





CHAP. 2

UNFIT HOUSING
IN EUROPE

45

1.

OVERVIEW OF THE PROBLEM

While, in general, the average quality of housing has been steadily improving over the last twenty years¹, unfit, poorly insulated, non-functional and cramped housing remains a reality for millions of Europeans. Because they have no alternative, a significant segment of the population is trapped in dilapidated homes that are unfit for habitation. It is difficult to gauge the full extent of this problem as it is relatively hidden from the public eye. Nonetheless, it seems that this problem is not unique to large cities with exorbitant property prices. It also affects rural areas where it is difficult for public policies – if they exist at all – to reach the more isolated regions. Furthermore, and contrary to popular opinion, unfit, cramped housing is not the preserve of rented units put on the market by unscrupulous landlords. Unfit living conditions also affect countless owner-occupiers who do not have the resources to maintain or renovate their home. It is also worth noting that very low-income households are not the only ones experiencing poor living conditions. Lower middle-class families also struggle to find decent, affordable housing, particularly in high-density urban areas.

A working definition

Giving a definition that covers all inadequate or unsatisfactory living conditions across a very diverse Europe is no easy matter. The terminology used to describe these situations can vary widely from one country to the next. This is not only due to the objective disparities in average housing conditions across Member States. It is also because States do not attribute the same societal and legal importance to these situations, as they have different economic priorities and uneven levels of development. In fact, there is no official term, or single word, that describes the full range of unfit living conditions on a European scale.

In **Italy** for example, existing regional and local level regulations are complex and fragmented. Some regions allow the use of basements and garages for housing purposes, which is an infringement of the internationally recognised minimum standards². As another example, a study carried out in 2023 observed that damp is considered a build quality issue in **Denmark** while in **England** it is believed to result from lack of heating, which is in turn linked to energy poverty³.

The United Nations' Economic, Social and Cultural Rights Committee states however that housing "must provide more than four walls and a roof". Housing is considered inadequate "if it does not guarantee physical safety or provide adequate space, as well as protection against the cold, damp, heat, rain, wind, other threats to health, and structural hazards". Neither is it considered adequate if "its occupants do not have safe drinking water, adequate sanitation, energy for cooking, heating, lighting, food storage or refuse disposal"⁴.

In line with this initial, quite broad definition, unfit housing refers to any housing that does not provide security and minimal comfort to its occupants. Unfit housing is understood here in terms of its harmful implications, and more widely of its impact on the daily life of its occupants. These impacts can be: physical and mental health problems; economic and material limitations; and impediments to family, professional, and social life.⁵ "Poor housing conditions are not only associated with lower levels of health and well-being. They are part of a vicious cycle which increases the risk of poverty and social exclusion". These consequences often have even worse effects on vulnerable populations, children or older people with pre-existing health conditions. As such, this also leads to wider social and economic problems, such as increased healthcare costs, and greater difficulty accessing education and employment.

The root of a public problem

Unfit housing, as a social and health problem, has its roots in the profound changes that took place in 19th century Europe⁶. On the one hand, the emergence of the "social question" and concerns around the impoverishment of the working classes were taking hold. The industrial revolution rapidly changed the face of European cities, which became the destination of a nascent proletariat. In search of work, a large part of this previously rural population squeezed into urban neighbourhoods, occupying makeshift housing in appalling conditions. On the other hand, a change in the medical paradigm was taking place: the widespread adoption of "germ theory" disrupted ideas around health and the understanding of the relationship between the individual and their lived environment. Against

this backdrop, there was a shift from moral hygiene (which aimed to shape the morals of the working classes) to social hygiene (which aimed to improve the living and working environment of workers)⁷.

In the **United Kingdom**, health concerns have been ingrained in public action on housing from the very beginning. The link between recurrent epidemics and an unhealthy environment was established for the first time in the 1842 report by Edwin Chadwick. "This realisation incited fear that epidemics would spread to the middle classes, which led to the first legislative measures"⁸. Various legislative texts on sanitation in cities (Towns Improvement Clauses Act, 1847), on preventing epidemics (the Public Health Act, 1848), and on overcrowding (the Common Lodging Houses Act, 1851) were voted on. These texts established a series of minimum standards on housing: supply of running water, ventilation, connection to the sewerage system, and limiting the number of tenants permitted. Over the subsequent decades, two important laws were adopted to contain the proliferation of slums in industrial areas. First the Torrens Act in 1868, which enabled local councils to force landlords to demolish unsafe housing and to maintain their properties in a habitable condition. Then, the Cross Act in 1875, which formalised a set of measures aiming to remove the slums and build replacement housing for the working classes. It is worth noting however that neither of these two laws adequately addressed the issue of what was to become of those displaced by the demolitions⁹.

In **France**, the first legal regulations aiming to improve hygiene in the cities came about following the cholera epidemics of 1831 and 1849¹⁰. Enacted in April 1850, the law on inadequate rented housing targeted "housing that is in such conditions as to harm the life or health of inhabitants". This was particularly regarding ventilation, light, and damp¹¹. Although this law

was rarely enforced due to its discretionary nature, it marked the first appearance in France of a new social concern: housing, households, and living conditions¹². At the beginning of the 1890s, the attention being given to overcrowding in working-class housing, worsened by the expropriation of land for the capital's large-scale construction works, gradually put the issue of overcrowding on the agenda. At the end of the 19th century, ideas around unfit housing continued to evolve. From that point on, the issue was less about individual housing units and more about the shared buildings and housing blocks in which mortality rates were abnormally high. It was in this vein that France's 1902 law on public health adapted the definition of unfit housing established in 1850. Housing is considered "unfit" when it harms the life and health of its occupants and their neighbours¹³. The 1902 law provided authorities with more enforcement powers, but this also legitimised "the expropriation and demolition of old working class neighbourhoods on the grounds of them being unsanitary"¹⁴.

Developing a legal arsenal

The issue of unfit housing remained a major political concern throughout the 20th century. Alongside the changing economic and social circumstances, housing legislation was gradually improved to include other concepts such as household well-being and decent housing.

