisions with questionable social consequences (Garben, 2019). For him, the form and the content of the Pillar are an adjustment rather than a transformation of, the unequal European economy and society. However, it should be recognised as significantly boosting the EU's

social credentials, even though its significance, can be assessed only if it is followed by the conceptualisation as a broader social action plan.

This is where the EU stood in terms of social housing policies before the COVID-19 crisis. It is interesting to point out, that after responding to the GFC with austerity measures, the EU had initiated a slow movement towards more social policies.

## 2. The state of social housing in the EU in the wake of the COVID-19 crisis

As stated previously, the housing sector in general was severely hit by the GFC, but this crisis also had more specific impacts on the social housing sector. The first one is what Poggio and Whitehead call the residualisation of social housing. It describes a phenomenon in which mid-income households largely tend to prefer homeownership. It is inherent in countries where policy directly targets low-income and vulnerable households such as the UK but is also occurring in traditionally universalist systems such as Sweden. In countries with a small social housing sector this trend reflects increased – and perhaps welcome– effectiveness in the allocation of scarce housing resources (Poggio and Whitehead, 2017a). However, this trend jeopardises the economic stability of social landlords: the lower the income of the tenants, the lower the rents that can be charged and the higher the risk of insolvency.

Moreover, the universalist view of social housing (social housing being accessible for all the population) is decreasing. This means that the allocation of social dwellings is more targeted, making it more difficult to maintain a certain degree of social mix in social housing estates, and to avoid building social and economic ghettos by policy design (Poggio and Whitehead, 2017a).

Every two years HE publishes a "State of Housing in the EU", allowing to have a more precise look at the new trends in the social housing sector. The last one was published in 2019, drawing a state of game of the sector just before the COVID-19 crisis. Here are the main conclusions of this report (Pittini et al., 2019).

In terms of affordability, the share of household disposable income spent in housing-related expenditures remains significant in a number of Member States. When housing costs are taken into account, 156 million people are at risk of poverty. Moreover, as the proportion of tenants paying "market rent" (i.e. renting on the private market) has risen over the past 10 years, tenants who rent at market price are considerably more overburdened by housing related costs than owners with a mortgage or a loan (EU average of 25.1% for tenants paying market rent, compared to around 5% for owners). On the other hand, the countries showing the highest numbers of households saying they perceive that their housing does not represent a financial

burden tend to have a higher share of social housing, higher government spending on housing support, and higher employment rates.

Cities are more affected by this affordability crisis: housing overburden rates are highest in cities. In all but two of the 28 EU capitals, most people disagree with the statement that finding good housing at reasonable prices was easy. Moreover, it appears that, even though major cities/agglomerations concentrate more social housing than the rest of the territory, they are the areas with the most significant social housing shortage.

Facing this shortage would require boosting government investment. Unfortunately, data on public expenditure on housing show the opposite trend. Total expenditure on housing development in the EU has declined by 44%, from 48.2bn Euros in 2009 to 27.5bn Euros in 2015. Over the same time period, expenditure on social welfare type payments such as housing allowances in the EU has increased from 54.5bn to 80.8bn Euros – pointing to the fact that the retreat of the state from funding housing provision may not be such an economically savvy choice after all.

Eventually, the demand for housing is evolving, and housing delivery has to adapt to this changing socio-demographic context. A part of this adaptation concerns innovation such as more democratic and collaborative practices, new types of tenures and contracts, innovation in construction and renovation techniques, as well as organisational aspects. However, the sector will need to further innovate to create sustainable and 'future-proof' housing. (Pittini et al., 2019)

To get into more details about the state of social housing in 2019, here are a few examples from the HAs interviewed.

In Austria, the social housing policy now emphasises energy efficiency:

*"In the 1970's it was mainly the promotion of homeownership, and in our sector [...]. And this has changed again, we are still building condominiums for homeownership, but it is the minority now. Now it is again mainly rental housing or cooperative housing, and the focus now is a different one of course, the policy is closely linked to energy efficiency, to ecological housing, to affordable housing. Yes. So of course, you have different goals, but in fact there always has been some support of the public sector."*

*[Gerlinde Gutheil, GBV, 20/07/2020]*

In Spain, the sector is divided between affordable housing for dwellings whose rent is lower than the market price, and social housing, social housing meaning that the rent depends on the income of the tenants. The tenant will never pay more than 30% of their income for the rent.

However, whether affordable or social, rental housing represents a very little part of the housing stock:

*"[In Spain] people prefer to be an owner than to be a tenant. This trend is changing, the percentage of tenants has increased in the last years, maybe we have passed from 18-19% to 20-22%, so it is increasing. [...] Have in mind that during many years, in the past, you could buy your social housing. So, the government supported the construction of many social housings in the 1950's and 1960's, and the tenants could buy the dwellings. [...] So, how can I explain this. Many social dwellings were sold to the tenants. This fact was different, so there were more than 300 000 social dwellings. There were many social dwellings, but many tenants could buy the dwellings, so we always have more owners than more tenants. Certainly, in the past years, social housing, the policy on social housing was not to support public companies, as we are. The policies were the construction of new dwellings."*  
*[María Montes Miguel, AVS, 21/07/2020]*

The situation is similar in Cyprus, where most inhabitants own their homes:

*"Is it [the social housing sector] small for political or cultural reasons?  
I think it's both. But mostly for cultural reasons, because in Cyprus, we are a small community. During the years, many of the citizens have small pieces of land let's say, or the families have to support their children to build or buy their own houses. But no, things are getting different. So, there are more difficulties to acquire a house than 20 years ago and the prices are going up compared to years ago, so the need is more nowadays. And there are difficulties to finance a house, I mean for the parents, it's difficult to buy alone."  
[Charalambos Iacovou, CLDC, 28/07/2020]*

To help the population face these difficulties to buy a home, the Cypriot government and CLDC are trying to develop more the social housing sector:

*"Now we are in a crucial time, we are reconstructing, and trying new opportunities or challenges, let's say, we are trying to develop a rent scheme, a social housing rent scheme. There is no social housing rent scheme in Cyprus, the only thing we do is sell houses to affordable prices, and we use to have two schemes for low income households and medium income households. But now we are running only one scheme, it is the medium income households. Because we saw that the low income selling, we saw that to sell to low income houses they were very difficult to pay back for the house and for the maintenance, which is very important."  
[Charalambos Iacovou, CLDC, 28/07/2020]*

Ireland was one of the European countries most affected by the GFC, which worsened the economic condition both for lower income households and for the macro-economy. In the wake of this crisis, finding public spending is difficult for the central government, while local government do not have enough power to borrow money to invest it back in the social housing

sector (Poggio and Whitehead, 2017b). Moreover, during the late 1980s, there was a shift from local to central level governance of the sector., which explains the current inadequate supply:

*"Social housing has always been a key element of our government strategy. However, the level of social housing provided in Ireland would be significantly less than elsewhere in Europe. So, I would say that, out of the total housing stock, I would say maybe 5% of the total housing stock is social housing. We do have a thing in Ireland, that, it's an historical thing and you need to understand our history, and primarily our history with the UK and England in particular. We were a part of the United-Kingdom at one stage, that owning your own property in Ireland is extremely important to citizens here. So, we would have a very high private housing ownership rate, in fact we would have the highest ownership rate of any country in Europe. So, the social housing market in Ireland was always quite low, and it as now increased."*

*[Pat Moyne, Cooperative Housing Ireland, 30/07/2020]*

As Ireland recovered from the GFC, its social housing sector must now face the issue of immigration:

*"Over the last 4-5 years, we had the fastest-growing economy. Now, as a result of that, we have had a lot of immigration [...], and our population changed significantly [...], so we had a significant growth in immigrants. And that also has resulted in the need for additional social housing because those people coming into the country wouldn't have the means to buy their own property. So, as a result of that, the social housing space has increased significantly over the last 8-10 years. And I would say that the social housing that we provide, I would say a significant percentage of that is being provided to immigrants as opposed to nationals."*

*[Pat Moyne, Cooperative Housing Ireland, 30/07/2020]*

Right before the COVID-19 pandemic, the social housing sector was already at the crossroads of several crises: an affordability crisis, an availability crisis, and the global environmental crisis. In some European countries, it was already a well-established sector, but in other (mainly southern European countries) it became a necessity to develop this sector to face the consequences of the GFC.

### 3. A new actor emerging since the end of the 1980s: Housing Europe

Since the social housing sector was not represented at the EU level for a long time and was such a fragmented sector, some HAs decided at the end of the 1980s to found an organisation gathering their common interests and representing them to the European institutions. Current Secretary-General of HE, Sorcha Edwards describes the need for such an organisation as such:

*"So, as there are 46 000 local housing associations, and their respective 43 federations, and we said, the issues are, although diverse at the local level, they are common at a more macro level. Therefore it is very useful for the sector to be able to speak with one voice at the European level, on crucial issues like financial rules, competition laws, procurement laws, and cut down the potential work of the EU to get that information by providing them with one point of contact, and providing a voice for all the different members."*

*[Sorcha Edwards, Housing Europe, 08/07/2020]*

In March 1988, CECODHAS the *Comité Européen de Coordination de l'Habitat Social* or European Liaison Committee for Social Housing was founded. The first General Assembly took place in Rome. Over the last thirty years, which was to become Housing Europe achieved many milestones. In 1998, CECODHAS grew closer links with housing ministers: it gained access, as a recognized actor, to the informal meeting of EU housing ministers. In the same year

2000	Recognition of the right to housing assistance in the European Charter of Fundamental Rights and recognition of housing policy as one of the important tools to achieve a more social Europe (European Social Agenda).	2014	Housing is eligible for the European Structural and Investment Funds without maximum ceiling per Member State. Between 2014 and 2020 about €6 billion will be spent in new construction and renovation of existing buildings.
2005	European Commission decision on state aid for SGEI exempt from notification the support given to social housing companies as part of their public service mission.	2015	Housing projects are supported by the European Fund for Strategic Investments ("Juncker Fund"). In 2018, more than €2 billion are invested in social housing via the Juncker Fund.
2006	Housing is excluded from the scope of the Services Directive.	2016	The public procurement directives allow for cooperation between social housing company (mutualisation of resources).
2006	Thanks to the lobbying of Housing Europe members, reduced VAT rates for construction and renovation of housing within the framework of social policy are prolonged.	2017	The European Pillar of Social Rights states that "access to social housing and housing assistance of good quality shall be provided for those in needs".
2009	Following the European economy recovery plan, housing is made eligible for the European Structural Funds (for a maximum of 4% of total ERDF spending per Member State). From 2009 to 2014 about 2 billion € are spent in housing-related projects.	2017	The opportunity to use ERDF support to build long-term infrastructure for refugees was opened by the Commission and made it possible to combine the funds with AMIF support.
2012 & 2018	The Energy Efficiency Directive and its revised version provide for a favour legislative environment recognising technical feasibility and cost efficiency as key criteria for the implement of energy efficiency measures.	2018	The Energy Performance of Building Directive provides for the decarbonisation of the building stock while recognising the need for a balanced approach between energy efficiency and renewable energy as well as the need for adequate skills and finance.

