

Housing

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The six Good Practice Guides which make up this publication are as follows:

- 1. Good Practice Guide on Community and Cultural Integration for Refugees
- 2. Good Practice Guide on Housing for Refugees
- 3. Good Practice Guide on Health for Refugees
- 4. Good Practice Guide on Education for Refugees
- 5. Good Practice Guide on Vocational Training for Refugees
- 6. Good Practice Guide on Employment for Refugees



Vluchtelingen Werk Nederland

Good Practice Guide on Housing for Refugees in the European Union

Table of contents

Introduction: integration through housing	5
Background to the theme	5
Methodology	
Content and Structure	
Section 1: Housing for refugees in Europe	8
A. European housing markets	8
B. Policy Issues	9
C. Key actors in refugee housing	
Section 2: Access to housing	11
A. Problems and obstacles	
B. Practices to enhance access to housing	13
Section 3 : Affordability	19
A. Problems and obstacles	19
B. Practices that enhance affordability: rent subsidies and rent in advance schemes	20
Section 4 : Housing quality	24
A . Problems and obstacles	
R Practices to enhance housing quality	26

Introduction integration through housing

Background to the theme

"The difference between a house and a home is the difference between a place to stay and a place to live. A home is a place of safety, security and stability, the lack of which was the main reason refugees left their country of origin ." (Refugee Housing Panel)

Housing is not very often associated with human rights. Yet the right to adequate housing is laid down in some of the basic international human rights documents:

The Universal Declaration of Human Rights, article 25(1), the International Covenant on Economic, Social and Cultural Rights, art. 11(1), and the Convention on the Elimination of all Forms of Racial Discrimination, art. 5(e)(iii), to mention just a few. In fact no less than 12 different texts adopted and proclaimed by the United Nations explicitly recognise the right to adequate housing (UNHCR, 1997).

The 1951 UN Convention relating to the Status of Refugees contains two articles relating to housing for refugees:

Article 21 - Housing.

"As regards housing, the Contracting States, in so far as the matter is regulated by laws or regulations or is subject to the control of public authorities, shall accord to refugees lawfully staying in their territory treatment as favourable as possible and, in any event, not less favourable than that accorded to aliens generally in the same circumstances."

Article 26 - Freedom of movement.

"Each Contracting State shall accord to refugees lawfully in its territory the right to choose their place of residence to move freely within its territory, subject to any regulations applicable to aliens generally in the same circumstances." (Geneva 1951 Convention Relating to the Status of Refugees)

The ECRE Position Paper on Integration of Refugees in the Europe para: 93 (see Appendix 2) states the following:

". Shelter is a basic human right and necessity. The conditions in which people live determine to a great extent their health, well-being and ability to engage in gainful occupation, pursue self-improvement through education and recreation and in consequence attain a decent standard of living."

This quote stresses the important part housing plays in the integration process. Decent housing provides refugees with a secure home base from which to start building their lives. Housing can thus be seen as one of the prerequisites for any integration process.

Methodology

Gathering the data on housing

In 1998 the Dutch Refugee Council carried out research on housing for refugees. This research focused on identifying the current state of affairs concerning refugee housing in the European Union, as well as the main housing problems and obstacles faced by refugees. Much of the factual information in this report is taken from this research¹⁰

During 1998 and 1999 questionnaires were sent to many organisations working for the integration of refugees across Europe. These questionnaires were used to create an inventory of the different actions taken in Europe to enhance housing for refugees, and to collect innovative ideas. They also revealed the main obstacles that refugees and organisations working for refugees encounter in the field of housing. In addition to these questionnaires, experts on refugee housing were consulted, both individually and through an expert meeting on housing.

At the November 1998 "Conference on Integration of Refugees in Europe" in Antwerp, specific housing workshops were organised. They too are a valuable source for this report. In order to investigate refugee perceptions on integration, the ECRE Task Force on Integration carried out two activities: First, during 1999 refugees in all EU Member States were interviewed about their integration experiences. Some of the quotes in this report are taken from these interviews.

Secondly, in July 1999 a Refugee Housing Panel was organised in the Netherlands, in which refugees from the different Member States discussed housing for refugees, the main problems and what should be done about them.

¹⁰ VluchtelingenWerk (1999a), *Housing for Refugees in the European Union*, Dutch Refugee Council (VluchtelingenWerk Nederland), Amsterdam.

Linking with the other integration themes

A home touches upon many aspects of a person's life. As stated before, a house is much more than just a physical roof over one's head. A house becomes a home once it becomes a place to live instead of just a place to stay. The various integration topics described in the other Good Practice Guides as described below:

Health

One of the most obvious relationships is the one between housing and health. The fact that being homeless is bad for one's health does not require any further explanation. But even if refugees do find housing, it is often in the cheapest forms of housing. Many of these houses are in poor condition, which poses a hazard to the health of their inhabitants. This is a general poverty problem, not specifically a 'refugee problem', but the fact is that a large proportion of refugees have few funds.

Apart from the enforced passivity and prolonged insecurity (mentioned in the sections which follow) there is another way in which housing affects health. In countries with governmental allocation programmes refugees are sometimes housed far away from health care services. This is detrimental, because a large proportion of refugees suffer from physical and / or mental health problems as a consequence of either the migration (climate change, lack of immunity from common European diseases) or their experiences of organised violence (torture, rape, trauma).

Education & vocational training

As the Refugee Housing Panel states, housing also has an influence on education possibilities. If one is badly housed, e.g. in overcrowded or noisy accommodation, it is very hard to find a place to concentrate and study. This is also closely related to health: mental health problems will not enhance motivation and ability to follow education and vocational training.