In the **United Kingdom**, the public authorities have considered housing as a means of improving living conditions for the working classes since the end of the 19th century. This was the context in which the 1890 Housing Act was adopted, which enabled local councils to finance the construction of public housing. During the troubled Interwar years, subsidies were gradually

limited to renovating non-decent housing and combatting slums. A turning point was reached in 1945 when the State assumed responsibility for improving the material well-being of the population through a housing policy and a sustained public construction programme. In 1956, the desire to reduce social inequality breathed new life into the fight against unfit housing. But the “conservative revolution” and Margaret Thatcher’s accession to power marked a u-turn at the beginning of the 1980s. Successive governments abandoned their housing responsibilities to the market and the voluntary sector. State intervention thus became limited to those narrow categories of the population deemed vulnerable (such as older people and people who are homeless). The notion of decent housing only took clear hold at the beginning of the 2000s under the Labour Party’s Decent Homes programme, which aimed to improve housing conditions in the public sector¹⁵.

In **France**, civil society protests against “slums” put concerns about the living conditions of working-class people on the political agenda in the 1920s. The 1928 *Loi Loucheur* saw the construction of 500,000 housing units in just 10 years. In order to improve the effectiveness of policies, competence for combatting unfit housing was transferred to the French State in 1935. At the end of World War II, rents were regulated and a fund for housing improvement was created. Renovating the existing rental stock was, however, insufficient to meet the ever-growing demand for housing and slums began to develop on the outskirts of large cities¹⁶. The 1964 *Loi Debré* tackled the problem: it allowed for the expropriation of occupied land for the construction of social housing¹⁷. In 1970, the *Loi Vivien*¹⁸ strengthened the fight against unfit housing by establishing evaluation criteria and simplified procedures. From the 1980s, the French state, which had been financing the policy to eradicate unfit housing, withdrew, and competency for

urban planning was decentralised¹⁹. Unfit housing was redefined in the 1990 law on the right to housing: it is now characterised by the risks to the occupant(s) in terms of harm to their physical safety or their health²⁰. In 2000, the *Loi sur la solidarité et le renouvellement urbain* explicitly stated people’s right to decent housing.

The concepts of unfit and non-decent housing were developed to qualify situations deemed unacceptable for societies’ economic development. Their evolution reflects both the health and social problems that public authorities had to address and the struggle to recognise housing as fundamental to human dignity. In fact, how we understand unfit housing in Europe today is the result of various national legal corpora. Firstly, through the lens of landlord-tenant relationships, i.e. the legislation provides a framework (or not) for the conditions under which landlords can rent out their property. Secondly, through public requirements for protecting human health and safety. The authorities are obliged to ensure that buildings, whatever their purpose, do not pose any danger to their occupant(s)²¹.

A combination of causes

« More and more people can’t afford a decent home from Warsaw to Athens, Dublin to Lisbon. Throughout Europe, housing prices rose 7% last year. In the Netherlands by 16%. »²²

Kim Van Sparrentak,
MEP, 29 November 2021

Unfit housing is at the crossroads of a series of social, economic, and political issues. These include the increasing vulnerability of the poorest households, deregulation of the housing market and property speculation, inadequate

public policies, unsuitable legal standards, and dilapidated or insufficient social housing stock, etc. Through lack of resources and low supply of social housing, part of the population, unable to pay high housing costs, find themselves stuck in a ramshackle rental sub-market or trapped in properties that are impossible to renovate.

The way the housing market operates today both highlights income inequality, and worsens it. On the one hand, strong demand and prohibitively expensive rents push the poorest households towards the most run-down rental properties. On the other hand, the limited supply and highly competitive market enables landlords to raise prices and put low-quality housing on the rental market. Without state intervention or regulation, the severe lack of adequate and accessible housing seems destined to get even worse, particularly in a context where prices are increasing faster than salaries²³. Few countries escape the rule: "By far the most common and most serious problems across the EU's Member States are rent increases in urban areas and lack of affordable and social housing in urban areas"²⁴. The poorest 60% of households are disproportionately affected by these issues²⁵. Alongside this crisis in rented housing, accessing property ownership has also become increasingly difficult: "In the past decade, homeownership in the EU has decreased, driven by a fall in homeownership among young people"²⁶.

The financialisation of the housing market is undoubtedly one of the determining factors behind the severe lack of quality affordable housing. "Real estate funds have grown rapidly over the past 10 years, driven by growing institutional demand. In the euro area alone, data from the ECB shows that real estate funds have reached EUR 1 trillion in 2021, from around EUR 350 billion in 2010"²⁷. It is likely that deregulation and implementing policies that are favourable to the property market have played an important role

in this. Many observers agree that a series of tax incentives have been instrumental in aggravating the crisis: "capital gains tax exemptions, special tax-free guarantees, low taxes on rental income, and inheritance tax incentives are just some of the common privileges granted"²⁸. The stranglehold of financialisation has numerous consequences for housing, particularly in urban areas where it creates unequal local development²⁹. This manifests itself most clearly in the process of gentrification that comes with "urban development" projects. "The biggest gains for global property companies are made from replacing low-rent paying tenants with higher-paying ones"³⁰. In some European cities such as **Berlin** and **Barcelona**, capital investments have led to drastic price increases that have emptied working-class areas of their traditional residents. Financialisation and property speculation can also lead to the creation of a rental sub-market and to the degradation of the built environment, given that landlords often neglect certain rental stock as they wait for the value of their asset to rise³¹.

Some landlords, commonly known as "slum landlords", extract profit from the rental sub-market by renting out properties in a very bad condition to people excluded from the regular market. In the **Netherlands**, a draft law was introduced at the beginning of 2023 to discourage unscrupulous landlords from abusing the vulnerability of migrant workers³². According to a survey of a representative group of workers by Het Kenniscentrum Arbeidsmigranten in 2021, 40% of these workers were unhappy with their housing and 56% wanted to move due to unsanitary conditions in their home³³. In **France**, slum landlords can face legal sanctions but convictions, although increasing, remain rare. Based on the Italian legislative model, French law allows the courts to seize properties that are being rented out under unfair conditions and to entrust them to non-profits. This procedure enabled Italy to

put almost 18,000 properties into public hands. 1,000 of these properties are today managed by non-profit organisations³⁴.