Figure 2: Housing Europe's advocacy achievements, 2005-2018. Source: (Housing Europe, 2018)

"CECODHAS News was launched". In 2004 the organisation relaunched the European Social Housing Observatory, that is still active today. In 2012, "Housing Europe Review: The Nuts and Bolts of the European social housing systems" was published. This report became a point of reference for social housing in Europe. In 2015, HE joined the EU Urban Agenda and published the first "The State of Housing in the

EU" a report that became the biennial compass of Europe's housing sector. In 2017, Housing Europe co-organised the first-ever International Social Housing Festival in Amsterdam (Housing Europe, 2018). Those are just some of the key events that helped build HE as a major actor in the social housing sector at the EU level. The figure 2 summarizes some significant advocacy achievements of HE from 2005 to 2018.

Today, Housing Europe is a network of 45 national and regional housing federations from 24 countries from inside and outside of the EU (Albania, Armenia, Norway, the United-Kingdom

and Turkey). Those federations gather about 43,000 public, social and cooperative housing providers who, altogether manage around 25 million homes. This represents 24,936,000 dwellings, roughly 200,000 new dwellings completed each year, over 200,000 dwellings refurbished each year, roughly €40bn in new investment per year (Housing Europe, 2020a). The vision of HE is described, on their website as: “We, not-for-profit, public and co-operatives housing providers, have a vision of a Europe which provides access to decent and affordable housing for all in communities which are socially, economically and environmentally sustainable and where all are enabled to reach their full potential.” (Housing Europe, 2020b). In terms of structure, a team of nine persons works at HE secretariat in Brussels, including the Secretary-General. The secretariat’s work is articulated in three directions: policy formulation and advocacy; knowledge sharing and networking; and research.

Otherwise, HE is administered by a board of directors, comprising the President and eight members. Neither the President nor the Board members represent their own country or their organisation. A third of the Board is renewed every year. Eventually, HE is organized in five thematic committees open to all member organisations: Energy and Construction Committee, Economic and Financial Affairs Committee, Social Affairs Committee, Urban Affairs Committee, European Social Housing Observatory (Housing Europe, 2020c).

This is how the Deputy Secretary-General and Policy Coordinator, Julien Dijol describes HE’s role:

*“We are a European federation, and our role is to represent, and you know defend the interests of our members, which are not-for-profit housing organisations, and our role is to articulate the reality of our members and their experience, their expertise and turning it into something meaningful at the EU level.”*

*[Julien Dijol, Housing Europe, 29/06/2020]*

Former communication and research assistant, Eva Sporer, gives more details about HE’s role:

*“And the role is to manage the homes that are managed by our members. So, we connect them, and we form a network and communicate and do advocacy for them on the EU level but not only that, also to the wider public. And another role is keeping up to date with the maintenance of homes that exist and that are managed by our members. But on the other end also doing research, so the observatory of Housing Europe tries to keep up with the state of housing, and also ideally inform policy in the best cases, so we have the backing through the research to push for certain agendas. “*

*[Eva Sporer, Housing Europe, 23/06/2020]*

Here are some answers from the HAs interviewed for this work to the question “Why are you a member of HE?”. Even if those federations represent countries with different situations, being a member of HE is evident for them, as it is the only organisation to represent the sector at the EU level.

*“USH is one of the founding members of HE. Some national federations decided to create a space, first to collaborate and exchange experiences at EU level, in order to bring knowledge on social housing provision, and as the topic on EU policies implementation was growing, they decided also to put in place EU offices in order to make lobby, so that’s why it is important for national members to be part of a new European federation, in order to lobby on common issues.”*

*[Virginie Toussain, USH, 10/07/2020]*

*“If you want to influence EU institutions, it’s good that you talk with a common voice, for all housing providers in Europe. I think that is really important.”*

*[Robin van Leijen, Aedes, 17/07/2020]*

#### **Why are you a member of HE?**

*“I mean this is obvious, this is our umbrella organisation at the European level, and it is representing our interests on European level. They have a very close connection to the Parliament, to the Commission. Really, they are updating us on all important new developments. And, in fact, it is not really a question. It is also the only organisation at the European level that is directly dealing with the topic of housing, so it is quite obvious that we are a member.”*

*[Gerlinde Gutheil, GBV, 20/07/2020]*

For countries with a smaller social housing sector, working with HE is also the occasion to learn from the experience of other countries, and develop their national sector:

*“I think it is a very interesting collaboration because Spain is very, very in the South (laughs), members of AVS are sometimes very far from Europe, and HE helps us to have a wider mind about the other social housing models in Europe.”*

*[María Montes Miguel, AVS, 21/07/2020]*

*“We want to organise a webinar with AVS members about these topics, how the housing associations work across Europe, what is the role of local authorities in Europe, supporting social housing, the financial framework in other countries concerning social housing, and it is very interesting for our members. This is one of the reasons why we are a member of HE, and the other one is, the lobby activity that HE is doing with the European institutions, the European Parliament, the European Commission. They are doing a great job, great work with the lobby’ tasks.”*

*[María Montes Miguel, AVS, 21/07/2020]*

*And you are a member of HE. Why?*

*“Well, we have to get in touch with the rest of the world (laughs). Well, ok, to get out, to have the experience of Europe, work with each other, that’s why I think. Be a member of an institution, let’s say.”*

*[Charalambos Iacovou, CLDC, 28/07/2020]*

As HE is representing the interests of social housing associations at the EU level, and lobbying for the sector, an essential part of their work is exchanging with European commissioners, but also with MEPs involved on housing issues, and staying up to date with the European Parliament and European Commission decisions.

In conclusion, the role, and the importance of HE can be summarised by Eva Sporer:

*And then, what is HE’s role between the EU and the members?*

*“Well, the role of HE between the EU and the members, is hum, it goes both ways, so on one side, it’s the translation of what is going on in the EU that will influence our sector or has the potential to influence our sector to translate that to the members, because we are at the source, sitting at the source and they might not get these news in the right way, and because a lot of these news are not very public so they go through all EU channels, and it can be very confusing and misleading, so to channel that down to the members and to tell them updates or changes and developments. And on the other way as well to kind of advocate what our members need. So, they tell us, this is at the limit where we don’t have the power or competence, and we need that from the EU. So, both ways. So, to advocate on both sides.”*

*[Eva Sporer, Housing Europe, 23/06/2020]*

## Part conclusion

Since the beginning of the industrialised society that gave birth to the antagonist relationship between labour, and capital, a societal consensus was reached in Europe over the fact that housing was a common good. The proof is, despite the heterogeneity of the housing sector, all those national systems share the common ambition to provide good quality housing for the families of waged workers. But the role of social housing goes beyond that: “social housing was never solely about housing the proletariat or pauperised classes; it was also expected to address specific economic, political, social, cultural, moral and integrative concerns confronting modern capitalist and industrial mass societies.” (Scanlon et al., 2014: 289)

The role of social housing, as described above, is still true today, even though the sector is sometimes perceived negatively, as a result of a ghettoisation process. HE, however, broadcasts the societal role of social housing to a broader audience and the EU institutions. For 30 years,

they have been representing the sector and also staying up to date with innovations and new challenges, such as the environmental crisis. HE is representing the social housing sector, but also its future.

The existence of an organisation such as HE is justified by the fact that housing is not a political priority in the EU. After a prosperous period, that laid the foundations of the sector as we know it today, the social housing sector faced the liberal wave of the 1980s. Social housing was no longer considered as a priority for the governments, even though it was still needed because of the economic crisis, the end of communism and the oncoming immigration.

The issue is that the EU and its values were defined during this period. The EU was based on liberal principle, especially the free market. As a consequence, social sectors were considered under the angle of the potential hindrance they could cause to the free market. The EU regulated the social housing sector through that lens. Moreover, the absence of policies at the EU scale gave free rein to countries to sometimes dismantle the sector.

This era of blatant liberalism was brutally put to an end by the GFC. If the first reaction of the EU was austerity, since then it has initiated a slow turn towards a more social approach.

The social housing sector is considered by the actors involved as central for many crises: especially the affordability crisis and the environmental one. Moreover, the characteristics of the sector (not-for-profit, large stocks, ...) means that it can be used to test many innovations. But, despite many promises, it is still not a political priority.

With the COVID crisis, housing issue is back on the table, and cannot be ignored. The next part of this work will study the reaction of the EU, national governments as well as the broader public's reaction to this crisis, along with the role HE played to help its members bring the best possible answer to the crisis and to gather the data to have a more relevant answer at the EU level.

## II. The COVID-19 crisis, a brutal wake-up call on the importance of housing in the EU

The COVID-19 pandemic struck the EU in March 2020. As the confinement measures were implemented, it became clearer that the EU had been facing a housing crisis for a long time, although it had not been addressed. The main issue was, of course, to find a home for those who did not have one. But the quality and affordability of housing also appeared as essential issues. This part will study the immediate measures taken across the EU, as well as more long-term changes in the way the social housing sector is considered.

### A. The immediate measures across the UE to keep every European at home

#### 1. How housing became a trending topic

*“I think what is demonstrated by the COVID crisis is the importance of the sector. It’s not so much if we are affected in a financial way, but it demonstrates how important it is for people to have access to affordable housing. I mean, a lot of people will lose their jobs, will lose part of their income, and then to have access to affordable housing is key. So, I think we are not that much impacted by the COVID crisis, but we are more, the need for social housing is reinforced; let’s say it like that.*

*[Robin van Leijen, Aedes, 17/07/2020]*

This observation made by Robin van Leijen is shared by several actors of the sector. Indeed, with the confinement measures, housing has become a “shield against the illness” (“rempart à la maladie”) (Lamballais, 2020: 23), and the living conditions of the European population have been studied with more scrutiny. In France, a survey has been conducted by the COCONEL consortium, as well as the INED (the national institute for demographic studies). It shows that the number of overcrowded dwellings has risen during the confinement, from one out of thirteen to one out of ten. Moreover, 12% of people interrogated for the survey consider the size of their dwelling to be insufficient, even if more than half of them are not in an overpopulation situation, as defined by the INSEE (the national institute for statistics and economic studies) (Lamballais, 2020). For Eva Sporer:

*“The crisis sheds light on all the bad sides of homes as well, like homeless shelters and we need it and all, but then you also have to kind of see that home is for many people a place of misery and you know, and defeat and all these things.”*

*[Eva Sporer, Housing Europe, 23/06/2020]*

Another evidence of housing becoming a trending topic was the number of articles and papers that were published on the subject throughout the crisis. This non-exhaustive press review gives

an overview of the importance housing took in the media, and the different angles through which the issue was studied:

On the 18<sup>th</sup> of March, Leilani Farha, UN Special Rapporteur on the right to adequate housing said: “Housing has become the front-line defence against the coronavirus. Home has rarely been more of a life or death situation,”. This placed the housing issue as one of the most urgent, right at the beginning of the crisis. This statement by the UN conferred importance to the housing sector worldwide, asking every State to face the issue and to take action to protect their populations (Farha, 2020a).

On the 20<sup>th</sup> of March, HE published a position paper about how the pandemic was exposing the housing crisis. This paper highlighted how #StayAtHome was not possible for a large part of the EU population, and reminded that those issues had been pointed out before by themselves, EUROFUND or Eurostat. After giving an overview of the first measures taken by their members, and of the first measures taken by the EU (such as the loosening of the State Aid rules), they concluded that this flexibility should also be extended to essential services, and not only be used to support businesses (Housing Europe, 2020d).