Employment

Housing and employment are interrelated themes as well. As the Refugee Housing Panel in Dalfsen put it

"Many refugees are unemployed. In order to be eligible for housing, one often has to prove that one has a steady income. As social benefits are often not considered as a steady income [...] and some EU countries do not have social welfare for refugees and asylum seekers, refugees without a job have a very difficult starting position on the housing market."

The Refugee Housing Panel also pointed out that if one has a job, it is easier to get a house (because of the advance payments with are often required), but that it is also the other way around: if one has a house, it is easier to get and keep a job.

"Asylum seekers and refugees in all EU countries should have a right to work¹¹. This helps to enhance their self-esteem and it provides them with an income, which often is a prerequisite to be eligible for housing." (Refugee Housing Panel)

Content and structure

The Guide begins with an overview of the current state of affairs concerning housing for refugees in the European Union. The main housing obstacles including the problems and obstacles refugees face with regard to these issues are then described. For each issue the current practices are presented, some examples of good practice given, from which "signposts to Good Practice" have been deduced. These signposts are intended as recommendations and pointers for the future, aimed at the various actors concerned with refugee housing.

Section 1: Housing for refugees in Europe¹²

This section contains a short summary of the current state of affairs concerning housing for refugees in the European Union.

A. European housing markets

The way the housing market is constituted differs significantly among the various European countries. All countries have a very large owner-occupied sector, but the differences can mainly be seen in the ratio of the private to the social rented sector. These latter sectors are the sectors most refugees have to resort to, as few refugees are in a financial position that enables them to buy their own house.

The Netherlands, Sweden and the UK have a comparatively very large social rented sector. Austria, Germany, Denmark and France have private rented sectors, which are the same size or somewhat bigger

¹¹ See Employment Guide, Section 1.

¹² Main sources of information for this section are the reports *Housing for Refugees in the European Union* (VluchtelingenWerk, 1999a) and *Legal and Social Conditions for Asylum Seekers and Refugees in Western European Countries* (Liebaut & Hughes, 1997). For more detailed information please refer to these or other documents.

than the social rented sector. Belgium, Finland, Ireland, Italy and Luxembourg have relatively small social rented sectors, whereas Greece, Portugal and Spain have minimal social rented sectors and very large owner-occupied sectors¹³.

B. Policy issues

Below a brief outline will be given of the main policy issues concerning housing for refugees and the way they are organised in the different Member States of the European Union.

Reception policies in the European Union

As the integration process starts on the day of arrival, the way asylum seekers are accommodated upon arrival is an important indicator of housing policy. There are enormous differences between the reception systems of the EU Member States. In the Benelux, Sweden, Denmark, Finland and Germany all asylum seekers are initially provided with accommodation in reception centres. France, Austria, Spain and the United Kingdom all have a number of reception centres, but these are not accessible to all asylum seekers and there is not enough vacant accommodation to house everyone. Finally Greece, Ireland, Italy and Portugal have very limited or no centralised reception facilities. Portugal opened a reception centre recently (capacity: 23 persons). Asylum seekers in these countries mainly have to rely on NGOs, charitable institutions and individuals.

Housing allocation

Denmark, Finland, Sweden and the Netherlands all have a governmental programme for the allocation of housing to refugees, although if refugees can find accommodation of their own they are free to go and live there. In all other countries there is no programme for housing allocation and waiting lists within the social rented sector are generally very long.

The United Kingdom is currently moving towards an allocation system in the spirit of the four countries mentioned above, aiming to disperse refugees more evenly across the country. In some Austrian local authorities, people with temporary protection are denied access to municipal housing. In all countries where no governmental allocation programme exists, refugee-assisting NGOs, provide mediation and / or assistance in finding accommodation.

Rent allowances

All EU countries have some sort of rent subsidy system for households on low-income who have difficulty in paying their rent. In most countries these systems are fairly elaborate (although sometimes very bu-

¹³ See 'Housing for refugees in the European Union', Dutch Refugee Council, 1999

reaucratic). In Belgium there is no rent subsidy system, but instead, low-income groups can claim a lower rent level. Rent support in Portugal, Spain, Greece, Italy and Luxembourg is more restricted than in other countries. In Portugal people under 30 can receive a rent subsidy for a maximum of 5 years. In Spain and Italy there are rent allowances only for the worst-off households in the social rented sector. In Greece, the Workers' Housing Organisation (OEK) hands out rent benefits to some needy tenants. In Luxembourg, in exceptional cases a rent subsidy is possible for the lowest income groups, for a maximum of three years, during which up to 50% of the rent is subsidised. A few NGOs in Portugal and Greece finance temporary rent assistance schemes for refugees, gradually reducing the amount paid.

Towards a European housing policy?

Until now the European Union has had no power to legislate in housing matters, because of the principle of subsidiarity. This is a basic principle underlying EU policy, stating that governmental tasks should be assigned to the policy entity (be it e.g. local, regional, national or international) that can most effectively achieve the given objectives (European Parliament, 1997).

In 1997 however, the European Parliament adopted a *Resolution on the Social Aspects of Housing*, proposed by the Irish MEP Brian Crowley. This Resolution urged the Commission to develop a European housing policy, to be based *"on efforts to provide adequate housing for all"*. The Resolution insists that *"the fundamental right to decent and affordable housing for all be given operational reality by concrete policies and measures carried out at the appropriate administrative and institutional level"* ¹¹⁴

Given the restrictions laid out by the Amsterdam Treaty, it is not probable that there will be a common European housing policy in the near future. But under the same Treaty the EU Member States have committed themselves to promote ways to combat social exclusion, including homelessness¹⁵.