In several European countries, tenants have limited legal protection against eviction, rent increases, and other forms of exploitation by landlords. While legislation is now increasingly binding on landlords, tenants regularly face major difficulties in having their rights respected. In addition to the insecurity and instability that this causes for occupants, the legal status quo hinders the reporting of unfit living conditions and perpetuates poor housing quality. In the United Kingdom, while almost a quarter of private rented housing does not meet the living standards set by law, tenants often hesitate to take legal action for fear of being evicted. According to the National Audit Office, "The proportion of private renters living in properties that are unsafe or fail the standards for a decent home is concerning. The government relies on these tenants being able to enforce their own rights, but they face significant barriers to doing so"³⁵. Furthermore, it is quite common for occupants to be stigmatised and blamed for their living situation. To this end, the UK Housing Ombudsman stated that

arguments that blame tenants for their "lifestyle" should be banned from discussions about damp and mould³⁶.

The drop in the number of adequate and affordable housing units available is also symptomatic of various European governments' failure to invest significantly in social housing. In **Greece**, no social housing has been built since 2004, while in **Germany**, the stock of social housing shrank by 90,000 units between 2017 and 2020³⁷. In **Bulgaria**, the capital has seen its number of social housing units fall from 120,000 in 1993 to less than 9,000 in 2021³⁸. In **France**, the lack of rent-controlled housing has led to long waiting lists and limited options for low-income households. At the end of 2021, there were no fewer than 2.3 million social housing applicants on the waiting list³⁹. In **Belgium**, public housing, largely built in the post-war period, is also insufficient. In 2022, more than 257,000 people were on a waiting list for housing. In **Poland**, 17% of the social housing stock was unfit for habitation in 2022⁴⁰, and that same year, there were more than 48,000 social housing units lying empty in Italy due to lack of maintenance⁴¹.

2. A MULTI-FACETED PROBLEM

Regional disparities

Given the existing disparities between housing stock in different countries, both in terms of availability and of quality⁴², unfit housing is very unequally distributed across Europe. The

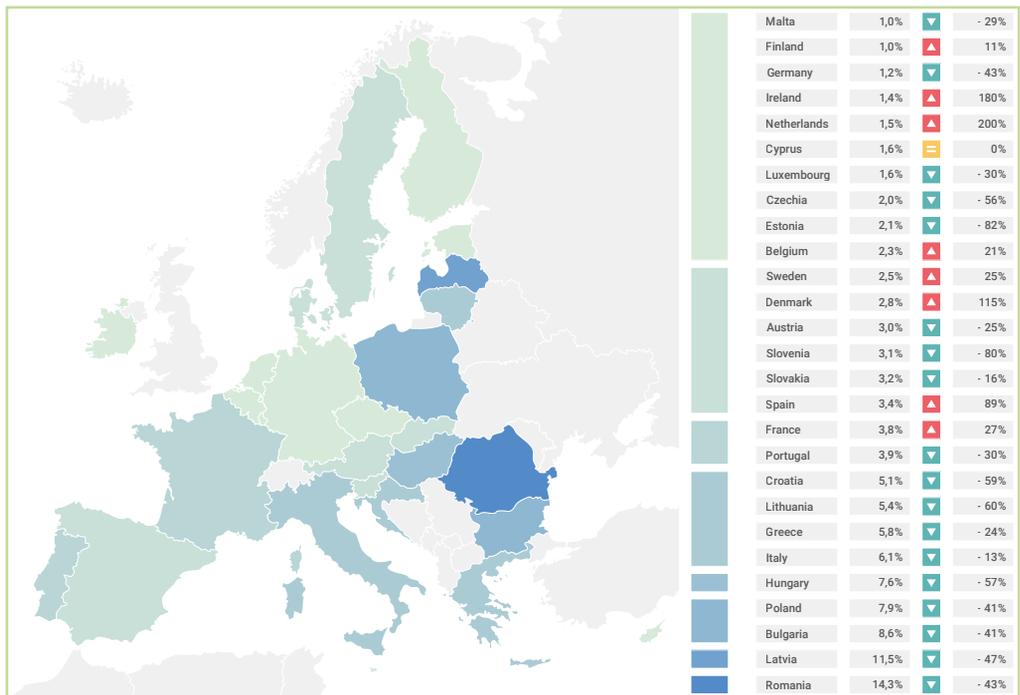
problem is particularly acute in some countries, where a significant proportion of the population lives in housing that does not meet average standards of habitability. In 2020, almost half the population (45%) of **Romania**⁴³ were living in overcrowded housing, and more than one in eight **Bulgarians**⁴⁴ (13%) were living in housing without an indoor toilet. Nonetheless, unfit

housing, which takes many forms, is not the preserve of Eastern Europe. In 2020, almost a fifth of the population (18%) were living in housing that could be considered unfit in **France**⁴⁵, and almost a quarter of private rented housing (23%) was deemed unfit in the **United Kingdom**⁴⁶.

According to Eurostat, 4.3% of the total European population – more than 19.2 million people – were experiencing severe housing deprivation in 2020. This refers to the percentage of people living in overcrowded housing which has at least one of the following criteria: “households with

a leaking roof, no bath / shower and no indoor toilet, or a dwelling considered too dark”⁴⁷. Broadly speaking, the proportion of the population affected by severe housing deprivation is falling in Europe (-29.5% in 10 years) – although a sizeable increase was observed between 2019 and 2020 (+7.5%). 10.2% of the European population were living below the poverty line and affected by severe housing deprivation. This figure demonstrates the correlation between economic instability and unfit housing.

FIGURE 1 - HOUSEHOLDS FACING SEVERE HOUSING DEPRIVATION (2020, IN % / CHANGE FROM 2010-2020, IN %)



Source : Eurostat · [ILC_MDHO06A](#) / Last updated: 2022-09-09 / Data missing in 2020 (data replaced by 2019 data): Poland
Series break in 2020: Germany · France · Ireland · Luxembourg

The rates of severe housing deprivation observed in the different EU 27 Member States in 2020 show significant disparities (*figure 1*). While this deprivation only affects one person in every hundred in **Malta** and **Finland**, it impacts a significant segment of the population in **Hungary** (7.6%), **Poland** (7.9%), **Bulgaria** (8.6%), **Latvia** (11.5%) and **Romania** (14.3%). These differences are even more significant when we focus on people living below the poverty line: the relatively low levels in **Malta** (1.4%), **Germany** (2.6%) and **Cyprus** (2.9%) contrast with much higher rates in **Latvia** (16.5%), **Bulgaria** (20.9%) and **Romania** (35.7%).

