

A right to housing for young people

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Housing for young people; is this becoming one of the biggest issues of this time? How do France, Ireland, Finland, Serbia, Portugal, Italy and the Netherlands address this growing problem?

The participants from the Netherlands started with a presentation about the history of the social housing sector, and the problems the youth in the Netherlands is facing because of different social, economic and political developments. There are multiple initiatives that focus on solving the housing issue for younger people, like Startblok Riekerhaven. An innovative housing project intended for young status holders (former refugees) and Dutch students, who form a supportive community together (see presentation attached for more information and examples).

After some interaction and discussion it becomes clear that there are similar issues that multiple countries are facing. However, not every government is aware of the youth housing issues and it is not part of their political agenda yet. We find out that a lot of countries are focused on students instead of young people. Without help of their social network, young people fall through the cracks when they become 18.

The private sector is growing at the expense of the social housing. In multiple countries owning a house is profitable (because of legislation) and culturally highly valued. However, the group with a middle income who does not qualify for social housing is, in general, also not able to buy a house.

Besides this, economic developments, such as the rising construction prices, are delaying the building of new social houses.

We continue with a deeper conversation on the issues and political situation in the different countries.

In France there is an urgent problem for young people who are as a minor (under 18) under state responsibility through a social care system. As soon as they reach the age of 18, the government no longer takes responsibility, with the result that these youngsters become homeless and end up sleeping in the streets. This is the reason why a new project is initiated. Supported flats are offered now, where the youngsters are also offered the needed care and support. The program is initiated recently and will last up to 4 to 5 years. It will therefore take some time to see the effects and results.

In Ireland they look at youngsters as young people, not as students. There is little land available for building which means the social housing corporations are heavily competing with the market. Young people are staying with their parents for a longer amount of time. Especially in the bigger cities this is an issue where if they leave their parents place, sharing homes with four or five people is common.

In the past, the state financed the social housing completely, whereas now it's a loan and the social housing corporations have to pay it all back. There is also a stigma around social housing in Ireland; people are focused on buying houses and people do not want to live in neighborhoods and buildings with a lot of social housing.

Furthermore, there are guaranteed loans available from European funds (Invest EU, Council of European..), but they only want to invest in projects on a larger scale with a lot of social housing involved, which means that combining a project with non-social housing is more difficult.

Serbia is coping with a lot of different issues. While other countries are struggling with long waiting lists for social housing, in Serbia the issue is so big that waiting lists are not on their agenda yet. The main issue is that there are a lot of illegal housing constructions from the

past. They now have a problem to regulate these areas and to improve the infrastructure. Serbia is also known for their co-operative system. This evolved from big traditional families to the contemporary socially networked organizations and even private companies acting as co-operations.

During the refugee crisis their population grew with about 10%, which raised their housing issue. Young people are relying a lot on family help.

There is a low level of affordability: only 15% of the population can buy a house and 25% is able to rent (measured by spending 40% of your salary on rent). Middle incomes have the biggest issue.

A lot of the social housing is privatized. Besides this the tax-system is not progressive. The EU and western countries are trying to help, but in the end Serbia needs their own working system. 'We need a revolution!'

In Finland, the problems for housing youngsters are less urgent than in the other countries present. However, there is a group of youngsters who find difficulties with finding a home in the private and social sector because of debts they have had in the past. They try to solve this problem by advice and counseling for youngsters. The basics about living in a house on your own is already taught at school. Young tenants are also offered an introduction program. This focuses on a variety of subjects, such as how to pay the bills, how to live independently, housekeeping, house maintenance et cetera. This starts one or two months after they moved into their new home. Furthermore, there are house counselors who intervene in an early stage when rents are not paid, to prevent further problems.

Until now Portugal did not face a lot of problems concerning housing. However, nowadays housing youngsters between 20 and 30 years old is the biggest challenge. For this group it has become very difficult to buy a house and get a loan. Their financial situation is seen as a risk, and therefore banks will not offer a mortgage. In addition, Portugal also faces a lot of problems concerning the rising construction prices. As a result, less houses are built. There exist constructions where the municipality offers a loan for building projects. In return, the municipality becomes owner of a part of the building.

In Milan, the average income of a starter is € 1000,- a month, while the average rent is € 600 a € 700,-. Thus, we can agree that housing youngsters in this metropolitan city is a huge challenge. In general, in Italy, there are a lot of owner-occupied dwellings. Because of this ownership, rents are also high. In addition, owners prefer short term rent such as Airbnb instead of long-term rent. As a result, a lot of houses are not inhabited, while in the meantime there is a huge demand for housing. In politics, young people are not a target group that is focused on specifically. Neither are they considered as vulnerable.

The cooperative Milano is initiated to increase the Milanese capacity for housing solutions for youngsters. The network has already created 22 different housing projects based on different formulas, such as shared apartments, studio flats and intergenerational housing. Also, the cooperative initiates housing projects in vulnerable neighborhoods to create a social mix and work on a resilient city.

We end up concluding that although the problems we face are the same, the solutions are different. As a result of the different political landscapes and social geography, every country needs a specific approach. However the different solutions inspired all of the participants and gave us something to share with our colleagues at home.