Moreover, in 1996 the Council of Europe produced a revised version of the European Social Charter of 1961. This revised version includes an article on the right to housing:

European Social Charter (Revised), Article 31:

"With a view to ensuring the effective exercise of the right to housing, the Parties undertake to take measures designed:

1. to promote access to housing of an adequate standard;

¹⁴ FEANTSA, "Parliament calls for Europe-wide action to tackle housing problems in FEANTSA Newsletter, Nr.1,9-10, page 5-6, 1997.

¹⁵ FEANTSA, "New chance for EU action against social exclusion" in FEANTSA newletter, NR 1, 9-10, page 3-4

- 2. to prevent and reduce homelessness with a view to its gradual elimination;
- 3. to make the price of housing accessible to those without adequate resources."16

By the beginning of July 1998, only 9 of the 15 EU Member States had signed this Revised Social Charter, while only France and Sweden had actually ratified it. On 1 July 1999 there were enough ratifications for the Revised Charter to come into force. It is now too soon to be able to say anything about what the practical consequences will be.

C. Key actors in refugee housing

The key actors concerned with refugee housing are:

- · national and local governments,
- housing associations
- landlords
- refugee assisting NGOs such as mediation services and refugee community organisations

Section 2: Access to housing

The question of access to housing refers to the obstacles refugees encounter when trying to find accommodation once they have been granted asylum.

A. Problems and obstacles

The lack of access is one of the main problems many refugees face regarding housing. Accessibility problems of refugees can be categorised as follows:

- · housing shortage
- discrimination by the receiving community, in particular from landlords.
- allocation schemes: lack of choice, dispersal, sometimes housing far away from other facilities, such as education, care facilities etc.
- failure to recognise specific needs.

Housing shortage

Many EU member states are coping with a shortage on the housing market, especially in the social rented

¹⁶ Source: Council of Europe (ETS No.163), European Social Charter (Revised), Strasbourg, 1996.

sector. This shortage results in huge waiting lists and few housing options. Furthermore there are often many criteria to be met to be eligible for social housing, making it difficult for single individuals (as many refugees are) to find accommodation in the social sector, because families often get more priority. Unsurprisingly the lower income groups, among whom are the majority of refugees, suffer most from this shortage as they are not able to buy their own house. This results in many refugees being homeless.

Discrimination

As access to social housing is becoming more and more difficult for asylum seekers and refugees, often the private rented sector is the only alternative left. However, access to this sector is also diminishing for refugees and asylum seekers. Letting agencies find it increasingly hard to recruit landlords who are willing to accept tenants dependent on Social Security, or tenants unable to provide rent deposit. Reportedly there is also little knowledge among landlords about the legal position of refugees and asylum seekers. Many refugees feel discriminated against on the housing market.

Discrimination in this respect also refers to institutional discrimination resulting from bureaucracy, and from information only being available in the specific regional or national language, often with very difficult vocabulary and explanations.

"Do not tell the owner of the house that you are refugees, just say to him that your husband works as a professor. Because if they know that you are refugees you would never get the house" (An Iraqi refugee living in Denmark, the Refugee Interviews)

Allocation

In an attempt to prevent segregation and from the point of view of sharing of responsibility some countries limit the choices available to refugees. For instance in the Netherlands, when a refugee has received refugee status and still finds himself living in one of the asylum seekers' centres, he receives one housing offer by the COA (Asylum Seekers Reception Service). The location of the house offered is dependent on a national allocation scheme issued by the government, which allocates a number of refugees to every Dutch municipality, based on the total number of inhabitants already living in the municipality. If the refugee refuses the offer, the right to accommodation in the reception centre is withdrawn and the refugee is responsible for finding his own accommodation.

In all Member States, refugees who are able to find their own accommodation are allowed to settle wherever they wish. However, it is very difficult to find places to rent in both the social and private rented sector, as described in the previous paragraphs.

B. Practices to enhance access to housing

Provision of accommodation

The actual provision of accommodation to refugees is among the activities carried out by refugee assisting NGOs and of course governmental bodies across Europe. Yet most organisations that offer accommodation do so temporarily, as a kind of emergency shelter to prevent homelessness. There are only a few organisations that are able to rent accommodation and sublet it to refugees on a more structured basis. They usually have a very limited housing stock.

Advice and mediation

Many agencies run advice centres for refugees. Usually these advice centres give information on various integration issues and legal advice; often housing issues are included. There is a wide variety in the nature and extent of the advice given. E.g. information about legal position, mediating in housing search, providing interpreters, maintaining a database containing landlords willing to let to refugees, mediation in conflicts between landlords and tenants, or tenants and their neighbours, etc.

Raising public awareness

By providing information about refugees to the landlords (and sometimes neighbours) of refugees, organisations aim to diminish the lack of information and prejudice among the receiving communities.

Following recommendations from the ECRE Task Force on Integration, an expert meeting on housing for refugees¹⁷, the Conference on Integration of Refugees in Europe¹⁸ and the Refugee Housing Panel¹⁹ in identifying good practice in refugee housing we tend to look for practices that:

- help to **empower** refugees, i.e. give refugees more responsibility, choice, and influence.
- help to overcome housing problems in a **structural way**, that is not only providing a roof over refugees' heads for a short while, but aimed at long-term results.
- **involve all relevant actors** on the housing market, not only refugees, but also landlords, housing agencies etc.
- view housing in relation to other aspects of integration, such as health, employment and education.

With the above in mind we can mention the following project as a model of good practice on housing.

¹⁷ Housing for refugees in the European Union, Dutch Refugee Council, 1999.

¹⁸ Report of the conference on integration of refugees in Europe, Antwerp, 12-14 November 1998, ECRE Task Force on Integration.

¹⁹ Summary of the refugee housing panel, 1-2 July 1999, Dalfsen, Netherlands, Vluchtlingenwerkt.