On the same day, *El Diario* published an article about “*La vivienda pública y la emergencia sanitaria del COVID-19*” (“Social housing and the COVID-19 health emergency”), asking for rents and mortgages payments to be suspended in Spain. The author pointed at the housing policy from the last ten years in Spain which have not dealt with the housing crisis. If he recognises some initiatives, notably the one-month moratorium on rent announced by Madrid’s City-council, he suggests that this is not enough in light of the “magnitude of the social emergency” (“*la magnitud de la emergencia social que atravesamos*”). He concludes by saying that in order to have a solid protection system in the future, substantial investments are needed in the social housing sector (Rubio Gil, 2020).

On the 23<sup>rd</sup> of March, the Research Executive Agency tweeted about a Horizon 2020 project about pandemic prediction and management called “Pandem”. If it is not directly linked to housing, one goal of this project is to reduce the socio-economic consequences of future pandemics. (The project began in 2015, but will start in September 2020) (Pandem, 2020).

On April 3<sup>rd</sup>, *The Financial Times* tackled the subject of Airbnb. With the lockdown and travel bans, the demand for short-term renting plummeted rapidly, especially in touristic cities. The first consequence fall on the hosts' shoulders, as part of their income suddenly vanished (Wisniewska, 2020).

On April, 6, an article was published on UCL's website questioning the role of housing as a "pivotal infrastructure of care". The authors invited to rethink housing and the way we inhabit cities and the world. For them, homes have to be recentred as the significant infrastructure through which we care of each other's and out cities and territories: "Re-centre housing in its global significance as infrastructure or care is to think the problems (economic crisis, migration crisis, ecological crises, violence) from another framework" (Ortiz and Boano, 2020).

On April 14<sup>th</sup>, Airbnb was brought back to the table, as landlords and property managers moved their dwellings from Airbnb to the long-term market. Some of those dwellings were used to house healthcare workers closer to hospitals. However, for some activists, this brutal change of market shows that this type of platform is turning housing into a financial asset (Calatayud, 2020).

On the 22<sup>nd</sup> of April, *Vox* questioned the way to make cities liveable during lockdown. (Even though this article focuses on American cities, the conclusions can be transposed to the EU). They interviewed the urbanist Brent Toderian who discussed car-free streets, the need for more outside spaces, and "density done well". He concluded his interview by saying that the outcomes of the pandemic should not be more sprawl and more car dependency, as tempting as it could be.

On April 29<sup>th</sup>, Leilani Farha wrote an opinion piece for *The Guardian* to highlight that it was not possible to stay at home when you do not have one, or for people who live in inadequate housing. She did an overview of the measures implemented since her statement at the UN, but noticed that policies to give affordable and decent housing to everyone were a blind spot: "In other words, governments are failing to do what they are obliged to, pandemic or not, under international human rights law: implement the right to housing.". She concluded with a "to-do list" of what those governments should do (Farha, 2020b)

On the 5<sup>th</sup> of May, *Medium* published an article on the same subject: “COVID-19 Is Exposing Inequalities of the Past”. The article written by a Greek journalist explains how quarantine can be rough for some people in a country marked by ten years of austerity cuts. He highlighted the fact that, even though the healthcare crisis was swiftly handled, Greece will probably suffer from the economic backlash, as most of its economy relies on tourism (Sideris, 2020).

Finally, on May 29<sup>th</sup>, *Inside Housing* shared “four graphs showing the link between COVID-19 deaths and the housing crisis”. Their study is based on British data, and questions if living in poor housing is an aggravating factor in the COVID-19 pandemic. They study the influence of overcrowding, living in houses in multiple occupations, homelessness and social housing storage. These four factors are highly correlated to COVID-19 death rate (Barker, 2020).

Those are only eleven articles amongst everything that has been published on the topic of housing in the last few months, but with a variety of approach of the housing issue. It shows that, with this pandemic, the housing issue was picked up outside the housing sector.

As a result of the resurgence of the subject in the media, some of the actors interviewed point out that the crisis can be an opportunity for the sector to be empowered:

*“So, I think, I do think that the image, that the crisis is hum, is a chance for the image [of social housing] to change, that for people to see that when the home is right, then other social issues will, will at least have a better basis to be resolved or bettered in a way. And hum... So, I think that’s a chance from the crisis for social housing, and that that image and awareness in itself could lead to more investment in it. Which is basically in the end of the day what is needed.”*

*[Eva Sporer, Housing Europe, 23/06/2020]*

*“I think that the main challenge is to really take advantage of this opportunity of the empowerment of the social housing sector. Hum, yes, I think we have the opportunity to empower the sector. Because everyone is talking now about housing. So, I think housing [...] is the trending topic, the agenda of the policymakers, the housing topic is at the first position, I think.”*

*[María Montes Miguel, AVS, 21/07/2020]*

As more attention goes to housing needs, some of the measures that were taken would not have been otherwise a few months ago when the focus on austerity was more important, and the market was expected to fix such issues:

*“I think there are a number of areas, not just the housing area, where in the past, governments said they could not do A, B or C, and in the COVID crisis they passed laws very quickly to allow them to do A, B and C. And opposition parties are now calling on governments to do more in certain areas, where in the past they were reluctant to pass laws, the opposition will now be pressing them to make more fundamental changes, and not just in the housing area.”*

*[Pat Moyne, Cooperative Housing Ireland, 30/07/2020]*

Pat Moyne then takes the example of Ireland, where some measures were passed to prevent evictions and a renting crisis. For him, the Irish government would have previously argued that such measures were unconstitutional:

*“but they found ways of changing the law to stop these things and to make sure that it was still constitutional. So, in the past, they would have hide behind the Constitution, now, I think, they will be more pressure on them to make fundamental changes. So, I think the term that is being used is a “reset”, rather than just following on from where we were, why don’t we go back to the very beginning and decide how is the best way of providing certain services?”*

*[Pat Moyne, Cooperative Housing Ireland, 30/07/2020]*

Dara Turnbull has observed the same phenomenon concerning homelessness:

*“I mean it is amazing to me that somehow magically during the COVID crisis the homelessness problem, which existed in most European countries, which governments were telling us for years now “oh we are doing our best, and we can’t do anymore, and it’s just a crisis”, suddenly magically got sorted, we suddenly magically had the resources. So actually, the fact that we managed to house all these homeless people shows that actually if we really want to provide more affordable housing to people and more housing solutions for vulnerable household, then it is possible.”*

*[Dara Turnbull, Housing Europe, 25/06/2020]*

The COVID-19 crisis forced national governments as well as the EU institutions to look at the housing situation and to act in consequence, in order to protect the population. The social housing sector was brought to the light in an unprecedented way, and HAs took extraordinary measures to protect their tenants.

## 2. The immediate reactions of the social housing sector

During the COVID-19 crisis, HE was interested in monitoring how its members were facing the crisis, for two main reasons. The first one was to see how the sector reacted to the crisis and how it was impacted. For that, HE wanted to gather information on the sector in general across the EU. The second reason was to exchange, even when confined at home. That

way, members could see what others were doing, and learn about measures they had not thought about, or new approaches to the sector.

For that, in April 2020, HE sent an Excel sheet to all its members, with a series of questions about their reactions to the crisis, the measures they took, ... Not all members answered, but the information gathered gives a good overview of the reaction of the sector. The idea was to use all these answers to publish a report on the subject. At the date of the redaction of this work, this report had not been published yet. It will be presented at HE's General Assembly on September 4<sup>th</sup>, 2020, to show to all the members how the sector faced the crisis. This report is also a way to show the EU the importance of the sector. Besides, having one document summarising all the measures in one place is more straightforward than looking at every country one by one.

The following part will be used for the future report and uses the answers from the Excel sheet. The source of the different information below is (Housing Europe, not published), except when mentioned otherwise.

The analyse of the Excel sheet shows that the measures taken by social housing providers can be classified in three different themes: keeping the maintenance of buildings, dealing with rent arrears and evictions, and providing services and care for tenants. Even though the social housing sector is very different throughout the EU, similar national measures were implemented. This shows the universality of the idea of social housing: providing shelter for those in need. In a time of crisis, the sector got back to its core objective.

The first issue evoked is the maintenance of dwellings: how to keep maintenance services, while also protecting maintenance workers?

For many HAs, only urgent maintenance work was done, as answered VVH (Belgium), KOVA (Finland) or AVS (Spain). SLRB (Belgium) added that their staff on-site had access to antibacterial gel, gloves, and masks. Janitors and technical staff needed to wear a certified protection mask that was replaced daily. Specific rules were introduced to avoid contact within the teams (1 worker per van, separate dressing rooms and cafeterias). The other important issue was to keep the common areas clean. Some members of SLRB asked their janitors to clean the common areas of their buildings twice a day, especially doorknobs and elevator buttons. AVS implemented the same measures.

The second issue is the question of rents and evictions. Many people lost their jobs at the beginning of the lockdown, or earned a smaller salary, making it difficult for them to pay their rent. Quickly HE's members implemented measures to assure their tenants that they would keep their homes. Cédric van Styvandaël, HE's President until September 4<sup>th</sup>, 2020, declared that HE "also add [its] voice to international calls to stop evictions anywhere for any reason". This became a reality in many European countries. GBV banned evictions: "*one of the first things our members proclaimed was that there will be a ban on evictions*" [Gerlinde Gutheil, GBV, 20/07/2020], and its members supported tenants in need by rent deferrals, instalment agreements, and also rent reductions in a few cases. Some of their members have agreements with their banks or funding authorities to postpone the repayments of loans. In Belgium, a Circular was adopted so that the system of specific social reductions can be used on the production of documentary evidence by the social tenant. In France, trained teams were mobilized to assist the tenants by offering different tailored solutions, from rent postponements, instalments to rent clearances and other social service assistance. Tenants were encouraged to reach out to their social landlords and receive individual advice. ». In Italy, a decree "Cura Italia" was promulgated concerning the housing question; the Decree provided measures referring exclusively to the mortgages and the suspension of evictions until 30 June 2020. Alleanza Cooperative (Italy) proposed to the government an increase of 50 million euros of the existing "Fund for tenants arrears" – (due to loss of income ) for 2020: they proposed a specific additional spending chapter, with an extension of the pool of the beneficiaries, including families renting both social housing and cooperative undivided property dwellings, since these perform a welfare function allowing the access to the renting market.». Aedes advised their members to be more flexible than usual on rent arrears, for tenants that face a sudden income drop, and to postpone evictions unless there is an evident reason for not doing so (for example criminal activity). A lot of other HAs have answered that their governments had taken similar measures .

Eventually, the last set of measures is about new services offered by social housing providers to take care of their tenants, especially the most vulnerable. All the members of SLRB made regular phone calls with the oldest, most isolated, or most fragile tenants to maintain social contact and check if they need help (e.g. with groceries). Some also collaborated with municipalities (social services) for social help. Another part was informing tenants about the pandemic situation, and the official measures taken by the government. SLRB's tenants were informed about the virus and measures through posters in the entrance halls of their buildings,

mail and the website and newsletters of their housing association. USH made sure that the information was available in several languages to be sure that everyone could understand them, whereas Cooperative Housing Ireland listed tenants who were elderly, living alone or who had identified needs to call them regularly and offer assistance.