Across Europe, unfit housing conditions affect the urban and rural population almost equally. Rates of severe housing deprivation recorded in cities, suburbs, and the countryside in 2020 were 4.8%, 3.4%, and 4.9% respectively⁴⁸. However, comparing these rates of deprivation by degree of urbanisation reveals wide disparities between Member States: 6.5% in **Italy**, 6.5% in **Austria**, 7.3% in **France**, and 12.2% in **Latvia** in larger cities; 8.4% in **Lithuania**, 8.5% in **Bulgaria**, 8.5% in **Romania**, and 10.3% in **Latvia** in smaller cities and suburbs; 9.4% in **Hungary**, 11.5% in **Latvia**, 11.8% in **Bulgaria**, and 24.4% in **Romania** in rural areas. These comparative data indicate the two types of unfit housing documented by qualitative surveys: firstly, overcrowded and often dilapidated apartments (of which there are still many in Europe's big cities), and secondly, houses that are dilapidated and unfit for habitation. These are particularly widespread in rural areas, mainly in Eastern Europe.

The problem is also acute in shrinking regions where the population is declining and housing is being abandoned by both private and public investors. Compared to areas with pressurised property markets, these zones are more directly affected by problems of unfit or inadequate housing than by excessive housing costs. These situations, where there is an oversupply

of housing, lead to challenges around abandoned and dilapidated buildings. Some cities, such as Leipzig, are today referred to as "perforated cities"⁴⁹, an expression used for urban areas characterised by vacancy, wastelands, and withdrawal of investment. This leads to major demographic, social, and economic consequences. Middle-income households flee the poorest neighbourhoods where the remaining low-income households remain "stuck". The impoverishment of these neighbourhoods takes many forms: a degraded urban environment, discontinued transport services, and deterioration of facilities and infrastructure⁵⁰.

Unfit housing and tenure status

The tenancy status of those living in inadequate housing is also a factor. On average, seven in ten Europeans are owner-occupiers (*figure 2*). It is interesting to note that countries with the highest proportion of owner-occupiers are mainly in Eastern Europe: **Bulgaria** (84.3%), **Poland** (85.6%), **Lithuania** (88.5%), **Croatia** (91.3%), **Hungary** (91.3%), **Slovakia** (92.3%), and **Romania** (96.0%). Conversely, the Member States with the highest proportion of renters are largely situated in Western and Northern Europe: **Luxembourg** (31.6%), **Sweden** (35.6%), **France** (36.4%), **Denmark** (40.7%), **Austria** (44.6%), and **Germany** (49.5%).

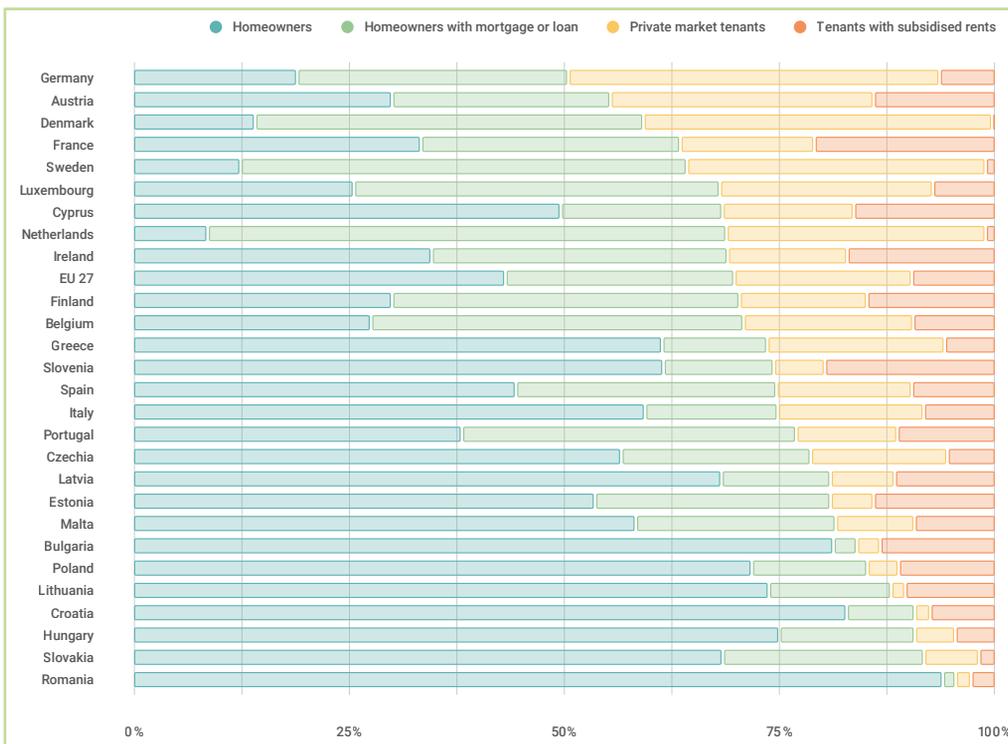
Data compiled by Eurostat in 2020 enable the rate of severe housing deprivation to be viewed by tenancy status⁵¹. In Europe, unfit housing conditions affect on average 4.2% of home owners, 1.6% of home owners with an ongoing mortgage or loan, 5.8% of private sector tenants, and 9.6% of tenants with reduced/free rent. Here again, there are big differences between countries.

While in **Romania**, 14% of home owners without a mortgage or loan were living in poor housing conditions, in 17 of the 27 EU Member States (mainly western European countries), less than 2.5% of home owners are in this situation. Among home owners with a mortgage or a loan, high rates of housing deprivation were observed in **Latvia** (5.5%), **Greece** (6.1%), **Italy** (6.6%), **Hungary** (6.7%), and **Bulgaria** (14.1%).