Advice service on integration of refugees, Tür an Tür miteinander wohnen und leben e.V., Augsburg, - Germany

Housing activities:

The Tür an Tür advice office assists refugees in finding housing by means of orientation on the housing market, advice, free mediation and consultation. Refugees are encouraged to carry out activities themselves in order to find housing, if necessary assisted by interpreters (provided by Tür an Tür). The centre also provides guidance after the tenancy lease is signed, e.g. if there are problems between tenants and landlords that cannot be solved without mediation. The work is facilitated by the maintenance of a database containing the names of landlords willing to let to refugees. Finally, the advice centre issues a little guide for newcomers in Augsburg, containing information about the legal rights of refugees and addresses of the several agencies and advice services for every aspect of integration.

Other activities include:

General social counselling and counselling focused on education. The latter includes looking for adequate education, providing language courses, involving refugees in formulating and carrying out the project, public awareness raising activities.

(See also section on Community & Cultural Integration, Section 1,B)

- The project acknowledges that assisting people to find a house is not the only thing required. The advice service also offers counselling after the tenancy lease is signed, which helps refugees to overcome the first difficulties they encounter after having obtained a home.
- The advice service is not limited to housing issues and gives general counselling as well. This enables it to tackle multidimensional problems in a more effective way.
- The project is continuously engaged in informing landlords about refugee issues and identifying 'refugee-friendly' landlords.
- © Refugees have a very active role in the activities. This enhances their self-esteem.

INTO, Servizio Rifugiati e Migranti (SRM), Rome - Italy

INTO, Ecumenical Initiative for Refugee Integration, is a transnational project of six ecumenical social service agencies. The Italian partner of INTO is the Refugee and Migrants Service (SRM) of the Federation of Evangelical Churches in Italy (FCEI).

INTO-Italy aims to support refugees in their integration, by further developing already existing



programmes in 3 integration issues: counselling, housing and education.

(The INTO partners in Austria (EFDÖ) and Greece (KSPM/ERP & XEN-Ellados) also carry out housing activities, the project in Greece focuses on safe housing for women)

Housing activities

SRM advises refugees in searching for accommodation. It also provides support with bureaucratic and legal problems. Refugees are invited to actively participate in the research and all other procedures involved.

SRM also tries to sensitise landlords that have reservations about letting to foreigners.

The refugees will receive financial support to pay the rent and extra costs, like e.g. the rent guarantee. This contribution will be gradually reduced over time, allowing the refugee to take up his/her own responsibility.

Results

In 1998, 32 refugees got accommodated in provisional housing, while 25 moved to more stable housing.

Other activities

Next to its housing activities SRM provides general counselling, legal support and basic language training, job orientation.

- The project enables refugees to access the housing market by removing financial barriers (through financial support) and social barriers. (through sensitising measures)
- © Refugees have a very active role in the activities. This enhances their self-esteem. The financial support that is gradually reduced is a way both to reduce the project costs and to encourage refugees to take up their own responsibilities.
- Counselling is provided on managing household affairs.
- It is very difficult to secure permanent accommodation.

Integrationshaus, Verein Projekt Integrationshaus, Vienna- Austria

The *Integrationshaus* ('Integration House') serves as an 'in-between' accommodation (between reception centre and permanent accommodation). The stay in the integration house is limited to a maximum

of two years. There is room for 107 people, living in units that range from one to three rooms. The units are furnished, sanitary facilities are shared. The advice and mediation team assists all residents in all aspects of their life and helps them with psychosocial, judicial, employment and housing problems. On arrival, immediately the search for permanent accommodation is started. The consultancy services and support are also available to local residents. Through various side projects within the *Integrationshaus* the project tries to involve neighbourhood residents. Projects include: a multilingual Kindergarten, afterschool assistance for children, language courses and vocational training. (See also Employment, Vocational Training and Education Guides)

- The project provides refugees with a safe environment, thus preparing them for living in independent accommodation.
- © Refugees are assisted in all aspects of their lives, their problems not being reduced to psychological, judicial or other aspects.
- (2) Neighbourhood residents are actively involved. This is an important tool for integration.
- The project has very good results: with the second year of the project running, 51 people have moved to permanent accommodation.

'Vivir Aqui' (Living here), Unió Pobles Solidaris, Valencia - Spain

Unió Pobles Solidaris (UPS) rents accommodation in the region of Valencia and furnishes it, after which the accommodation is sub-let to individual refugees and families. This is done by means of a network of families and individuals, located in different municipalities. The programme is linked to the community social work, co-ordinating with the social services and the municipal health services. Refugees are mediated towards leisure and culture activities, psychological support to solve problems, legal support at all levels to accelerate the process of regularisation, vocational training and the search for employment, language courses in Castilian and social skills training. By public awareness raising activities in neighbourhoods, UPS tries to combat prejudices among the local population. (See also EmploymentGuide, Section 2)

- Housing is considered a basis on which to build further integration. Housing is not singled out as an integration topic.
- (3) As the local community is being actively involved, the project not only helps the refugees to integrate structurally but also socially.
- (*) The project is highly dependent on European funding.
- (X) It is difficult to secure permanent accommodation.

'Dobro Dosli', Volkshilfe Österreich, Vienna-Austria

'Dobro Dosli' ('Welcome') is a comprehensive integration project for Bosnian refugees in Vienna, including legal advice, social guidance, labour market orientation, information on housing, language courses, information on vocational training and a project to improve contacts between Bosnian refugees and Austrian citizens.

As far as housing is concerned:

- The project mediates between refugees and (private) landlords for permanent accommodation
- Information is given about the possibilities on the housing market in general and about access to cooperative housing.
- Social workers provide assistance in finding housing and signing of long-term tenancy agreements.