What is being described here is a small portion of the measures implemented to face the COVID-19. If it does not go into details, it still allows to see the thought process of the sector when facing such a crisis. Besides the measures presented, what is important to note is that it made members exchange between them, and it provided material for HE to advocate for the sector and promote it to external actors (whether the EU or a broader audience *via* social media).

3. How to bring a collective answer when everyone is confined at home? The role of HE during the crisis

As described previously, HE has three roles: lobby, research and projects. How did these three roles were applied towards promoting the sector, and helping it through the crisis? Has the role of HE changed with the pandemic? For the Secretary-General, Sorcha Edwards, the priority was to help the members in this situation of emergency. The best way to do it was through exchanges. Indeed, as it was an unprecedented situation, good-practises were needed by the members:

*“And during the COVID crisis, what was HE’s role?”*

*[...] first of all, we helped our members to manage the COVID crisis by facilitating exchange between members, and it was also useful because the crisis impacted different countries at different stages so practical information was useful for countries who did not yet have a big spread of the virus or did not have confinement measures. “*

*[Sorcha Edwards, Housing Europe, 08/07/2020]*

Dara Turnbull expressed the same idea. Even if sectors were dealing with national specificities, it was vital for them to see what others were doing, even if it is not possible to implement the solutions in the same way.

*“In the early stages, our role was to try to help, try to again be spreading knowledge, so we were trying to see what our members were doing in different countries, and try to share that knowledge within our network so that people in other countries could kind of maybe learn from best practises so they could look and see “oh, in France, for example, they are taking extra sanitary measures to clean buildings more regularly and to work with residents, ok that*

*is actually a good idea we can try to incorporate that in what we are doing in Ireland". So, there was really a knowledge-sharing role in the early stages."*

*[Dara Turnbull, Housing Europe, 25/06/2020]*

The other part of HE's work was communicating with the EU, and representing the needs of the sector to the European institutions. The central aspect was monitoring the recovery policy to see what payments would be eligible for the sector, and, in a second time, monitoring the policies on state-aid. Once the emergency measures were implemented, the next task was to emphasise through the department of the European commission the role of social housing in a green recovery, and obviously in social inclusion. Julien Dijol explains this approach:

*"So yes, we have this two-fold approach: explaining to the EU what the sector is doing and what kind of services and offers they were preparing at that time, and on the other hand we have to look at what the EU is preparing in terms of short-term, medium-term, and long-term response to that crisis, and work with them to make sure that it will be something meaningful for our members."*

*[Julien Dijol, Housing Europe, 29/06/2020]*

For the members interviewed for this work, HE was essential during the crisis. Even if meeting in person was not possible, the number of exchanges increased significantly, leading to more cooperation inside the sector. In addition to one-to-one meetings, some webinars were organised dedicated to the COVID-19 crisis. Here are some of the answers of members to the question "what was the role of HE during the crisis?":

*"The action of HE was and is still essential on two levels. Of course, the exchange of good practises between members because it is important to have examples coming from our colleagues. But the second level of action, which is really important, and maybe much more important for the future, is the capacity of HE to deliver high-level political messages for the recovery plan. So of course, thinking the future of our action, and of our mission is one of the main tasks of HE today."*

*[Virginie Toussain, USH, 10/07/2020]*

*"And I would say, also the communications with HE was more intense than before, we did not meet, but HE organised almost weekly, or every second week, a webinar or exchange. So, this was not our initiative, it was the initiative of HE, but I am really grateful for that, it was extremely active on the exchanges during the crisis, or in the aftermath of the crisis."*

*[Gerlinde Gutheil, GBV, 20/07/2020]*

*Have you exchanged with other countries to know what measures they took to face the crisis?*

*Yes, we participated in some webinars, organised by HE [...]. It is very interesting, because what I see, which is another difference between the Spanish model and other social housing providers in Europe is that some housing associations are specialized in some services. [...]. In the participation, in the webinars, it was really interesting how other countries with these specialised services faced the crisis with their tenants, so it was really interesting. And, I would like to support these kinds of activities, I think it is very interesting especially for Spanish members, who, as I said before are really far from good practices from Europe, I think.”*

*[María Montes Miguel, AVS, 21/07/2020]*

One output of this crisis is that the greater the cooperation is between the national associations, the more likely it is possible to push together for law changes at the EU level, or for instruments that are more tailored to the sector. Eva Sporer sees this cooperation as an opportunity to unify for one cause. However, this unity can only reach a certain level, as each country was hit differently by the pandemic:

*“I think it is difficult, because the pandemic was not at the same level everywhere, and the answers from the regional and national authorities were not the same also in every place in Europe. And we can see also that the impact of the crisis was not the same everywhere. But of course, good practise to share are always welcomed in order to understand who was the most efficient on specific measures. “*

*[Virginie Toussain, USH, 10/07/2020]*

*“So, you can exchange, but in a way, one solution doesn't fit all because there are so many differences in national social housing. So, you try to learn what you can, but you cannot apply everything to all the countries. “*

*[Robin van Leijen, Aedes, 17/07/2020]*

HE allowed the actors of the social housing sector to keep communicating and exchanging, even when the EU was confined, and each country shut itself away from the others. More importantly, this pandemic showed the importance of having an organisation representing the sector at once. As the COVID-19 crisis emphasised the essential role of social housing in Europe, HE was able to intervene at the EU level to make sure that the sector would have a central piece in the recovery plan.

## B. Re-thinking the role of social housing in the wake of the COVID-19 crisis

### 1. The importance of a non-profit driven sector in a time of crisis

One characteristics of social housing sector is that it is non-for-profit. Whatever the way it is managed (cooperatives, municipalities, public authorities), profit is not the final goal of social housing providers. Their first objective is to house people who need it and can't find a home on the free market.

In times of economic crisis, this system is more resistant, as crises have a lower impact on the sector because it depends less on economic conjuncture and on consumption.

But, why is it important to have a part of the housing sector that is not based on making profit? The first answer is that housing is a human right. The Article 25 of the Universal Declaration of Human Rights recognises the right to housing as part of the right to an adequate standard of living. It states that: "Everyone has the right to a standard of living adequate for the health and well-being of himself and of his family, including food, clothing, housing and medical care and necessary social services, and the right to security in the event of unemployment, sickness, disability, widowhood, old age or other lack of livelihood in circumstances beyond his control." (United Nations, 1948). As stated by the UDHR, everyone has the right to have a home. So it seems logical that States should take measures to house those who can't find housing otherwise. The MEP Leila Chaibi (GUE/NGL) considers housing as a basic need:

*"And to have a house, a flat, an apartment is the condition to have good health, to have a good job, to give education to your children. So, this is the base, this is something very important, and this is one of the bases of the social inclusion."*  
[Leila Chaibi, MEP, 27/07/2020]

Housing is indeed a basic need, as it is essential to live, but also because it is a base to all the other elements needed to live in a dignified manner. Social housing fulfils this role of offering decent and affordable housing:

*"So, it should be a no-brainer, it should be something very obvious that, along the list of things that people need to have to live a dignified life, you have to have a proper home, and you have to have the ability to pay for it. And by definition social housing is non-for-profit, it is below market, and this is exactly where we can have this dignified life because you have something that you are able to pay for, and that is good quality."*  
[Julien Dijol, Housing Europe, 29/06/2020]

In addition to being an essential sector, fulfilling a Human right that the profit-based economy could not fulfil otherwise, social housing is also essential to the economy in times of crisis, because of its countercyclical characteristic. This means that this particular sector doesn't follow the economic situation, and is even following opposite trends. Concretely, when the economy is in a recession phase, the social housing sector can still be in a growth phase, as explained by Dara Turnbull:

*“Also it makes sense for governments to channel money to our members because we are non for profit, we can get building housing as soon as possible, whereas if you were private developers in would not be in your interest to build at the moment because ok maybe it is more expensive to build at the moment and maybe if you build at the moment property prices have fallen so you won't get a return on investment, and you are thinking about it more as a business proposition rather than a social proposition.”*  
[Dara Turnbull, Housing Europe, 25/06/2020]

This particularity was demonstrated during the GFC where the construction sector was hit really hard, and they had to downsize a lot. However, because the social housing sector is not profit driven, it can continue to build in times of economic crisis. This is why, during the COVID-19 crisis several social housing providers have made a point to keep building, once it was safe to re-open construction sites. During the pandemic, the social housing sector was not hit as hard as other sectors. It means that there was no withdrawal of money from the sector, and it had the possibility to continue to invest. For instance, in Austria, there was no reduction of public money for the sector, because it is in good economic conditions, and because its business model allows it to continue to invest. Moreover, there are strong evidences that the social housing sector, when well financed and managed, can have a stabilising effect for the whole housing market. It is also a sector where contra-cyclical economic measures have the best chance to produce the expected outcomes (Housing Europe et al., 2010).

*“There is a real political interest in using, not using but fostering social housing as an engine for recovery, not only socially but also economically. Because we see that there is a countercyclical measure if you invest in social housing, the prices on the market usually are cheaper, because there is more labour availability, so the labour force is more available because there are less engaged in commercial construction.”*  
[Karel Vanderpoorten, DG GROW, 28/07/2020]

The case of Austria is particularly interesting, as the social housing providers are private owners, but submitted to the limited profit act, meaning that they are forced by law to not make

profit. The success of the social housing sector in Austria shows that a business model not based on profit is viable, as explained by Gerlinde Gutheil:

*“In Austria we have this long tradition [of limited profit housing associations] and it is really also defined in a law, it defines very clearly what our members are allowed to do, and what they are not allowed to do, and also they have some tax reductions, if you want as a small compensation for renouncing and not distributing their profits, they get tax reductions. This is a viable business model. And also, you can show in other countries where they do not have this act or this law, it is possible if you commit the companies themselves, in the statutes of the company or of the cooperatives, then you can commit yourself to a business model that has to be economically viable, so it has to be stable, but you can commit yourself not to make high profit and to give out, to distribute profit, but to reinvest. So, this business model is working. “*  
*[Gerlinde Gutheil, GBV, 20/07/2020]*

The importance of the social housing sector has been demonstrated, first for the wellbeing of the populations, but also to the wellbeing of the economy. This is why the sector is calling for a greater recognition, especially in the recovery plan.