The rate of housing deprivation among private sector tenants is generally higher and the differences between countries slightly less noticeable. More than one in 10 tenants were living

in unfit housing in **Lithuania** (10.1%), **Hungary** (11.9%), **Italy** (12.8%) and **Latvia** (15.8%). It is worth noting that private sector tenants are even more affected in urban areas, particularly in **Hungary** (12.8%), **France** (13.1%), **Croatia** (15.0%), and **Latvia** (17.2%). However the most alarming rates of deprivation are unquestionably those observed among tenants in social housing. In 2020, the proportion of tenants in subsidised housing experiencing unfit housing conditions was 17.9% in **Bulgaria**, 25.5% in **Latvia**, 26.8% in **Hungary**, and 34.5% in **Romania**.

FIGURE 2 - DISTRIBUTION OF THE POPULATION BY TENURE STATUS (2020, IN %)



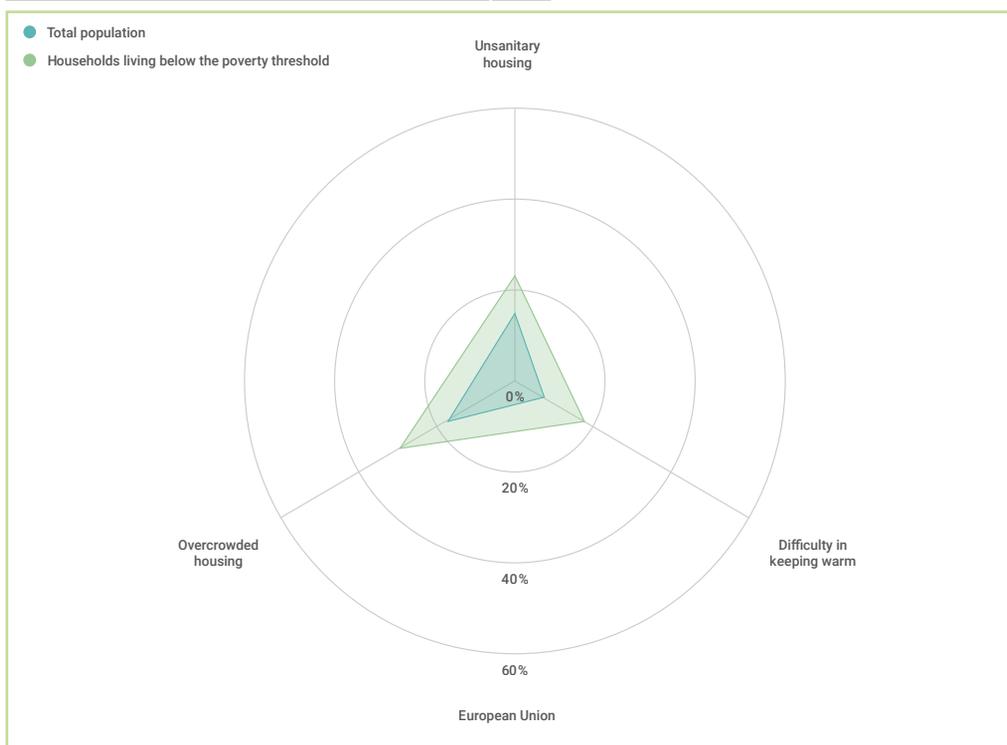
Source : Eurostat - [ILC_LVHQ02](#) / Last updated: 2023-05-10 / Series break in 2020: Germany · France · Ireland · Luxembourg

Varied and sometimes invisible forms

The Eurostat data also provide a more precise overview of the different dimensions of unfit housing (figure 3). In 2020, 14.8% of European households (23.1% of households below the poverty line) were living in housing with leaks, damp foundations, or mould. 17.4% (29.2% of

households below the poverty line) were living in overcrowded housing; and 7.5% (18.1% of households below the poverty line) were unable to maintain an adequate temperature in their home. Furthermore, a considerable number of Europeans are still living in housing that is poorly equipped or non-functional. In 2020, 1.7% of Europeans (5.5% of people below the poverty line) had neither a bath nor a shower in their home⁵² and 1.8% (5.7%) did not have an indoor toilet⁵³.

FIGURE 3 • HOUSEHOLDS IN UNFIT, OVERCROWDED HOUSING, HAVING DIFFICULTIES HEATING THEIR HOME (2020, IN %)



Source : Eurostat · [ILC_MDH001](#) / [ILC_IVHO05A](#) / [ILC_MDES01](#) / Last updated: 2022-12-20 / 2023-05-10 / 2023-05-10
Series break in 2020: Germany France Ireland Luxembourg



The floor space within housing also raises habitability issues. Given the context of housing shortages where investing in rental property is more profit-driven than ever, the surface area of rental properties is ever-decreasing. A large number of households are therefore forced to live in homes where the surface area is not suitable for their household composition. This phenomenon has reached its peak with the proliferation of “micro-apartments” on Europe’s rental markets. These are marketed to single people, students, or poor retirees who have no alternative. In France, while regulations require a minimum surface area of 9m², rooms of less than 5m² in the attics of Parisian buildings are regularly rented out to poor people. The price of these rooms can be as high as EUR 100 per metre squared, even though these “micro-apartments” are legally unfit for habitation⁵⁴.

In the last few years, a new form of poverty has emerged due to both the increase in energy prices and poorly insulated buildings: energy poverty. In Europe, 35 million people are unable to maintain an adequate temperature in their home. Energy poverty is in part due to poor building quality. Some countries are particularly badly affected: according to a study conducted in Poland at the end of 2022, 21% of households were experiencing energy poverty, while two-thirds of the country’s buildings are old and lack adequate insulation. About 9.4 million Polish people are currently experiencing housing conditions that put their health at risk due to inadequate heating, indoor air pollution, and mould⁵⁵. Another survey of European consumers, conducted between December 2019 and January 2020, highlighted that due to the quality of housing stock, homes in Nordic countries were most effective at retaining heat. For example, a Norwegian home heated to 20°C with an outdoor temperature of 0°C will only see its temperature drop by 0.9°C over five hours. In Germany, homes also benefit from quality insulation: under the same conditions, the temperature loss will be just 1°C. However, in **France**

and **Spain**, the temperature drop will be 2.5°C and 2.2°C respectively⁵⁶.