Results: out of 80 families that Volkshilfe Österreich supported since 1994, some 60 families have been able to leave the project to move to permanent accommodation. Landlords are quite satisfied about letting accommodation to clients of the Volkshilfe and are willing to let more property to refugees. Houses are offered to former clients of the Dobro Dosli project without the intervention of the Volkshilfe. In 1997 a general accord was signed with landlords, to enable more advanced planning in housing refugees in renovated property.

- (i) Many of the families have moved to permanent accommodation.
- The project succeeded in integrating the initiative in the local community, as landlords are now approaching clients without intervention of Volkshilfe.
- The Volkshilfe offers advice and mediation on many other integration aspects as well. This integrated approach enables them to tackle multi-dimensional problems more effectively.

Although there are other countries that have a governmental allocation programme for refugees, the Dutch system is a special case. The Dutch government is the only European government that can oblige municipalities to house a certain number of refugees, referring to the law.

Taakstellingen huisvesting statushouders, Dutch government, The Netherlands

Since 1993 the Dutch government has been using the principle of 'target setting'. This refers to the fact that every six months the government sets a target for municipalities to house a given number of refugees with status. The total number is based on an estimate of refugee statuses that will be granted. The specific

number of refugees assigned to a municipality is based on the number of inhabitants in the municipality. Also based on law, every refugee is obliged to follow an integration programme in the municipality where he/she is accommodated. Municipalities receive money for each refugee following an integration programme. Part of this money is used to subsidise local volunteer groups of the Dutch Refugee Council, who assist refugees. (See also below section on housing quality).

- (Every refugee is entitled to accommodation.
- The Dutch government can oblige municipalities to house a number of refugees under the Housing Obligation Act. Because of this municipalities co-operate very well with the target setting. Until now the government has not sanctioned any municipality.
- This policy is an important tool to overcome the barriers refugees face in accessing housing. It removes financial access barriers and also circumvents the discrimination barrier.
- The decision about in which municipality a refugee is offered a house, only takes into account the presence of close family members (parents, children and siblings) and very rarely the fact that the refugee already has a job or has been accepted as a student in a specific municipality. Other factors, e.g. second degree relatives, employment, education or health care opportunities and ethnic composition of the designated area are not considered relevant. This can result in a refugee ending up somewhere where he or she does not want to live, e.g. far away from friends, second degree relatives, religious facilities (e.g. mosque). Research shows that 25% of refugees subsequently move to other housing (mainly to urban areas) within the first year.
- (2) The target setting is based on a prognosis of the number of statuses that will be granted. This is very difficult to predict. Thus the prognosis is often either too high, resulting in unoccupied houses or much too low, resulting in long waiting lists.

SIGNPOSTS TO GOOD PRACTICE

- Housing should not be isolated too much as a separate issue. Problems between tenants and landlords
 might be related to problems in other aspects of people's lives.
- Refugees' own initiatives and responsibilities should be facilitated and encouraged. This means looking at the case of the individual refugee, determining the needs together with refugees. To this end, Refugee Community Organisations can be very valuable partners.
- Refugee assisting NGOs as well as other organisations involved in refugee housing (and integration in general) should employ refugees. This can function as an example to other organisations and to refugee clients. It might also increase refugees' confidence in the organisation (See Employment Guide, Section 5).

- Local networks involving all actors concerned with refugee housing should be promoted as it is a very
 effective way to improve refugee housing conditions and to go further than just advising refugees or
 landlords.
- A long term perspective should be a priority. Temporary housing is an effective, but short term solution. Much more is needed than just securing access to housing. Guidance and support services after the tenancy agreement is signed should be developed.
- In the case of countries with centralised systems of refugee allocation in public housing, consideration should be given to the presence of family ties or community links in the area where refugees are to be settled, as well as to employment and educational opportunities and the availability of integration facilities.
 In all cases, refugees should be involved in decisions affecting their livelihoods. Past experiences of successes or failures in refugee settlement need also to be taken into account.²⁰

Section 3: Affordability

Housing affordability problems do not refer only to difficulties in paying rent, but also to inability to pay rent in advance/rent deposits.

A. Problems and obstacles

Affordability

As said before (see Discrimination above) sometimes landlords are very reluctant to let to people who are dependent on social benefits. This is often due to the fact that social benefits are not considered as steady income, or because landlords claim to have had bad experiences with people on social benefits. As many refugees are receiving social benefits²¹, a large proportion of refugees suffer from this reluctance on the landlords' part.

"[..] do not pay the house, but give me a job, so I can pay the rent myself. One day it [the Rent Assistance from the GCR] will stop paying the house. The problem will continue, if we do not have a job, the problem will be the same." (A refugee living in Greece, receiving funding from GCR to help pay his rent.)

Rent in advance

Because of their financial position, most refugees cannot afford to buy a house, so they have to rely on the social and private rented sector. Most commonly though, landlords ask for rent in advance (sometimes up

²⁰ See appendix 2, ECRE Position on the Integration of refugees in Europe, para: 97

²¹ see, Good Practice Guide on Employment

to three months), or a rent deposit. Even if refugees are able to pay the monthly rent, many of them do not have enough funds to pay an additional fee in advance. The Refugee Housing Panel raised this issue as one of the major barriers refugees encounter.

B. Practices that enhance affordability: rent subsidies and rent in advance schemes

Rent subsidies

As mentioned before, all EU countries have some sort of rent subsidy system. This can be a very effective tool to enhance housing affordability. Often however, there are many requirements to qualify for this provision (possible criteria are e.g. age and family situation) Individuals sometimes have difficulty in accessing rent subsidies.

The application procedure for rent subsidy can be very bureaucratic, requiring the filling out of complex forms. This can be a major obstacle, especially for people who are not fluent in the language of the host country, like many refugees and other migrants.