## 2. The place of social housing in the EU’s recovery plan

In a Position Paper published on their website on June 2<sup>nd</sup>, HE stated: “It’s time for a global rethink of housing policy. The EU must lead on this. Public, cooperative and social housing providers have set the example how to proceed. Here’s why housing is essential to solve the “Next Generation EU” jigsaw puzzle.” (Housing Europe, 2020e). Indeed, now that housing and social housing are in the spotlight, what is important is the transition into making it an agenda, once the extraordinary measures are ended:

*“How do you deal with that when these shelters are not being used as shelters anymore, when these hotels have to return to something, what do you do, those are all interesting things now? In general, what happen to these short-term measures, how can they be translated into something? Because just to let that go and to return to something normal would be not taking that chance that you were given.”*  
*[Eva Sporer, Housing Europe, 23/06/2020]*

It is crucial for the sector to take that chance, all the more that the ongoing economic crisis will give it an even bigger role:

*“Well, the first thing, I think after this crisis, we are going to have a lot of people that are going to lose their jobs, we are going to have many people who are not going to be able to rent a house, or to be owner of a house, or a flat in the private market, more than we use to have, so I think that social housing is going to be an actor very important in the way we*

*rebuild economy, we rebuild the society, and in the recovery plans we are going to have all over Europe.”*

*[Leila Chaibi, MEP, 27/07/2020]*

Charalambos Iacovou, architect in social development cooperation in CLDC, draws the same conclusion about the Cypriot situation:

*“We don’t know the end of this crisis. We are in the middle or maybe in the beginning of this crisis. The results will be in a year, at least in one year from now. And I think the need will be more for housing, for social housing. Because, if you lose your job, there are people who don’t have [savings] to pay the rent next month. So, if you lose your jobs and you don’t have income for two or three months, you cannot pay your rent. And there are a lot of people in that situation.”*

*[Charalambos Iacovou, CLDC, 28/07/2020]*

To be able to face this increasing need for social housing, the sector needs to be recognised by the EU, in terms of funding, but also of legislations. The HAs interviewed for this work are expecting the EU to change its way to consider and to legislate the social housing sector. The EU has to rethink the social housing sector, not as a sector separated from the economy, but as a crucial piece of its recovery:

*“The strategy is to be consistent, because money will be on the table, for the recovery, there is no doubt on it. So, the main problem is to be identified as one of the key sectors, to correctly spend this money. [...] Of courses, we have challenges, we know that we will commit on it, but we also have to underline our role in the economic recovery, because producing buildings is a lot of spending money. So, the amount of our investment will be really key for the next recovery and to maintain employment in general. So, it’s a win-win. “*

*[Virginie Toussain, USH, 10/07/2020]*

*“I think the EU [...] should understand and respect the role that the social housing sector can play. And they should also enable us to do that. So, state aid legislation from the EU say you can only give social housing for low income people. And we see now, especially during the COVID crisis that middle-income people have problems as well. So, if you need a collective solution, I would say let that be the collective solution. Give us the room to do what we can do, give us the room to help middle income people as well. [...] So, I would only say to the EU that the collective solution can be in setting the right frameworks, setting the right conditions, setting the right legislation, so that we can help people that have problems due to the COVID crisis. But not directly related to housing.”*

*[Robin van Leijen, Aedes, 17/07/2020]*

If there has not been talks about new frameworks for social housing yet, the EU has however announced the amount of money that will be “put on the table” for the recovery plan, or “Next Generation EU”: €750bn. This represents the sum the European Commission wants to borrow

on markets in order fund its post-COVID economic stimulus. A part of this money, €560bn, is directly linked to the investment and reform priorities set out as part of the European Semester, called “Recovery and Resilience Facility”. For certain countries it is directly mentioned that these funds should be directed towards the lack of social housing and the need for greater investment in upgrading the energy efficiency of the housing stock (Turnbull, 2020). With this instrument, Member States will have to submit their recovery plans to the European Commission. It means that all Member States will have to strengthen their efforts in renovation but also construction of sustainable housing units. Member States which received the recommendation to increase supply of affordable housing as part of the European Semester will be allowed to finance new supply with EU recovery money (this was explained by Julien Dijol, in an internal document that is not published).

The European Commission is also proposing “to provide additional funding for the Just Transition Fund”. This can be directed towards the renovation of social housing. Finally, Dara Turnbull explains that “the additional transition funds linked to Next Generation EU is of the order of €30bn, which will be leveraged into well over €100bn of green investment using a similar mechanism as the InvestEU programme, by providing guarantees to private investors.”(Turnbull, 2020).

One conclusion of this recovery plan, is that no funding is directed at the social housing sector. However, it is interesting to note that the way the fund is directed challenges the mode of being active of the European Commission, as it has to give a lot of country specific knowledge and recommendation, specifically in the area of social housing:

*“And if you have seen the budget you will also have noticed a lot of money will be channelled differently than before, not differently but the focus will be put way more on the spending within the country than the spending by the Commission, so the Member States will receive, not receive it will be conditional of course [...], they will get recommendations they will have to come up with a recovery plan. “*

*[Karel Vanderpoorten, DG GROW, 28/07/2020]*

The “Next Generation EU” plan has taken the social housing sector into account, but without recognizing it as an essential piece. This might not meet the expectations of the sector, but it can be a first step towards a better recognition of the sector.

## Part conclusion

“Stay at home” was the mantra repeated in every language across Europe for several months. An unexpected consequence was that it highlighted the housing inequalities inherited from the previous periods, and it forced politicians to finally address them. The other side of that statement is that the EU has not reacted to the housing crisis until there was no other options. This pandemic also shed light on the poor housing conditions for a large part of the European population. Yet, if pandemics are to become more frequent in the future, housing will become a health issue.

Actors in the social housing sector have been aware of the importance of housing even before the crisis. HE has been advocating for the sector and carrying this message, and the crisis has reinforced its role. However, if the importance of decent and affordable housing has been recognised, it does not mean that the EU will make a step towards the sector. Especially since the crisis hit all sectors, and recovery is usually targeted at sectors more traditionally economic, rather than social. So, there is a need for the sector to lobby at the EU level.

The role HE has in this crisis has several dimensions. The first one is exchanges. All European countries were not hit at the same time by the COVID-19, and all of them were hit differently. It is essential to exchange, in order to learn from others and to react to the crisis in the best way possible. By asking their members to exchange, to participate in webinars, HE made them think about their role in a broader way, at a time where every country retreated into their own.

These exchanges allowed HE to gather information about the different reactions to the crisis across Europe. This will allow the sector to learn how to face such a crisis, but also to learn what the social housing sector is capable of doing to protect its tenants. It can be possible to wonder why those measures are not implemented in a “normal” situation. This thoughts on housing go further than the housing sector because everyone is concerned.

The final role of HE is lobbying. Every sector is looking at the EU to see what the recovery plan is going to be. The choices the EU makes for this recovery plan will give a direction for the EU policies in the years to come. As housing has become a priority for all Europeans, it can be expected that it becomes one for the EU. This is why HE has been lobbying to influence the negotiations about the recovery plan.

Nevertheless, at the moment this work is being written, there was no specific mention of the sector in the recovery plan. Although it's important to notice that previous trends which started before the COVID-19 crisis were hinting at some changes in the way the EU deals with social housing.

### III. The challenges of social housing for the future

Before the pandemic, social housing was a core sector in several crises, such as the affordability and housing crisis, but also the environmental crisis. The COVID-19 crisis can be seen as an opportunity to accelerate change in front of those challenges. Three categories of challenges can be distinguished:

*“affordable, available, and sustainable. That is the main challenge for us now.”*  
[Robin van Leijen, Aedes, 17/07/2020]

#### A. Affordability

##### 1. “Housing is a need, not a want.”

For years, the housing sector has been facing an affordability crisis, meaning that it is becoming harder to find housing that is comfortable, in good condition, and especially in city-centres. Today, or at least before the pandemic, the majority of jobs were in cities. Cities also offer proximity of services, entertainment, stores, ... This attractiveness has two consequences: first, more people want to live in cities, and secondly, housing prices are increasing.

This boom in housing prices can also be explained with another reason: the financialisation of the sector. In one of HE’s podcasts<sup>11</sup>, from April 6<sup>th</sup>, Manuel Aalbers, from KU Leuven, explains how housing has become an asset rather than a home. He raises concern that, with interest rates being so low across Europe, the attractiveness of housing as an investment asset for private corporations and hedge funds is going to increase, which would lead to even greater inequality in the housing market. This conception of housing, as a good that can be exchanged on the free market, is reflected in the EU legislation. Indeed, housing was submitted to the “3% law”:

*“Because housing was considered as any good in a market, so it has to be submitted to the competition law. And, what we are fighting, in the European Parliament we are fighting against this, to take out Housing from the Maastricht law, from the rule of 3%, now it is suspended with the COVID crisis. But, we think we have to take it out forever, housing from this rule, because, we have to allow, in order to allow Member States to invest in housing, but with a generalist vision of housing, [...] because with the process of gentrification in the cities, we need to take care on how to give affordable housing, how to use social housing as a tool to decrease the prices in the private market, and also to give a house to everybody.”*  
[Leila Chaibi, MEP, 27/07/2020]

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<sup>11</sup> The episode of the podcast can be found here: <https://anchor.fm/housing-europe/episodes/Making-a-house-a-home---The-Coronavirus-Housing-Crisis-ece78m>. (Housing Europe, n.d.)

This idea developed by Leila Chaibi is one of the ideas defended in the report she is working on about “Access to decent and affordable housing for all” (which reporter in Kim van Sparentaak), that should be presented to the Parliament in September. Only a draft of the report is available at the moment, but some of the measures are:

“17. Calls on the Commission and the Member States to close the investment gap for affordable housing as a matter of priority; calls in this regard for a reform of the Stability and Growth Pact allowing for increased fiscal space for sustainable public investments, in particular in affordable housing; calls, furthermore, for a harmonised accounting for amortisation methodology for affordable housing investments;

18. Urges the Commission to adapt the target group definition of social and publicly funded housing in the rules on services of general economic interest, so as to allow national, regional and local authorities to support housing for all groups whose needs for decent and affordable housing cannot be met within market conditions, while also ensuring that funding is not steered away from the most disadvantaged, in order to unblock investment and ensure affordable housing, create socially diverse neighbourhoods and enhance social cohesion.”

(Committee on Employment and Social Affairs, 2020).

If this resolution is adopted, and such measures are implemented this could go in the direction wished for by Dara Turnbull:

*“So, housing shouldn’t be though primarily as an industry, for-profit, it should be though as a need, the same as healthcare, and education, and security and so on. They are all needs, they are not wants. And I think the EU doesn’t always adequately make that distinction. I think they somehow mix housing as being a want rather than being a need. And I think they need to be a little bit more... yes, a little bit more social in their view of social housing, I think.”*  
[Dara Turnbull, Housing Europe, 25/06/2020]

Housing is indeed a private good because the owner of the dwellings benefits from its occupation. But housing also provides social value (Whitehead, 2017), and in that sense, investing in housing, even if it is not-for-profit, and making it affordable, means investing in the future of the society, as Sorcha Edwards puts it:

*“Indeed, so that will focus on the long-term, seeing expenditure of social housing as an investment in more resilient societies, and therefore an area worth investing in both public and private money. And also highlighting the extractive nature of a lot of the investment in real estate, which is only extracting value from society and not reinvesting.”*  
[Sorcha Edwards, Housing Europe, 08/07/2020]

HE is currently working on this particular issue, and trying to convey the idea that the social value of housing should be considered as its primary value. Karel Vanderpoorten admits that the European Commission should consider this approach more:

*“Public procurement is maybe not always considering well enough the social added value, and always focuses too much on pure price, whereas some more quality considerations, long-term partnerships are not well enough considered.”*  
[Karel Vanderpoorten, DG GROW, 28/07/2020]

To challenge this approach, this year, HE dedicates its annual conference to the social value of housing. The name of the conference speaks for itself: « Forget about the price tag! Let’s talk about the social value of housing”. It draws the same observations: the lack of affordable housing solutions in cities makes them unliveable for the majority of the population, and the dominant notion on the public debate of housing as a commodity is damaging communities. Social housing providers are essential in this context as they invest in their neighbourhoods, generating value in different forms and on the long-term (Housing Europe, 2020f).