Given that major heatwaves, previously unusual in Europe, are becoming increasingly frequent due to climate change, the issue of regulating temperatures in housing has become more urgent. A study carried out in 2022 by the Abbé Pierre Foundation⁵⁷ showed that almost 60% of households in **France** had suffered from excessive heat in their home – an increase of eight points in two years. The most exposed to this are older people with poor health, young people, and residents of working-class neighbourhoods. The latter are more affected by urban heat islands, which are caused by concrete absorbing heat during the day and releasing it at night. According to Eurostat, as far back as 2012, 20% of Europeans were not managing to maintain a comfortable temperature in their homes during the summer⁵⁸. In several countries, subsidies for renovation continue to exclude equipment for thermal regulation in summer, such as shading devices, fans, or reflective cladding. This type of equipment has however been integrated into support measures in several Member States such as **Germany, Italy, and Sweden**⁵⁹.

Other forms of unfit housing are hidden. This is the case for people who, unable to find a home in a space that is intended for habitation, are forced to move into sheds, basements, or garages. In France, the authorities identify about 400 situations of this kind every year, leading to bans on occupation of the premises⁶⁰.

3. THE HIGH PRICE OF UNFIT HOUSING

Human tragedies

Unfit housing can have serious consequences for the lives of occupants and their immediate neighbours. The most dramatic examples of this are building collapses and similar disasters that lead to the death of their occupants. Two recent events that are imprinted on the collective European imagination are **London's** Grenfell Tower fire of 2017, and the building collapse on Rue d'Aubagne, **Marseille** in 2018.

Fire broke out at Grenfell Tower, a social housing block in North Kensington, **London**, on 14 June 2017. The fire killed 79 people and injured 74. Recent renovation works on the building (in particular, the new external insulation panels installed in 2016) were blamed for the rapid spread of the fire⁶¹. The events led to the development of safety standards in the **United Kingdom**: installing combustible material on the façades of buildings higher than 18 metres or buildings housing vulnerable people (such as hospitals, schools and care homes) was banned in 2018⁶². In **France**, the Grenfell Tower fire led to an audit of "at-risk" buildings and reporting of fire regulations in residential buildings was made mandatory⁶³.

The collapse of numbers 63 and 65 Rue d'Aubagne in the working-class district of Noailles in **Marseille** caused the deaths of eight people on 5 November 2018. The subsequent inquiry revealed that the collapse was triggered when a load-bearing post on the ground floor of number 65 gave way. The disaster highlighted "major failings" by the municipality and several experts who had been informed about the state of the buildings

since 2014. The events revealed the dilapidation of Marseilles' housing stock as well as the local authority's failed urban planning policies. The report by the HCLPD (High-Level Committee for Housing of Disadvantaged Persons) of 21 November 2019 highlighted that the building collapse on Rue d'Aubagne was not the result of accidental or unpredictable events. It had occurred as a result of ongoing systemic failure of the measures in place and by the public authorities⁶⁴. The report held the *Mairie* (city council), the State, and the Prefecture responsible⁶⁵. In the months after the collapse, more than 4,500 people living in 578 dangerous buildings were evacuated as a precautionary measure. In addition to the vast rehabilitation projects undertaken, the events of Rue d'Aubagne also led to the public prosecution service creating a local committee in 2019 to handle unfit housing violations. This committee fast-tracked investigations into landlords of unfit or dangerous housing⁶⁶.

Dangers to health

« Every day we hear cases of people living in overcrowded housing, such as 12 people living in one small apartment. We talk about the huge problems with cold, damp, and mould. »⁶⁷

*Helena Souto, Association Habitação Hoje!,
8 July 2023*

These days, housing is recognised by the scientific community as one of the main social determinants of health, despite the fact that the multiple factors to be considered mean it is dif-

difficult to isolate one cause⁶⁸. According to the World Health Organization, “inadequate housing is responsible for more than 100,000 deaths each year in the WHO European Region”⁶⁹. Many studies have documented how unfit housing affects the health of occupants, particularly children and older people⁷⁰. It has also been proven that the longer the exposure to poor living conditions, the worse the effects on a person’s physical and mental health⁷¹. The literature details a very wide range of illnesses linked to a wide variety of causes.

Damp and mould, widespread in European homes, can lead to respiratory infections, asthma, and allergies, but can also affect the immune system and have negative effects on mental health. A lack of ventilation is a common feature of old buildings, and aggravates problems with damp. It can also cause respiratory issues due to the accumulation of indoor pollutants, such as carbon monoxide and volatile organic compounds (VOCs)⁷².

In 2020, the death of two-year-old Awaab Ishak in the **United Kingdom** from a severe respiratory infection was attributed to the damp, condensation, and mould (*stachybotrys chartarum*) present in the apartment where he was living. This led to the development of a law obliging social housing landlords to rectify problems with damp within strict deadlines⁷³. Various bodies have called for this law to be expanded to include all types of rented housing⁷⁴: in 2021, problems with damp were more frequently reported in private rentals (11%) than in social housing (4%)⁷⁵. According to UNICEF, “in **Denmark, France, Spain, the United Kingdom, Hungary, and Portugal**, more than one in five children are exposed to damp and mould; in **Cyprus**, it is as high as one child in three”⁷⁶.

Living in unhealthy housing can also be a factor in chronic diseases such as cardiovascular illnesses, diabetes, and arthritis. The presence

of chemical pollutants such as lead, asbestos, or radon further increases the risk of cancer and the probability of those exposed developing neurological problems⁷⁷. Furthermore, overcrowded housing is associated with the spread of infectious diseases, such as tuberculosis and COVID-19⁷⁸.

Research carried out in **Ireland** in the 1990s showed that those living in poverty were more likely to live in poorly heated homes and that improving the energy performance of these homes would drastically reduce the number of cardiovascular incidents and respiratory infections among occupants aged 65 and over⁷⁹. A study carried out in **France** by the Abbé Pierre Foundation showed that the prevalence of several chronic illnesses (bronchitis, osteoarthritis, depression, and migraine) and the frequency of winter illnesses (tonsillitis, flu, and gastroenteritis) were higher among households experiencing energy poverty⁸⁰. In the **United Kingdom**, a May 2020 analysis of WHO data highlighted a correlation between the level of household overcrowding and the mortality rate for COVID-19⁸¹. Similar observations were made in **France**: “the impact of the pandemic on excess mortality was twice as serious in the poorest French local authorities, and the analysis unambiguously shows that mortality due to the pandemic increased proportionally to the number of overcrowded housing units”⁸².

