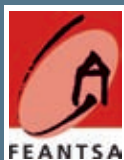


Quality Housing for Marginal Groups : Dilemmas and Challenges

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Introduction

This paper highlights the dilemmas and challenges posed by attempting to raise the quality of accommodation. We do this exploring a number of unique attempts, particularly in the Nordic countries, to manage these challenges. In broad terms, we can identify two mechanisms to enhance the quality of accommodation for homeless households: improving accommodation occupied by homeless populations to ensure they meet the quality standards enjoyed by other households, and working on special quality requirements which can meet specific needs of homeless households.

In this 'think piece', we discuss the problems and dilemmas involved in improving quality of accommodation for marginal groups. To illustrate the issues, we explore two programmes that aim to improve the quality of accommodation for marginal households, the Danish City Pool Programme and the Norwegian House Bank. We then outline a number of generic dilemmas in the provision of quality accommodation for marginal households.

Between ordinary housing and supported accommodation

The provision of quality accommodation has to be understood in relation to the heterogeneity of homeless households, which often requires that the accommodation entail not only a physical, but also a social dimension. Of those households who become homeless, many are capable of living on their own, whereas others require support. For those with more complex needs, self-contained accommodation is not always the most appropriate intervention and various forms of supported accommodation such as staircase communities or other small-scale units may be more beneficial. While many local authorities continue to rely on shelters and hostels to accommodate homeless households (see Busch-Geertsema & Sahlin, this volume),

a trend in recent years has been the gradual development of multifaceted accommodation strategies. However, local authorities face both financial and organizational challenges when it comes to developing quality accommodation for marginal households such as those who are homeless. The costs of new facilities often compete unfavourably with other investments in services for the mainstream population such as kindergartens, renovating schools or building new roads. In addition, neighborhood issues such as NIMBY-effects pose barriers to establishing supported accommodation. In larger cities, such constraints are exacerbated by the lack of affordable and vacant building sites and high building costs. Often the establishment of new units requires the cooperation of many agencies and different levels of government. Furthermore, there is the perennial issue of ensuring interagency co-operation between accommodation services and other support services.

In most EU member states, the construction of new social housing meets the general quality criteria, although this can vary nationally, with access to this housing primarily a matter of access in terms of waiting lists, referral criteria, and ability to pay. The standards set in newer social housing projects often means high rents and this raises the issue of ability to pay for marginal low-income groups. An example of how to ensure the provision of quality accommodation for homeless households is the method of social housing allocation in Denmark. All citizens can be assigned to general waiting lists for social housing, which is not restricted to marginal groups such as the homeless. However, municipalities can allocate 25 per cent of vacant flats to marginal groups, based on prioritized waiting lists administered by municipalities. This is a useful example of a general allocation mechanism for the allocation of social housing to marginal groups. However, particularly in larger cities, there is excess demand for social housing, a situation that prevails in most countries. In the Danish case, it is also common that rents in the newer social housing units are relatively expensive, resulting in some cases of municipalities unable to allocate such units to marginal groups, even though these housing units are theoretically available under the 25 per cent rule. This example usefully illustrates the barriers to access to quality housing for marginal groups even when an explicit quota system is in operation and there is a recognition that the provision of quality social housing takes place within a wider context of demand, supply, housing costs and ability to pay.

A general experience from many countries is that it often requires the backing of a more central level of government to facilitate investment in supported accommodation on a local level. Here we shall look at two mechanisms to secure strategic and targeted investment for supported housing. Firstly, we describe a model of directed pools of funding. Secondly, the mechanism of the permanent involvement of central agencies with a specific aim to facilitate investment in quality accommodation for marginal groups is discussed. We shall look, in detail, at the Danish City Pool Programme which was targeted at marginal groups. The second example is the Norwegian State House

Bank, which is an example of a permanent central government agency with financial power to support investment in housing projects for marginal groups.