Even though housing is a Human right and should be considered as a basic need, it is still viewed as a good by the free market, and by the EU. This is why actors of the social housing sector are calling for more social policies from the EU.

## 2. Towards more social policies from the EU?

As it was explained earlier, the EU is based on the free market. However, this liberal approach has shown signs of cracks in the last years. The rise of populism in several Member States and the apparition of movements such as the *Gilets jaunes* in France are often accompanied by Euroscepticism. The EU is often seen as a distant technocratic organisation by its citizens. Maybe, if it would shift its policies to a more social side, this perception could change. Indeed, the internal market is essential and needed, but if the EU wants to have the support of populations, and to deal with movements such as the *Gilets jaunes* in France, it needs to have a social component to act as a backbone to help populations. For Robin van Leijen, the EU needs to acknowledge that they are too much liberal in their policies:

*“And do you think that with the crisis the EU policies can also change and be less liberal? Yes, I think so, [...]. That is our role; that’s what we should do. So, I think it is changing; I think in general people know that you can’t leave everything to the market. And in times of crisis, you have the evidence, that if you leave everything to the market that things won’t go*

*completely right. So, I think the momentum is changing, the ideology is changing, the Member States level is changing, and the EU is slowly changing, very, very slowly (laughs).”*  
[Robin van Leijen, Aedes, 17/07/2020]

Charalambos Iacovou shares this idea, that a shift towards a more social EU is needed, especially after the COVID-19 crisis:

***“Do you think that the EU needs to be less liberal and more social?”***  
*Of course! Of course, we have to be more social. This is a fact. The problem is becoming bigger. We couldn’t manage to solve the problem, and now with the COVID crisis, it is getting even more, if you understand what I am saying. We didn’t have a problem solved before the crisis. [...] And we have to find solutions and more effective solutions for those people who cannot afford to have a house and afford a house. “*  
[Charalambos Iacovou, CLDC, 28/07/2020]

Social housing should have a central role in this social transition, because, as María Montes Miguel puts it: *“you can’t separate housing from social”* [María Montes Miguel, AVS, 21/07/2020]. A good housing system guarantees social welfare and social rights. For her, *“the EU has to work to, to work with the Member States and to influence on social and housing policies to guarantee that the European citizens can access affordable dwellings.”* [María Montes Miguel, AVS, 21/07/2020].

As Robin van Leijen pointed out, there is a small change within the European institutions. For instance, a few months ago, a debate was held in the Parliament about Housing First. The MEPs who were present agreed that the EU has to encourage its Member States to invest in social housing. Leila Chaibi defends this idea in the Parliament:

*“Now we need to build a social Europe, it cannot be just a word and especially after this crisis, and there are some sectors which cannot be into the competition law, and housing is fundamental. But I think we have to be very careful and to stand up every time we can because if we live them acting, they can say one word today and another one tomorrow because what we see is that the market’s force, the private market lobby they are very strong, and they can be stronger if we don’t watch if we are not careful they can be stronger than us.”*  
[Leila Chaibi, MEP, 27/07/2020]

This change can also be seen inside of the European Commission, as explained by Dominique Bé, policy officer at the Disability and Inclusion Unit of the Directorate-General for Employment, Social Affairs and Inclusion (DG EMPL):

*“I would say it has already started to change. Between us, it’s a bit like when Macron says in a speech that he realises that he has made mistakes and he needs to change. Will it happen or not, that is the question. But clearly, there has been a signal, which in a way started before the [COVID-19] crisis. [...]. But again, Juncker had said already in 2015 that the Commission should be more social or would not be. Five years later, it is not fully happening, but one can perceive that there is a, that the pendulum is coming back from liberalism towards a more state-managed economy. And in a way, what we see on one side is the public budget is increasing, and also there are many companies who receive state-aids or will be nationalised. So, I would say, the state is back.”*

*[Dominique Bé, DG EMPL, 22/07/2020]*

This change is also witnessed inside DG GROW, by Karel Vanderpoorten:

*“Maybe that is interesting for you, because, if I see in my own DG, which is a pure economic DG which represents the policy towards sectors, from pharmaceutical to the car industry, to tourism, to plastics, whatever, and also that within our DG more and more emphasis is coming to social, to sustainable entrepreneurship, to social entrepreneurship, and so on. Even in my DG, I see that people are pushing for another type of business.”*

*[Karel Vanderpoorten, DG GROW, 28/07/2020]*

A strong indicator of this change is the fact that, for the first time, the EU will borrow money. So far, the funding of the EU was based on taxes, which were not paid back. The second aspect of this change is that the EU budget is almost doubled, even though it is limited in time. It shows that things are shifting, as such measures would not have been considered before, as seen with the reaction to the GFC.

However, if the EU acquires more competences in the social sector, it will encroach upon the Member States prerogatives. So, this change can be welcomed mildly by them. Moreover, the changes in EU policies also depends on the willingness of the Member States to allow the Commission to act on social policy terms. The COVID-19 crisis could change this balance between economic dominance and social policy, or even the role of globalisation. This is the view of Dominique Bé:

*“At the same time, you see that several countries are resisting very strongly against this. So, I would say the door is a bit open. It’s not fully open, [...] one can say that the COVID crisis had an impact it’s that it pushed something which was going to come, it’s an argument to do more now, and I think COVID is used to justify many decisions.”*

*[Dominique Bé, DG EMPL, 22/07/2020]*

The call for a more social-oriented Europe had started before the COVID-crisis but is even stronger now. The European institutions are changing, slowly but surely, and this pandemic could be a nudge to this change. In order to keep this trend going, the social housing sector should be united to carry its claims to the EU level.

### 3. Finding a balance between more cooperation and national specificities

While Austria’s social housing sector corresponds to 20% of the total stock, in Cyprus, it is only 2.8%; and if the Netherlands is focused on renovating their stock to be meet near-zero energy standards, Spain is trying to strengthen its social housing sector. Then, how is it possible to represent all those interests at the same time? Instead of seeing the question this way, it is interesting to focus on all the knowledge each country could learn from the experience of the others.

The evolution of the housing sector and its improvement relies on the cooperation between countries. For Julien Dijol: *“as long as there will be a housing crisis and as long as we have similarities between countries, there will be a need for cooperation and exchange of information.”* [Julien Dijol, Housing Europe, 29/06/2020]. His colleagues at HE share his point of view: cooperation is needed in the sector, and it relies mostly on knowledge and good practices. Indeed, there are many interesting ideas on how to deliver affordable housing in the UNEC region and the world. However, it is frequent that those solutions are not known outside of the country, or even regions they are used in. Having an organisation such as HE that offers a platform to share knowledge inside the sector is essential:

*“So, yes, more cooperation in terms of learning from each other again and trying to implement some things that worked somewhere else, just to give it a try. I mean, they always need to be context-aware, and it has to be some parallels, but I think that’s very helpful. And I think even cooperation for wider public, for example, we do this social housing, international social housing festival. And when you hear it from the first time, you are like “what’s that? Do we need that?” and like yes, exactly something like that, that makes it very much... And then you work with all kind of partners and, international associations and all of that, so that’s also a cooperation in a way that is more for the wider public.”*

*[Eva Sporer, Housing Europe, 23/06/2020]*

This need for more exchanges is also linked to the fact that all European countries are impacted by similar things such as state aid legislation, the renovation challenge, procurement rules, ... It is then essential for EU ministries of housing and EU members of HE to exchange and learn from each other. The way it is then executed at a national level can then be different. For Robin van Leijen, *“it’s a combination of exchanging but applying it to your own national circumstances.”* [Robin van Leijen, Aedes, 17/07/2020]. This raises the question of the role of the EU in such a collaboration, and how the European institutions can get more involved in the social housing sector. The answer varies between the stakeholders. For the social housing federations that were interviewed, the EU acquiring more competences in the social housing sector would not be the most appropriate answer to the crisis:

*“We all agree at HE that the housing policy is really a national competence, and mainly with regional and local needs. So, adding an EU level on it is not the best way to solve the problem. [...] So, adding an EU level? On principal, it is already the case: the right to housing, the social shelters, the European pillars of social rights.”*  
[Virginie Toussain, USH, 10/07/2020]

***“Do you think that the EU needs to step in more?”***

*If you mean to change competences, (silence), I’m not sure about that. I mean, it depends on the exact definition, what is meant by social housing. We [GBV] are not purely social housing; we are social and affordable housing. And for instance, if the consequences of some higher concentration of social housing policies in the EU would mean that there would be a more limited definition of social housing, for very low-income groups, then we would not support that. If it’s on the content of the policy. HE as the umbrella organisation, they are extremely aware of these differences between the countries, and they are quite sensitive also in their argumentations towards the EU organisations and Commission.”*  
[Gerlinde Gutheil, GBV, 20/07/2020]

The European Commission is aware of this resistance from the social housing sector, but also of Member States towards the EU acquiring more competences in social housing:

***“Do you think the EU needs to step in more in the social housing sector?”***

*Need, yes, will be allowed that’s less sure. It’s a topic where the Member States don’t want much the EU interference, and municipalities even less. Because they use housing for internal politics. It’s an instrument which Member States and municipalities like to use for their own policies. So, it’s difficult to imagine that beyond the limitation on state aids, that there will be some kind of rules. I think that there would be a need for guidelines on how to allocate social housing, for example.”*  
[Dominique Bé, DG EMPL, 22/07/2020]

The principle of subsidiarity also prevents the EU to step in too much on such subjects, so the Commission needs to be careful not to be too intrusive in local policies. This is why, for Karel Vanderpoorten, the EU Commission is doing enough in terms of social housing at the moment:

*“We should really empower, support, endorse and where it is needed also regulate, just for the bigger benefit let’s say, to really avoid externalities from one to another. I think that the instruments that the Commission has today are very useful to support the social housing sector, and I’m not sure that at that stage we should need more power to support the social housing sector, just because it is such a local, de facto it is a very local policy.”*  
[Karel Vanderpoorten, DG GROW, 28/07/2020]

Thus, to face the affordability crisis, the social housing sector is asking the EU to change the way it looks at housing and to adopt a more social approach. However, as the sector is so fragmented, a global European regulation would be too unifying and would not benefit the sector. What the sector seems to be asking, more than a new European competence is for the EU to change its paradigm in favour of the social sector. Such a change could help face the lack of availability of social housing, by prioritizing the building of social dwellings, for instance.

## B. Availability

### 1. Facing the social housing shortage

Even before the COVID-19 crisis, the majority of European countries were facing a shortage of social housing. However, it can be challenging to calculate the exact volume of households who need affordable housing and are not getting them, in some countries. It also depends on the chosen definition of “social housing” and “affordable housing”. But the reality is that even countries like the Netherlands, with 30% of the stock is considered as social housing, there is a significant amount of people who cannot afford either to rent privately or to buy housing. If shortages had lessened in some countries, it has been re-emerging, especially in countries who have known influxes of refugees and migrants, or very rapidly rising prices (Whitehead, 2017).