Another, only partly language-related, problem is that people are often not well-informed about rent subsidies. As a consequence, the people who need it most are sometimes not aware of their entitlement to rent support.

Rent in advance guarantee/rent deposit schemes

To tackle affordability problems, in Belgium and in the United Kingdom *rent in advance guarantee/de-posit schemes* have been set up in some municipalities. Instead of a monthly amount to reduce rent payments, these schemes provide funding to pay the rent deposit or rent in advance payments that are often required when moving into accommodation. Yet the NGOs carrying out these schemes usually do not have sufficient funds to be able to continue these for more than a few years. Often these schemes are useful for helping refugees to find accommodation and to support them for some time, during which time it is hoped that landlords will have discovered that refugee tenants are just as trustworthy as any other tenant, and that they will be prepared to continue the letting contract.

Rent in Advance Guarantee / Rent Deposit Schemes in the United Kingdom

In several municipalities in the United Kingdom, Rent Support Schemes have been set up. These Schemes aim to enable homeless people to access private rented accommodation by providing services, financial guarantees and/or payments of rent in advance to landlords.

There are currently more than 140 of such Schemes running throughout the United Kingdom, most of them are members of an umbrella organisation, The National Rent Deposit Forum (NRDF, 1999). None of these Schemes specifically targets refugees, but as there are many refugees among the homeless, refugees benefit from these Schemes as well. In 1998 the British Refugee Council carried out a Scheme specifically for refugees. The project has ended, but is worth mentioning here:

Rent-in-Advance Guarantee Scheme, British Refugee Council, London, UK

The Refugee Council developed a pilot project with the main objective to improve the access of refugees to private rented housing. The *Rent-in-Advance Guarantee Scheme* (hereafter called The Scheme) administered a fund from which four weeks rent-in-advance were paid to a participating landlord/managing agent and reclaimed through housing benefit. Subsequent rent payments went directly to the landlord/agent. Instead of a cash deposit, a written guarantee was issued against an agreed inventory, liability being met by the Fund (up to the four weeks rent-in-advance). Potential tenants were referred by participating agencies using a formal application and selection procedure. The Scheme acted as an 'honest broker' between landlord and tenant, providing advice to both.

The Scheme's achievements within 18 months:

- 14 successful lettings (while aiming at 7-10 lettings), housing a total of 21 people,
- an average waiting time of four weeks from joining the Scheme to starting a tenancy,
- no claims were made on the guarantee fund and good relationships between tenants and landlords were established, with landlords willing to continue the tenancy after the Scheme had finished.

The project has finished and will not be extended in the near future, mainly because the new Asylum Bill in the UK has created new priorities in refugee assistance.

- ① The project tackles the unequal starting position of refugees on the housing market.
- The Scheme is operated from the British Refugee Council, which provides general counselling as well. This enables them to tackle multidimensional problems in a more effective way.
- The project brings refugees and landlords together and establishes a relationship of trust between them.
- The Scheme lends itself well to be carried out by local organisations. One paid worker might be enough to run the project.
- ① The project is aimed at obtaining permanent accommodation instead of temporary solutions.
- (X) The execution of the project requires many different actors. If one actor opts out, it is difficult to maintain.

There is a risk of financial loss and consequently it might be difficult to get funding for the scheme (although in this particular project no claims were made on the guarantee fund).

Le Fonds de Garanties Locatives (Rent Guarantee Fund)Co-ordination et Initiatives pour Réfugiés et Etrangers (CIRE)- Brussels, Belgium

CIRE is an umbrella organisation of sixteen organisations working for the reception and integration of asylum seekers, refugees and migrants. Since 1995 CIRE has administered a Rent Guarantee Fund, mainly aimed at asylum seekers deemed admissible, and recognised refugees. Families have priority.

The Guarantee Fund provides a loan of 30.000 Belgian Francs maximum. The refugee tenants have to pay 10% of the Rent Guarantee themselves (or the difference if the guarantee exceeds 30.000 BFR). In the course of time the tenant pays back this loan (including interest).

Funding comes from the member organisations of CIRE, who also provide social assistance to the tenant. They act as guarantors for 50% of the loan in case the tenant fails to pay back the loan.

- ① The project tackles the unequal starting position of refugees on the housing market.
- The Guarantee Fund lends itself well to be carried out by local organisations. One paid worker might be enough to run the project.
- (:) The project is aimed at obtaining permanent accommodation instead of temporary solutions.
- © CIRE also offers training and information modules on housing, as well as social guidance after the lease is signed.
- The execution of the project requires many different actors. If one actor opts out, it is difficult to maintain.
- There is a risk of financial loss and consequently it might be difficult to get funding for the scheme

IGLOO Programme 'Integration through Housing and Jobs:CECODHAS, ETUC, FEANTSA, Europe

The IGLOO programme is a European-wide partnership for 'Integration through Housing and Jobs' (In French, IGLOO stands for 'Insertion Globale par le Logement et l'emploi'). IGLOO seeks to promote projects which provide decent housing, social support, skills training and job opportunities to people facing social exclusion.

The main partners cooperating within IGLOO are The European Liaison Committeee for Social Housing (CECODHAS), the European Trade Union Confederation (ETUC) and the European Federation of National



Organisations Working with the Homeless (FEANTSA). These partners represent hundreds of organisations.

IGLOO is implementing an increasing number of projects across Europe. Although none of these projects specifically targets refugees, they are all targeted at socially excluded people, and unfortunately refugees constitute a large proportion of the socially excluded. In some of the IGLOO projects the local Refugee Council or another refugee assisting NGO is a collaborating partner, e.g. for referring clients. Not all of the IGLOO projects have a housing component, but most of them do.