***The Danish City Pool Programme :
subsidizing and targeting local investment***

A main way for central governments to facilitate local investment in services for marginal groups is through programme funding, where local services can apply for funding often in cooperation with local government agencies. The Danish City Pool Programme, launched in 2003, is an example of programme funding. The City Pool carried an investment of approximately €40m over three years aimed at strengthening services for marginal groups in the six largest Danish cities and towns.¹ The funding for the programme comes from the 'Rate Pool' which each year sets aside a general funding pool aimed at new initiatives for the most marginal groups in society. The money stems from the regulation of incomes transfers. The funding may be allocated to new services and thereby into running costs of new initiatives but, in addition, funding for capital investment can be provided from the Pool. A characteristic of the City Pool Programme is that a substantial part of the funding has been spent on physical investment such as the building of alternative care homes, staircase communities and similar small-scale units aimed at housing marginal groups and money has also been provided for the subsequent running costs.

Generic supported accommodation for marginal groups in Denmark is regulated under the Law of Social Service, where §110 defines homeless hostels and §107 defines medium term supported accommodation which can be used (for example) for the homeless, mentally ill and substance users. On the other hand, §108 defines long term supported accommodation such as care homes aimed at marginal groups such as alternative nursing homes. In addition, a number of other paragraphs regulate the establishment of social drop-in centres, social activities and floating services. The initiatives under the City Pool programme generally fall within these sections of the Law on Social Service.

An evaluation of the City Pool programme concluded that targeting services that addressed both the housing and social needs of marginal groups strengthened the service provision for the target groups in the six cities (Benjaminsen *et al*, 2006). In some cases, facilities have been established in existing buildings, but in a substantial number of projects, new facilities have been purpose built. The latter especially characterizes a number of alternative nursing homes mainly aimed at middle aged homeless substance users with needs for physical care. Qualitative interviews

¹ A partial extension of the funding is made for the following years and a requirement has been made for municipalities to make the services permanent.

carried out with both managers and users pointed out a high degree of satisfaction with the newly built physical surroundings and users expressed to have been given a new start, and finally to have a decent place to stay. The local actors involved concluded that without the funding made available from the central government, it was unlikely that an investment of the scale required to develop supported accommodation could have been carried out on a local level.

Critical issues associated with targeted project funding

The organizational framework around the projects is of crucial importance for establishing high quality services. The experiences from the City Pool programme shows that conflicts between local actors can result in delays in projects and disagreements over the actual shaping of services. On the other hand, a well-established organizational framework facilitates the planning and implementation of the services. Cooperation between various services and agencies is also crucial in the day-to-day management of services. The most positive evaluation of services came from project managers where local networks of co-operation were formalized, and where municipalities organized regular meetings among service providers and other local actors.

A key characteristic of the City Pool projects was an emphasis on delivering high quality building standards. This has resulted in relatively high investment costs and though the funding from the programme covers most of the cost, part of the costs has been imposed as rent on the residents and therefore some dilemmas of affordability have emerged. The project managers identified differences in the ability to pay among different user groups, where a main distinction was between users on early retirement benefits and users on welfare benefits (the latter being lower than the former). Though many potential users receive early retirement benefits some projects managers reported that welfare recipients are less able to pay the rent and therefore more likely to decline a place when offered one.

A general critique of programme funding is that it does not provide sufficient continuity in the provision of services because the funding for the services ceases with the programme (see Sahlin, 2004). In the Danish example this is partly the case. By applying for funding from the City Pool, municipalities have to guarantee the continuation of the projects after the funding period runs out. After the programme period finishes, funding is then transferred to the general block grant that municipalities receive. However, programmes such as the City Pool do not establish any permanent institutionalized instrument for continuous improvement in service provision. Intermediate programmes are dependent on political will on a given time.

After the programme runs out new initiatives and improvements must again rely on local priorities or on a new programme.

***The Norwegian Housing Bank:
permanent agencies to facilitate local investment***

Originally, the Norwegian Housing bank aimed at providing loans to households to enable people to obtain their own home. The Housing Bank still has a number of general functions on the housing market, but an important role today is to support and facilitate local investment in housing and services for marginal groups. The general provision of housing for marginal groups is regulated within the Social Service Act where §4-5 outlines the obligation of local government to provide temporary housing for socially vulnerable groups. The Housing Bank acts as a permanent institution that facilitates development and investment in housing and services on the local level both through financial support and through the creation of networks on a local and regional level. The Housing Bank plays a key role in the implementation of the Norwegian Strategy to prevent and tackle homelessness.² Through funding from the central government, the Housing Bank generally supports both the establishment of small-scale housing units for marginal groups locally and facilitates the provision of other related services.