Poor housing conditions also expose occupants to physical injury, such as burns due to defective heating systems and electric shocks caused by improper wiring. Small and poorly configured floor spaces, particularly in kitchens, increase the risk of accidents linked to hot liquids as well as the likelihood of fires⁸³. A report by the European Public Health Alliance (EPHA) further revealed that every year, more than 700,000 children in the EU were presenting with asthma symptoms due to gas cooking in poorly ventilated rooms⁸⁴.



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Simona habitier (titre provisoire)



© Chloé Thibme

Mohammed habitier (titre provisoire)

Due to the energy crisis and the difficulties households are experiencing in lighting and heating their homes, accidents are becoming more prevalent, as seen with recent events in **France**⁸⁵, **Spain**⁸⁶, and **Belgium**⁸⁷. A study by the Forum for European Electrical Safety in 2022 showed that fire risk is higher among people living in energy poverty⁸⁸. In **Belgium**, the number of carbon monoxide poisonings doubled in 2022. A consequence of the energy crisis has been inadequate maintenance of heating appliances and an increase in the use of space heaters, which can be dangerous⁸⁹.

Unfit or overcrowded housing can also generate stress, anxiety, and depression. Several studies have shown that overcrowding and lack of personal space, exposure to noise, cold, pest infestations, or even damp and mould, have significant short- to medium-term effects on occupants' mental health⁹⁰. According to a study carried out in the **United Kingdom**, renovating social housing would help enormously in reducing occupants' mental health problems: "89% and 32% had clinically significant levels of anxiety and depression, respectively, before renovation, compared to 29% and 4% after housing improvements"⁹¹.

The consequences of poor housing conditions on mental health have also been highlighted in the context of the COVID-19 pandemic. In 2020, a study showed that in **England**, 31% of adults experienced physical or mental health problems during lockdown related to the lack of space or the condition of their home⁹².

Social lives thwarted

« We sleep in the same room to stay warm. That's where we do homework, where we eat. My social worker says there's nothing she can do, there are a lot of people waiting. »⁹³

*Nassira Bahri, living in unfit housing,
9 March 2023*

Unfit housing can have many serious negative effects on people's social lives. The "social quality" of housing is characterised by its "capacity to address aspirations around building a home and establishing social contact"⁹⁴. To this end, unfit housing can seriously undermine the function of a "home", both as a refuge and as a hub for social fulfilment. Studies have also demonstrated how the quality of the immediate living environment influences social cohesion in the community, and the sense of trust and collective worth⁹⁵.

Broadly speaking, unfit housing is a form of exclusion: inadequate housing conditions deprive occupants of social and economic opportunities. The lack of basic facilities, exposure to noise, lack of space, and overcrowding can impact integration into the workforce, academic results, and have consequences on children's education.

A study conducted in **England** showed that children were likely to experience difficulty studying and doing their homework due to overcrowding and inadequate lighting⁹⁶. According to

the Institute of Health Equity, children living in overcrowded housing are more exposed to stress and depression; they suffer more from disrupted sleep, attain poorer academic outcomes, and are at increased risk of developing behavioural problems⁹⁷. A **United Kingdom** study of 10,000 children from birth to seven years old, revealed that the presence of basic sanitation (e.g. hot water, an indoor bath, etc.) had a significant effect on academic results: children's adjustment to schooling was approximately 30% better and key performance differences were observed in reading and mathematics⁹⁸. UNICEF also highlights that noise pollution affects "stress, cognitive functioning and school performance"⁹⁹.

Economic repercussions

Unfit housing makes its occupants poorer: they are forced to spend a larger share of their income on medical treatment, while at the same time being disadvantaged on the labour market by their deteriorating health. Furthermore, they have to shoulder extra costs to maintain and repair their housing, which is often neglected by the landlord, and pay (when they can) higher heating bills due to the poor energy performance of their appliances and insulation¹⁰⁰. For households, economic instability and unfit housing together create a vicious cycle.

Moreover, the economic burden also falls on society in terms of direct and indirect costs to the healthcare and social security systems. Some years ago, Eurofound estimated the total annual cost on EU economies of keeping people in inadequate housing at close to EUR 194 billion, and that investment in the renovation required to definitively end the problem would be repaid within 18 months by savings in reduced healthcare costs and social outcomes¹⁰¹.

4. COMBATTING UNFIT HOUSING

Support for households

Financial support for households is one of the most common policy tools used by public authorities to improve housing affordability. This can take several forms (benefits for tenants or subsidies for prospective home owners) and can be targeted at different population groups. Several countries also provide extra support, based on the beneficiary's level of vulnerability or household composition¹⁰².

Housing benefit and subsidised social housing are the two main forms of support to low-income households. The majority of these tools are subject to means-testing. The proportion of households receiving housing benefit is particularly high in **France** (21%), **Denmark** (20%), the **Netherlands** (18%), and **Finland** (14%). In these four countries, between 47% and 60% of tenants receive this benefit. In **Belgium**, **Cyprus**, **Estonia**, **Lithuania**, and **Romania**, less than 2% of households receive rental assistance. Some countries, such as **Italy** and **Spain**, use tax relief to subsidise tenants' housing costs. In **Latvia** and **Czechia**, housing benefit includes the cost of water, gas, sanitation services, telecommunication services, and internet access.

Rental assistance varies from region to region, like in **Belgium** where Flanders and Brussels offer loans to pay rental deposits, while Wallonia provides a relocation allowance¹⁰³. During the COVID-19 pandemic, some countries, such as **Ireland**, lowered the threshold for accessing assistance, and others, such as **Luxembourg**, increased the benefit amount¹⁰⁴. While housing benefit generally

enables households in difficulty to reduce the proportion of their income spent on rent, studies show that ironically in some countries, such as **Finland**, **France**, and the **United Kingdom**, they can contribute to pushing up rental prices where markets are already under pressure¹⁰⁵.