One example is the project IGLOO-Integra Catalonia in Spain.

The project aims to assist in the global integration of 60 socially excluded persons. One of the initiatives is the creation of a database on availability of 'special housing', i.e. low-price housing that cannot be found in the official resources, e.g. shared flats, houses suitable for renovation, abandoned houses, etc. (also see Employment Guide, Section 3 on the role of Trade Unions)

- © Supported by large and established organisations like FEANTSA, CECODHAS and ETUC, the project is firmly based and can draw upon many already existing networks.
- (i) Housing is seen (together with employment) as the precondition to integration that it is, while not being isolated from other integration topics.
- ① The programme builds IGLOO partnerships at local, regional and national levels.
- As the IGLOO projects do not specifically target refugees, there is a risk that the specific needs of refugees are not being recognised.

Signposts to Good Practice

- In all EU countries a national organisation should be founded (if not already present) that can [..] influence landlords to ensure refugees and asylum seekers receive fair treatment and act as guarantor for the often required rent in advance payments, e.g. by providing a loan to refugees that is paid back in the course of time, thus overcoming the difficulty of having to pay a large amount at once and the reluctance of landlords to let to people who are dependent on social benefits.²²
- Consideration should also be given to the establishment of programmes to sensitise refugees as to their
 rights and obligations under housing legislation. In order to facilitate access to the private rented
 market, funds should be made available to non-governmental organisations to enable them to develop refugee rent-guarantee schemes.²³

²² Refugee Housing Panel, Dalfsen

²³ See Appendix 2, ECRE Position on the Integration of refugees in Europe, para: 101

- Apart from removing financial barriers, other aspects of housing problems should be considered as well. Financial support should ideally be combined with social assistance.
- An effort should be made to search for permanent instead of temporary housing solutions.

Section 4: Housing quality

A. Problems and obstacles

The quality of housing refers to much more than solely material minimum standards, such as available space, window size and health requirements. Most regulations concerning quality of housing in fact only concern quality of houses.

Quality of housing also refers to the environment, physical and social. Is the house located in a segregated neighbourhood or not, are there facilities nearby for education, employment, health care, etc? What is the social environment like? Quality housing means tailor-made housing, fitting the needs of the people looking for housing.

From this perspective, housing quality is an important issue, given that the right to adequate housing is a human right (see *Introduction*). However, because many refugees and asylum seekers in Europe are homeless, the issues of accessibility and affordability usually have more priority.

The influence on integration of accommodation during reception

In some EU countries the asylum procedures are very lengthy, sometimes even up to 5 years or more. In most countries where asylum seekers are accommodated in reception centres, they are not allowed (or under very strict criteria) to live outside of the reception centre. In these centres they are not (or only very exceptionally) allowed to work or to follow education while their asylum application is being processed. In some asylum seeker centres in the Netherlands asylum seekers can buy their own food and prepare it themselves, but until very recently they were not even allowed that choice.

This leads to a long stay in the reception centre, in a condition of prolonged insecurity and forced passivity. While living in the reception centre, almost every decision about your life is made by others. These factors are damaging to people, since they become institutionalised. The asylum seeker loses self-esteem and initiative and will have more trouble rebuilding his life, be it in the host society or in his country of origin. Because it affects peoples' motivation and self-esteem, it affects not only health but other spheres



of integration as well, including employment and education.

"The worst thing was the shock over where I ended up when I arrived, the reception centre, it made me feel bad... a refugee has made no plans, he is not prepared to find himself in those conditions... when he arrives he needs to have dignified accommodation, otherwise he gets discouraged." (Refugee from Italy).²⁴

Recognition of specific housing needs of asylum seekers and refugees

An instrument meant to tackle the housing shortage and the homelessness problem at the same time is group accommodation. Though this can be a very efficient way of housing people with acute housing needs, this form of accommodation does not always fit the specific needs of refugees. Some refugees have had traumatic experiences and for these people it might not be advisable to be housed together with other people.

Furthermore, it is important that the needs of the individual are met. The integration needs of refugees should not be limited to just the need for housing, nor indeed to just the need for e.g. employment (see above, context). Sometimes refugees are housed at locations far away from other facilities such as education, health care and other public services. This will not enhance their integration process.

Dispersal versus concentration

An often debated issue concerning refugee housing is whether it is better to disperse refugees across the country or to concentrate them in specific areas. Both models have advantages and disadvantages. There are countries that have a governmental allocation programme for the first independent housing. Housing allocation is not only concerned with access to housing, but it also influences housing quality, because it determines the environment in which a refugee comes to live.

Strict dispersal policies would be a violation of the right to freedom of movement mentioned in the Geneva Convention. In every Member State refugees are allowed to settle where they want if they can find accommodation. Such allocation programmes are important for those refugees who are for some reason unable to find accommodation for themselves independently. They also remove the access barrier of discrimination from landlords and housing agencies.

However, as mentioned above, many important factors are often not taken into consideration in the decision where to accommodate the refugee. In any case, refugees should only be allocated to housing in those parts of a country where integration resources are available.

²⁴ Pilot study on a group of 60 refugees, clients of the CIR, Consiglio Italiano per I refugiati, Roma

An important rationale behind governmental allocation programmes is that they might help prevent segregation. The Refugee Housing Panel stated that freedom of movement is essential. People should be allowed to choose for themselves, but this should be a well informed choice. If enough information is available, refugees can decide for themselves if they want to live in a segregated neighbourhood or not.

Some refugees might get very isolated if they are allocated to a municipality where no co-nationals live. They would maybe favour a concentration policy. Others might feel no need to have fellow countrymen around and feel it would prevent their integration process. The above stresses the need for an individual approach in allocation programmes.