A key feature of the Housing Bank is that it facilitates local organizational networks. These regional and local networks bring together both government bodies and local actors such as municipalities and service providers where the actual shaping of local strategies and services can be facilitated. This means that organizational barriers on the local level of cooperation and coordination between local actors can be diminished and a major strength of having a national institution carrying this function is that it is not only up to local actors themselves to establish such networks of cooperation. In addition the Housing Bank (together with the Directorate of Health and Social Affairs) offers local competence grants to municipalities to encourage networking and mutual learning. The Housing Bank also provides grants and loans to individuals. Although a range of disadvantaged people qualify for individual assistance the *Husbanken* states that homeless people are the top priority for loans and grants.

Furthermore, the Housing Bank operates with explicit and detailed quality standards for new housing units. This includes the size of rooms, kitchen and bathing facilities, sunlight etc. This means that municipalities when establishing new accommodation

² The role of the House Bank is outlined in greater detail in both the 2006 EU-peer review and the FEANTSA-shadow peer review see Meert, 2005).

units can lean on a common quality framework with well-established norms and standards. There are obvious advantages with having a general institution, which supports the continuous development of service provision for marginal groups on the local level through both financial and organizational means. A general challenge to development through temporary programme funding is to secure continuity and to secure the anchoring of projects in viable organizational frameworks. However, it must also be emphasized that this institutional structure is dependent on continuous funding from central government.

Problems and dilemmas in improving quality for marginal groups

In this part of the article we discuss three types of difficulties that may arise when aiming to ensure housing quality for marginal populations. These are: the contradictory effects resulting from applying general quality criteria to housing for marginal populations; the reduction of quality which may result from special solutions that have been conceived as the best response to the needs of specific population groups; and the problems implied in the selective or discriminatory application of quality standards to marginal populations.

Applying General Quality Standards

The criteria for defining housing quality can basically be referred to the “domains” on which the *Ethos* conceptualisation is based: “having an adequate dwelling (or space) over which a person and his/her family can exercise exclusive possession (*physical domain*), being able to maintain privacy and enjoy relations (*social domain*) and having legal title to occupation (*legal domain*) (Edgar & Meert, 2004, p.5).

The formal application of general quality criteria may not only be ineffective but may even worsen the conditions of those to whom they are applied. To the extent that the real situation in which quality criteria are applied is ignored (i.e. no account is taken of the relationship between the marginal housing and social conditions of the recipients), the introduction of formal models not only imposes an unrealistic burden on the beneficiaries, but also may even worsen their housing conditions. The application of quality criteria in isolation from other policies, without the availability of adequate policies for access to housing, can translate into a reduction of the supply, both on the “*de facto* social market” and on the institutional supply side, or into the elimination of what may be considered as a least-bad solution without providing alternatives. The control of informal markets and an increase in standards in the private rented sector may reduce the supply, or raise the cost (see O’Sullivan & De

Decker in this volume). One decisive element is the relationship between the quality model and the housing strategies of inhabitants. A series of concepts is available for this type of investigation such as family strategies, survival strategies (Leufgen & Snow, 2004), coping strategies (Edgar *et al*, 2002). They may be seen as theoretical instruments for defining quality taking account of interferences between the quality models used in policies and the experiences of inhabitants. Pursuit of “external” quality standards may interfere negatively with the strategies of inhabitants. Overcrowding for instance needs to be appraised within the cost/benefits strategy adopted by a family: overcrowding may be “preferable” in a family strategy than a financial investment in housing. From this viewpoint, moves to improve “quality” can be (sometimes) irrational for poor populations.

Throughout the history of housing policies, the housing treatment of marginal populations has made recourse to two principles. One is that less may be given to the poor and the other is that, in many cases, solutions must be provided that are different from those provided for the general population. We need to understand when these two ways achieve effectiveness principles (search for the most appropriate policies) or at least acceptable realistic criteria (reduce costs to make more housing) and when, on the other hand, the shift away from general criteria represents a “reduction” in the solutions, a shift away from the achievement of full rights to housing. Low standards are a constant feature of the history of housing for marginal populations. The possibility of accepting lower quality is fully recognised even today: the concept of “decent” housing itself assumes an acceptable quality that does not fully meet commonly accepted housing values.