The COVID-19 pandemic, and the following economic crisis add-up to an already saturated social housing market. It is highly probable that the demand for social housing will increase in the upcoming months:

*“We are seeing that across Europe that the level of construction has declined which is normal, however at the same time unemployment has increased, and wages have decreased meaning that there is actually an increased demand for social housing effectively. So, we are*

*trying to make the argument that actually we need more social housing at this time given the impact on the economy.”*

*[Dara Turnbull, Housing Europe, 25/06/2020]*

This issue was raised during a webinar organised by HE about homelessness and housing exclusion. Virginie Toussain outlined the difficulties presented by both the municipal elections in France and the Covid-19 pandemic, which has shut-down or severely curtailed new housing development and rehabilitation of the existing stock. As a result, there will be a decline in social housing delivery in 2020 (Housing Europe, 2020g) For Gerlinde Gutheil, the real housing crisis will show when immigration will take off, and the temporary solutions will end (Housing Europe, 2020g)<sup>12</sup>.

If there is a need for more social housing, the following question is where to build them. Indeed, one of the pitfalls of social housing in the past was to concentrate social housing in one place, that was not necessarily well served by public transportation, or that did not have access to many services, creating ghettos. These mistakes should be avoided when building new social housing:

*“The first challenge is to find a suitable place to provide housing, and I would say urban planning because if you provide them with a house 20km away from the city centre, from their job, they have to spend a lot of money for transportation, and..., and this is having an environmental impact, too, in addition to the financial impact. Then it is a ghetto, to create areas that become ghettos in five years’ time. This is very crucial.”*

*[Charalambos Iacovou, CLDC, 28/07/2020]*

This leads to the land issue: housing needs land and land cannot be replicated. Moreover, land is necessary for most other activities. So as an economy grows the demand for land increases which leads to price increases (Whitehead, 2017). Moreover “attractive” land, in city centres, with access to adequate transportation and services his becoming rarer, which causes real estate prices to rise even more. For Christine Whitehead, the development of more social housing depends on the capacity and willingness of governments to make land available at below market value. (Whitehead, 2017). Cyprus is currently facing this issue:

*“But the biggest problem is the land. Finding suitable land, suitable urban land, this is the biggest problem. [...] Finding land is a challenge because the city centres are already built, and the prices are too high, for suitable land, I mean. Because social housing, to me, a*

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<sup>12</sup> Both webinars are available on Housing Europe’s YouTube channel: <https://www.youtube.com/user/CECODHAS>

*suitable land is an urban land, near to the centre where there are job opportunities, schools, ... But because of transportation, it is difficult to go to those as well. There is no good public transportation system, so most of the people have to use their own car to travel to and back to work. This is now the problem we are facing in Cyprus. [...] This is very important, for the jobs and for the services, because most of the services and jobs are in the city centres.”*  
*[Charalambos Iacovou, CLDC, 28/07/2020]*

In Ireland, the land issue seems to be addressed by the government which is looking at new ways to provide land at lower prices, dedicated to social housing:

*“Obviously, on the longer-term, there will probably be a need for more social housing and our governments are looking out ways of amping up the delivery of social housing primarily through making public land available for the building of social housing. At the moment most of the properties that are provided in terms of social housing are bought on the private market, and we then rent them to social tenants. However, the governments are now looking at the land that is currently in state ownership and that can be used to build social housing, to provide more social housing in the immediate future.”*  
*[Pat Moyne, Cooperative Housing Ireland, 30/07/2020]*

If land is an essential parameter in the construction of new social housing, the COVID-19 crisis is likely to worsen even more the social housing shortage. Indeed, if the lockdown caused many people to lose their job, who might need social housing shortly, it has also forced the majority of construction sites to stop for a short period. This will disrupt social housing delivery in the near future.

## 2. A construction sector deeply impacted by the COVID-19 crisis

The construction sector was one of the sectors that were the most hit by the crisis, as the majority of construction sites had to close for a short period during lockdown. In Austria, more than 50% of construction works were on hold in March; but most of them resumed by mid-April. Due to complications in the planning process (architecture competitions on hold, issue of building permits on hold, ...), the effects could be stronger for the projects "in the pipeline" than for those already started. In Estonia, EKÜL (the Estonian Union of Co-operative Housing Associations) surveyed its members at the beginning of April. The results were that 1/3 of apartment associations told that the COVID-19 crisis has a substantial impact on their work and preparation for large scale energy efficient refurbishment this summer. In Cyprus, CLDC said that the construction industry was seriously affected by the current circumstances, mainly because the materials supply chain was not able to efficiently support the industry anymore (Housing Europe, not published).

Eurostat published some figures about the impact of the COVID-19 crisis on the construction production (Figure 3). It shows that from February to April (the lowest point) the construction production lost approximately 20%. Since then the production has started to grow again but is far from its levels before the crisis: level of construction activity in the EU-27 is only about 93.3 % of the level in February (euro area 93.6 %). According to Eurostat, in June 2020, construction production in the EU-27 fell by 5.8 % compared with June 2019. In the euro-area, the decrease was 5.9 % compared with the previous year (Eurostat, 2020b).

**EU-27, development of construction production, January - June 2020**

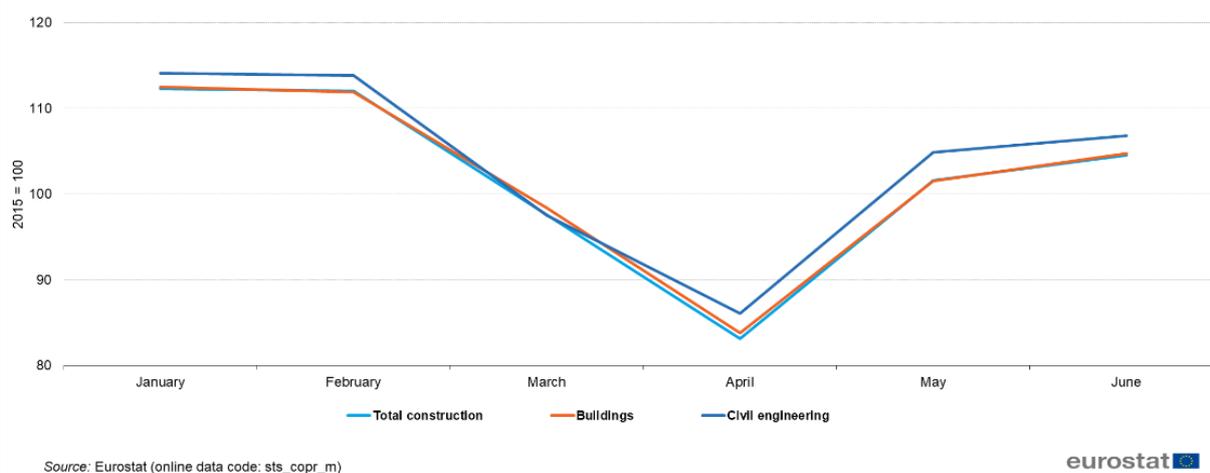


Figure 3: EU-27, development of construction production, January to June 2020, monthly data, seasonally and calendar adjusted (2015=100) - Source: Eurostat (sts\_copr\_m)

Domenico Campogrande, Director General of the European Construction Industry Federation (FIEC), is particularly worried about the future, as the predictions for 2021 also look quite bad at this stage. For him, there are also many question marks about demand, funding and how sustainable the economic recovery will be (World Built Environment Forum, 2020).

This is where the countercyclicality of the social housing sector has a role to play:

*“And we believe that the social housing sector, because it is non-profit, it’s not profits driven, we can do a lot by continuing to build in times of economic crisis. So, our role has been very much focused on that, what can we do to keep building.”*

*[Robin van Leijen, Aedes, 17/07/2020]*

But, even if the social housing sector offers some building projects, the companies will still have lost an important part of their turnover, and could be facing insolvency:

*“And therefore, the question of liquidity arises, in some situations, and that’s why social housing providers have tried to facilitate the payment, the advanced payment to construction companies, to help them continue being afloat in a way, to continue to be running and to be able to deliver the works.”*

*[Julien Dijol, Housing Europe, 29/06/2020]*

As teleworking is impossible for the construction sector, the strict lockdowns hit harder than in other sectors. Further than the construction sector, this will have a direct impact on the housing shortage, and therefore on the affordability crisis on the housing market. If the social housing sector can be a solution to restart constructions in Europe, it is also an opportunity to think differently about the construction of dwellings, and to start an actual shift towards sustainable buildings.

### C. Sustainability

#### 1. The role of social housing in the Green Deal and the Renovation Wave

*“There are many doors that are connected with the competence of housing. For example, [...] we have voted with the Parliament the Green Deal, how to fight against climate change, and how to implement politics that are able to deal with climate change, and in September, we are going to have the Renovation wave, because a big issue is [...] places that have very bad isolation, and so it’s very bad for the climate, it’s very bad for the electricity bill for the people, for the social.”*

*[Leila Chaibi, MEP, 27/07/2020]*

This quote illustrates how housing and sustainability are connected: housing represents 40% of the consumed energy in Europe so building energy-saving dwellings could have a substantial impact on the environment, and at the same time those more sustainable homes would cost less to households.

The environmental crisis is one of the biggest challenges the EU has to face since its creation and social housing is a crucial element for this transition to succeed. This is a claim that HE has been making for years before the EU Green Deal became an agenda. For the transition to be sustainable, it has to be environmentally sustainable as well as socially sustainable:

*“So, social housing could be the sector that combines both of them and makes a real living condition that is better for individuals and groups. So I think if we look at the social housing sector, and the renovation wave, and the EU Green Deal and all of that, then I would say there could always be a Green Deal and a renovation wave that is brilliant, and that is representable, and it’s attractive, but it’s not social. So, it has to be social first and foremost,*

*and the best way to combine that is within social housing and its surrounding neighbourhoods.”*

*[Eva Sporer, Housing Europe, 23/06/2020]*

HE's members also have this vision of the social housing sector has a driver of the ecologic transition:

*“I think one challenge will be to live no one behind, so to invest in a way that is ecologically and socially sustainable, to have enough funding, to have enough resources, to continue to invest in both new constructions where it is important, but of course in renovation, and in a way that people do not lose their homes, that people do not sleep in energy poverty. So, yes, really to marry the green aspect and the social aspect, I think this is really crucial.”*

*[Gerlinde Gutheil, GBV, 20/07/2020]*

The importance of social housing in the transition appears in the European Green Deal (EGD) that was announced last December. In the official document, the EGD is described as “a new growth strategy that aims to transform the EU into a fair and prosperous society, with a modern, resource-efficient and competitive economy where there are no net emissions of greenhouse gases in 2050 and where economic growth is decoupled from resource use.