B. Practices to enhance housing quality

As indicated before, accessibility and affordability of housing are often the most pressing problems refugees face concerning housing. That is why not many organisations explicitly aim their efforts at enhancing housing quality for refugees. Ensuring good housing quality is considered to be mainly a task for governments (supplying the framework) and housing providers.

Yet in some countries NGOs are responsible for housing refugees, which calls upon them to ensure housing quality. In other countries, many NGOs advocate with housing providers and mediate between refugee tenants and housing providers when complaints about the quality of housing arise. Especially if one takes a broad definition of housing quality, also encompassing principles like meeting individual needs, availability of integration facilities and the presence of a safe and friendly environment, it turns out that many of the mainstream activities of NGOs are in a way concerned with housing quality.

In this respect, community building and all activities that make people feel more at home are important activities, yet beyond the scope of this housing guide. Some of these activities are described in the Good Practice Guide on Community & Cultural Integration.

Woonbegeleiding ('Housing guidance'), Dutch Refugee Council, the Netherlands

Almost every town in the Netherlands has a local Refugee Council, member of the umbrella organisation Dutch Refugee Council. When a refugee comes to live in the municipality, the Refugee Council provides him or her with housing guidance, meant to make refugees feel at home and to facilitate their integration within the municipality.

The activities of housing guidance consist of:

- · introducing and explaining municipal facilities,
- explaining facilities in the house and its direct environment (gas and electrical installations, garbage etc.),
- practical support in installing, like assistance in applying for social benefits, rent subsidy, insurance, signing the tenancy lease etc.,

The work is done within the framework of the general counselling of the Refugee Council. The Refugee Council is also continuously engaged in making local institutions (health care, education, employment bureaux etc.) easily accessible to refugees.

- © Refugees who are newly arrived in the municipality immediately have someone they can turn to. This way they will feel more welcome and more quickly at home.
- © Because the Refugee Council has a network of many municipal institutions, they can assist the refugee with many different problems more effectively.
- The work is aimed at facilitating the integration without making the refugee dependent on the Refugee Council.

Settlement, Refugee Advice Centre, London, UK

The *Refugee Advice Centre* is a drop in centre, providing free advice to all refugees and asylum seekers. The work consists of immigration and welfare advocacy work, settlement, health advice work and refugee languages interpretation.

Among the housing activities of the Refugee Advice Centre, which are part of the ongoing work of the organisation, are: Advice, information, interpretation, liaising with private and public housing providers. Refugees are referred and recommended to housing providers such as council Housing department, housing associations and co-operatives.

The Centre advises, advocates and mediates on issues such as overcrowding, poor housing conditions, debt related housing, eviction, harassment and housing benefit/council tax. Refugee tenants are also supported after the tenancy lease has been signed and represented by the Advice Centre if needed.

The Centre carries out public awareness raising activities aimed at the general public, housing providers and specific community groups.

- The Centre explicitly recognises that housing quality deserves attention as well, and actively tries to raise this issue.
- © Because it is an integrated advice centre, offering advice and consultation on various integration issues, it can deal more effectively with multidimensional problems people might have.
- (:) Support is also provided after the tenancy lease has been signed.
- Refugees are not being isolated as much effort goes into actively involving other actors in the integration process.
- (*) The work of the Advice Centre is restricted to the Greater London Area.
- The Centre cannot solve the main barrier: rent in advance and deposit payments.

Formation à la gestion du logement, Co-ordination et Initiatives pour Réfugiés et Etrangers (CIRE), Brussels, Belgium

CIRE has noticed in practice that its target group (asylum seekers, refugees and migrants) not only encounter real difficulties in finding housing, but that they often do not succeed either in managing their house once installed.

That is why CIRE has developed 4 training modules on household management:

- 1. Access to housing. This module provides information on e.g. rent guarantee, rent levels (what element does the rent consist of, different modes of paying), insurance.
- *2. Housing management.* Information about maintenance (including responsibilities of tenant and landlord), usage of heating, gas and electrical installations, hygiene and insurance.
- 3. General budget guidance. How to manage one's budget and what budget should be reserved for housing matters.
- 4. Relationships with the environment. This module deals with community relationships, how to live together in a building, maintenance of shared facilities and garbage, neighbourhood development and conflict handling.

Within these training programmes, participants are invited to share and evaluate problems they encounter, which can then be used as practical examples for which to find solutions.

- © CIRE also administers a Rent Guarantee Fund (see above 'access to housing'). These training programmes supplement the Guarantee Fund, recognising that much more is needed than just arranging access to housing.
- The training programmes are of a very practical nature. Thus refugees acquire the knowledge and

skills necessary to manage a household independently.



- Among the key prerequisites enabling refugees to exercise choice are: access to information about housing options and the profile of individual regions; financial resources in the form of income support and housing assistance; and an unrestricted right to employment.²⁵
- Direct and indirect discrimination in the housing sector needs to be tackled. European governments should introduce anti-discrimination legislation to be supported in its implementation by funding provision for developing mediating services, establishing systems of monitoring racial harassment incidents and dealing with problems of spatial segregation.²⁶
- Convention refugees and people with a complementary protection status should be given choice as to
 where to settle and enjoy full access to housing rights. Upon receiving permission to stay, people accommodated in reception centres should be given all necessary information to make an 'informed
 decision' following full consideration of the type and location of housing which might be available to
 them.
- Activities to enhance refugee housing should take other integration items into account. Apart from
 housing support and assistance, e.g. social assistance is often needed, as well as guidance after the
 tenancy lease has been signed.
- Refugee newcomers should be offered practical information and advice on how to manage a household.
- Community building should be supported and should also involve public awareness raising activities, aimed at landlords, at a 'receiving' neighbourhood or at the general public.

Housing: VWN



Dutch Refugee Council

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