Applying Special Quality Criteria

The idea that it is best to employ specific quality criteria, above all in the presence of social need is also a constant in the history of social housing. The idea lies at the basis of various types of “special” solution where “special” relates to the type of housing or to the provision of elements which “qualify” the housing supply and make it more effective (e.g. social work support). We have already noted the positive reasons for resorting to specific criteria: standards or codified quality criteria which may be valid for the general population may not constitute quality for certain population groups or they may have negative outcomes because of their “unsuitability”. Special housing may therefore constitute the best response. On the other hand, however, it may involve further elements of inappropriateness and risks constituting a second-class quality solution (or as some have referred to – a secondary housing market – see Sahlin, 2000).

The Danish programme “freak houses for freak existences” (1998) highlight different aspects of the ambivalence of special solutions. Research has highlighted that areas of non-standard housing have stronger social networks than other neighbourhoods and, as a consequence, they could support and take care of malfunctioning individuals (Sørensen, 1993). The conclusion in a recent review was that:

“the existing housing policy should be amplified to include dwellings of a more unusual type. Although these housing areas violate rules set down in building regulations and planning laws, they have emerged and will continue to do so because they contain a type of dwelling suitable for certain people who otherwise would have been homeless or unfit for conventional dwellings”. The report suggested that the municipalities “turn a ‘blind eye’ or make exemptions to existing rules when such housing areas gradually emerge. At the same time, municipalities could perhaps even point out areas where new garden-houses are allowed to spread” (Nordgaard & Koch-Nielsen, 200, p. 53).

The programme is aimed at people who have not responded to conventional forms of support offered along with ordinary housing or transitional housing. The programme aims to provide permanent housing, and the ultimate objective is to improve quality of life rather than achieve permanent integration. This experience was selected by the European Commission as an example of good practice in the area of social inclusion. FEANTSA has given a cautious assessment of this experience: – this practice caters for specific needs of the hardcore population rather than providing one typical pathway for reintegration; it is aimed at persons which, despite excellent welfare services, cannot or do not want to reintegrate in mainstream society and clearly live in opposition to the rest of society. FEANTSA argue that the programme should not be extended to other categories of people than it was originally meant for (the hardcore of the homeless population) and stress that this is only a solution of last resort after failure of other more classical methods of reintegration.

According to Sørensen (quoted by Nordgaard & Koch-Nielsen, 2001, p. 53) “the paradox is that today one discusses how to plan a self-building community while at the same time the self-building communities grow and exist spontaneously”. Informal settlements may be a set, not only of economic, but also of relational resources: evictions break systems of practices and relationships that inhabitants have built through their existence in a settlement.

The idea of including “dwellings of a more unusual type” in existing housing policies could have a broader application: it could be considered no longer just as an exception for a particular and extremely marginal population and that “live in opposition to the rest of society”, but as a key to a more sensitive approach to the problem of marginal populations.

Conclusion – Quality is not for everybody

The differential treatment of some marginal populations constitutes a constant part of the history of public social intervention. In most European welfare regimes, social housing schemes have not been provided for the poorest or those most in housing need, as much as for the “workers”. Marginal populations have rather been subject to welfare and regulatory treatment that does not see them as the recipients of “housing”, but as destined for reception centres, night hostels and other institutions. Even if the welfare state has moved towards the full inclusion of the whole population in relation to housing as well as other dimensions of social support this movement has always had its exceptions and the possibility that today these exclusions can occur for reasons that are different from the historical reasons deserves consideration.

As already mentioned, following the general movement, which generated a universalistic design of integrating the whole populations in European societies, the gap between the housing treatment of marginal populations and that of the general population has progressively narrowed. Solutions weighted more towards “housing” have been progressively adopted even for marginal population groups: housing instead of dormitories, or at least improvements to the special solutions to make them more “inhabitable” [Bonnet, 2005]. However, there are still exceptions to the general trend. For example, clearing squats is usually justified on the grounds of standards health and hygiene [Tosi and Petrillo, 2006]. Yet it is clear that recourse to standards can often be used as a pretext with regard to illegal settlement disguising an attitude on the part of public administrations that the problem is in effect “not treatable”. The assumption of “untreatability” should alert us to the fact that intervention in informal settlements on the grounds of standards paradoxically disguises a more deep-seated view that quality is not for everybody. Throughout the whole tradition of housing, provision has been made for some to be excluded from the benefits of quality standards or for them to receive reduced interpretations of quality.

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