It also aims to protect, conserve and enhance the EU's natural capital, and protect the health and well-being of citizens from environment-related risks and impacts. At the same time, this transition must be just and inclusive.” (European Commission, 2019).” This strategy is declined in several initiatives in every economic sector, and some of them are directed at the social housing sector. The first one is the proposition of the European Commission to work with stakeholders on a new renovation initiative in 2020, whose aim would be to organise renovation efforts, lifting national regulatory barriers to renovation, and focusing in particular on social housing: “Particular attention will be paid to the renovation of social housing, to help households who struggle to pay their energy bills.” (European Commission, 2019). The other main initiative is the European Commission's will for the Member States to engage into a renovation wave, using the long-term renovation strategies provided for by the Energy Performance of Building Directive as the appropriate policy framework. (Housing Europe, 2019). This initiative is called the “renovation wave”, and its objectives are “To address the twin challenge of energy efficiency and affordability.” (European Commission, 2019). Indeed, “While increasing renovation rates is a challenge, renovation lowers energy bills and can reduce energy poverty. It can also boost the construction sector and is an opportunity to support SMEs and local jobs.” (European Commission, 2019).

The Green Deal and the renovation wave have been welcomed by HE, and the organisation has sent a list of recommendation to the European Commission.

*“Like we have been sending our statements on the renovation wave for example, on the crisis, like pleading letters to the commission. So hopefully it will, also with the new Germany chair over the EU, it will become more pronounced and more of a stance. But I think at the moment we are still pushing more, rather than them having an official statement.”*

*[Eva Sporer, Housing Europe, 23/06/2020]*

Here are some of the recommendations made by HE, that are judged necessary for the renovation wave to be successful:

- “To help Member States implement the current EU energy legislation in order to promote area-based decarbonization strategies
- To promote within the EU procurement rules (and if necessary, revise them) schemes that allow for long-term corporation, the bundling of volumes, and (upfront) dialogue with suppliers
- To develop a European market of construction products and building installations
- Incentives for Member States to further invest in general affordable housing policies supporting social, cooperative and public housing providers
- To maintain a stable regulatory field (in terms of energy standards, for instance) that provides long term visibility and security for investment decision.”

(Housing Europe, 2020h)

This renovation wave is significant for the social housing providers, as the renovation of their stock was becoming more and more necessary. Indeed, the majority of the social housing stock is quite old, and therefore not energy efficient.

*“So, in Ireland, we call it fuel poverty when more than 10% of your net income is required to heat your home. [...] What we are doing at the moment is we are retrofitting a lot of our properties to improve the insulation standard so that you require a lot less fuel to heat your house. So, we are currently retrofitting, and we had started that process before the COVID-19 pandemic. And there are schemes where the government would pay 50% of the cost required to retrofit a property, and that has been ongoing for a period of time. [...] Separately, our housing standards have been changing over the last two years, and we now have an NZER, which is a near-zero energy rating. So, any new properties that are being built now have got to be almost zero in terms of the energy requirements that are needed to this property.”*

*[Pat Moyne, Cooperative Housing Ireland, 30/07/2020]*

*“Yes, of course. I don’t know the stock of dwellings in other countries, but the stock of dwellings in Spain is really, I don’t want to say in bad condition, but the buildings and the dwellings are not energy efficient, [...] we have to make an important effort, in order to renovate the buildings and the dwellings, so the social housing sector can play an important role in the transition to a more sustainable economy and more sustainable buildings.”*

*[María Montes Miguel, AVS, 21/07/2020]*

The renovation wave is even more critical for Eastern Europe countries. Their social housing stock is in bad shape in general and renovating it is something they had to do for decades. The European institutions are making funding, resources and expertise available to them that are important to achieve this renovation process.

The European Green Deal is presented as an ambitious plan aiming at making Europe the first carbon-neutral continent by 2050. Housing is targeted as a key sector to achieve this objective. This answers the expectations of the social housing sector that has been calling for the EU to take such an initiative for a long time. However, the sector has not been waiting on the EU to take actions towards energy sobriety.

## 2. Projects and innovation

There is one side of HE’s work that has not been discussed yet: the projects. HE is involved in several projects across the EU every year for its expertise in the social housing sector and its network of actors. The projects are usually at the forefront of innovation in the social housing sector and have a sustainable dimension for the majority. This approach by project is another way to push the sector to be greener, outside of the EU incentives (or lack thereof?). Dara Turnbull takes the example of one of the projects he is working on, Houseful, to show that this approach by project is essential to push the sector and make it more innovative:

*“So, for example, the Houseful project that I’m working on at the moment is really about circular building practices and trying to improve the quality of the dwellings that people live in, in a more sustainable way. In theory at the end of this, we will have a toolkit which will be tested out with two of our members, two social housing providers, which then we can share with other social housing providers in Europe and say, “look here is a toolkit that you can use that’s really effective”. So, that involves cooperation between HE but also between the European Union.”*

*[Dara Turnbull, Housing Europe, 25/06/2020]*

Robin van Leijen shares this opinion that such projects allow more innovation than the framework given by the EU:

*“Do you think that the approach by projects is an interesting form of collaboration to work at the EU scale, but without needing the EU institutions?”*

*Yes, of course. Because also, if you are talking about a renovation, there are no golden standards, the market is still developing, you don't have the best solution yet. So, you need innovation, you need to do this with universities across Europe to find the best way to do it. So, yes, this would be also a very good example of collaboration in Europe between housing providers. Indeed.”*

*[Robin van Leijen, Aedes, 17/07/2020]*

Projects are also a way to increase cooperation inside the sector. Indeed, the projects HE is involved in always involve at least two of its members. It is a way to bring together actors that would not have done it otherwise and to make them work on new subjects. This also means that being a member of HE is a way to participate in projects, which would not have been accessible otherwise. It is an essential point for members with a smaller sector, or who are at the periphery of Europe, such as AVS:

*“This is another important point I would like to talk about, the European programs, the calls for proposals, the participation in some European programs, such as Horizon 2020 or other calls. So, in Spain, members of AVS do not have this ability to participate, and this is another important challenge we have, to increase the participation of AVS members in European calls for proposals or European programs concerning innovation, concerning social innovation, concerning renovation of buildings. [...] And these are really important questions for HE because HE can be the, I don't know the organisation who puts in contact different countries in order to participate in common projects.”*

*[María Montes Miguel, AVS, 21/07/2020]*

Eventually, the COVID-19 crisis also had an impact on innovation:

*“Given the fact that there is now a huge need for new, let's say productive spending, it gives also the opportunity to spend more for innovation, for example, things that were less an option in more austerity times, so, therefore, we can afford maybe to spend a little bit more in innovative and new aspects that might need a longer time to find traction. So, that is definitely a thing that changed and that we could learn from the input that we got from your colleagues [at HE]. “*

*[Karel Vanderpoorten, DG GROW, 28/07/2020]*

The Estonian member of HE, EKÜL, noticed this stimulus of R&D projects in the social housing sector, saying that in Estonia they already see new investment plans for innovation in the construction and the renovation sector, especially in techniques and technologies that allow

building energy-efficient buildings (e.g. development of innovative module panels for the renovation of multi-apartment buildings). (Housing Europe, not published).

Fighting against the climate change requires new ways to think about housing, and sometimes new technologies to implement those ideas. This is why innovation is important for the sector, so it can reinvent himself to suit the needs of the population.

## Conclusion

Housing Europe was created at the end of the 1980s, during the golden era of liberalism, as social housing was less and less thought about. The sector had helped Europe rebuild itself after the war, and was now left out in favour of the free market. Social housing had been crucial for Europe's reconstruction in a material meaning, but it also helped to rebuild its society and its economy. It was a chance for millions of Europeans and migrants to have access to comfortable homes for the first time. This improvement of living conditions was at the base of the new consumption society, which would propel Europe into the *Trente Glorieuses*. However, the end of this prosperous economic period meant two different things for Europe and the social housing sector. Europe continued its construction as the European Union, with peace and the free market as its fundamental values. However, as the role of the welfare state declined, social housing was not seen as a priority sector anymore. Since then, the sector has known multiple crises, that reflected the crisis of a housing system founded on the conception of housing as an asset, rather than a basic need. However, the reaction from governments and the EU have not been up to the seriousness of the current situation. Thus, before the COVID-19 pandemic, the social housing sector was facing an affordability crisis and a shortage.

The arrival of a global pandemic who would force all the population to stay at home could not be predicted. If all the sectors were hit, the one that was the most talked-about was housing. It had become impossible to turn a blind eye to the ongoing housing crisis. Social housing federations and HE took this pandemic as an opportunity to empower and promote the sector. Their main goal is for the EU to recognise the need for a strong European social housing sector, and to allow it to fulfil its social mission. HE had a crucial role in this period, first because the federation has the power to discuss directly with the EU institutions and to try to influence their decisions for the recovery. Then because it allowed its members to exchange and learn from each other, to bring the best possible response to the crisis.

The EU's answer to this lobbying can seem disappointing as there is no direct mention of the sector in the recovery plan. However, the importance of the sector has been recognised across Europe. This could lead to a more global change and challenge the actual conception of the economy. Indeed, the role of a non-profit sector as a way to recover from an economic crisis cannot be denied.

Before the pandemic, the social housing sector was facing three challenges. The issue of affordability will probably benefit from the crisis. Indeed, the rising housing prices are mostly due to the financialization of housing. But after the lockdown, there can be no denial that housing should be considered as a basic need. However, this same lockdown forced construction sites to stop, causing a delay in the delivery of new buildings in a sector already facing a shortage. But social housing can help restart this sector faster: as social housing is non-for-profit, it can start projects even in a gloomy conjecture. Finally, the main challenge of social housing remains the environmental crisis. The role of housing to fight this crisis has been recognized by the EU in its Green Deal. However, the sector is already tackling these issues, for instance, through projects all over Europe.

In the previous paragraph, “social housing sector” could be replaced by “Housing Europe”. Indeed, without an organisation gathering the majority of housing associations, it would be much harder for the sector to be recognized at the European scale. Housing Europe manages to take into account the specificities of each country while being a unique entry point for the sector.

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## Annexe 1: list of interviews conducted

- 1- Eva Sporer, communication and research assistant, Housing Europe, 23/06/2020
- 2- Dara Turnbull, research coordinator, Housing Europe, 25/06/2020
- 3- Julien Dijol, Deputy Secretary-General and Policy Coordinator, Housing Europe, 29/06/2020
- 4- Sorcha Edwards, Secretary General, Housing Europe, 08/07/2020
- 5- Virginie Toussain, Legal officer, European Affairs Mission USH, 10/07/2020
- 6- Robin van Leijen, responsible for European public affairs, Aedes, 17/07/2020
- 7- Gerlinde Gutheil, representative of housing economics and research, GBV, 20/07/2020
- 8- María Montes Miguel, vice-president, AVS, 21/07/2020
- 9- Dominique Bé, policy officer at the Disability and Inclusion Unit, DG EMPL, 22/07/2020
- 10- Alessandro Turrini, head of unit of the Macroeconomic imbalances and adjustment, DG ECFIN, 27/07/2020
- 11- Leila Chaibi, MEP GUE/NGL, 27/07/2020
- 12- Charalambos Iacovou, architect in social development cooperation, CLDC, 28/07/2020
- 13- Karel Vanderpoorten, Policy Officer in the Social Economy Unit, DG GROW, 28/07/2020
- 14- Pat Moyne, head of cooperative services, Cooperative Housing Ireland, 30/07/2020