Several governments have also implemented support measures for home owners in the form of tax rebates, home buyer grants, renovation subsidies, and mortgage payment relief for home owners in financial difficulty. Studies show however that these measures do not always benefit those who need them most: some tax relief measures, for example, tend to favour high-income households¹⁰⁶. As such, several tax relief regimes for mortgage payments have recently been reduced or removed. In **Finland**, tax incentives caused property prices to rise and drove potential owner-occupiers away. In **Belgium**, the tax relief regime in Flanders led to a rise in property prices, as they mainly benefited the wealthiest 40% of households. To prevent those with large numbers of residential mortgages from disproportionately claiming these allowances, **Czechia** established a ceiling on tax refunds, and **Slovakia** means-tested access to these incentives. Several countries also enabled people who own a mortgaged property to benefit from subsidies. **Malta**, **France**, **Belgium**, and **Luxembourg** offer mortgages at reduced rates for certain population groups, and **Cyprus** pays a contribution to the mortgage interest for households on low incomes. **Croatia**, **Slovenia**, and **Cyprus** have invested in programmes to support individuals to build their own home¹⁰⁷. In the **Netherlands**, a programme was launched to enable people on temporary work contracts to access mortgages¹⁰⁸.

Social transfers are still, for the moment, the preferred tool for combatting the inequalities that foster inadequate housing. But demand-side policies often reduce access to housing unless they are accompanied by an increase in supply. Furthermore, improving access to housing for some groups while not reducing it for others is hugely complicated. Housing benefit, for example, enables claimants to pay higher rents, which can lead to price rises in the most affordable segment of the housing market. Making eligibility for allowances dependent on income thresholds also causes problems, as some vulnerable people, whose incomes are just above the threshold, may be facing equally difficult situations. It is thus worth recognising the central role played by decent incomes from work and non-housing related benefits¹⁰⁹. “To prevent excessive housing costs from reducing standards of living, it is important to provide good access to services for the public (such as education, healthcare, childcare and long-term care), regardless of income”¹¹⁰.

In addition to the financial aspect, households living in unfit housing often encounter social problems. Renovation subsidies should thus be paired with support measures to remove barriers to carrying out building works. In **Ireland** and **Poland**, the organisation Habitat for Humanity collects construction materials from businesses, individuals, and local waste disposal points. The material collected is then sold at reduced prices. The resulting revenue is used to support lower-income families to renovate their homes¹¹¹.

In Eastern European countries, Soviet-era buildings are difficult to renovate. These mainly consist of large co-owned blocks. Owners not only have to be convinced to renovate, but also have to be directed towards the best renovation solution. In **Bulgaria**, no co-ownership law exists to help occupants to coordinate renovating their buildings. Each owner renovates their part of the façade when they deem it necessary, which gives

some buildings a distinct characteristic described locally as “Torta” (slice of cake). Programmes supporting renovations previously targeted all households on an equal footing, regardless of income, but only well-off households, with the means to organise and implement works truly benefited. To remedy this, **Bulgaria** introduced another renovation programme with subsidies targeting lower income households. The same problem was observed in **Estonia**, with Vladimir Svet, Tallinn’s deputy mayor, noting that, “according to our statistics, houses in well-off neighbourhoods are more likely to use the measure. The houses in underprivileged neighbourhoods are less likely. All these measures work, but only for certain houses that manage to access them”¹¹².

In **France**, the SOS Taudis programme run by the Abbé Pierre Foundation funds support and legal assistance for people in extreme poverty and tenants who are victims of unscrupulous landlords. This programme also supports owner-occupiers in difficulty, helping them carry out renovation works on their homes. As part of this programme, subsidies can be provided to complement any existing government assistance or renovation loans (ANAH, local government, or pension benefits, etc.). Applications must be from owner-occupiers in particularly difficult economic, social, and family situations, and who are living in very unhealthy conditions. Since 2012, SOS Taudis has supported renovation works for almost 2,000 households across 85 French *départements*.

Help for households in order to combat rural depopulation in Hungary

Specific financial assistance for family housing was introduced in 2019 in Hungary to slow the depopulation of its villages. The grant is a one-off payment for families with children who buy, extend, or modernise a house in a village with a shrinking population. The grant amount depends on the number of children in the family and the type of works undertaken. For a family with three children, the grant is HUF 10 million (EUR 25,000). A maximum of HUF 5 million can be spent on the purchase, with the rest reserved for modernisation and renovation. As well as the grant, families can access a preferential loan of up to HUF 10 million, over a maximum duration of 25 years. As property prices are very low in the villages of the least developed regions, the grant was initially sufficient to buy a house in these areas. As part of the FETE programme¹¹³, Hungary's Order of Malta set up an expert team to help families access this grant. The team works in the FETE villages of four counties located in the north of Hungary, one of the country's least developed regions. By the end of June 2022, the team had helped 80 families to benefit from the grant. Of these families, 42 bought a better-quality house and 38 modernised their existing home. The families who bought a new home had previously been living in very run-down housing, which was often unfit for habitation. In other cases, the grant enabled young families to leave homes that were overcrowded and occupied by several generations of the family¹¹⁴.

Guaranteeing rights

Ensuring that legal habitability standards are respected and ensuring the effective protection of tenants as set out by law is another way of tackling unfit housing. In such circumstances, several factors can prevent tenants from accessing their rights. Tenants are by definition entering into unequal contractual relationships with their landlords. Tenants are not always aware of the legal procedures available, or prefer not to use them and so put up with non-decent living conditions because they have no alternative, or for fear of worsening their already precarious situation.

In **Ireland**, the situation is particularly worrying. The current legal framework, established by the 2009 Housing Act, has proven to be quite ineffective. Local authorities are hesitant to enforce the minimum habitability standards, as removing properties from the rental market only increases

pressure on an already very strained housing market. Applying the legislation thus falls mainly to tenants, who are not inclined to complain about their living conditions as they are fully aware of the potential consequences, in particular eviction.

In the **United Kingdom**, the 2018 Homes (Fitness for Human Habitation) Act aims to make landlords more accountable by obliging them to ensure their properties meet human habitation standards. The Homes (Fitness for Human Habitation) Act gives tenants the right to initiate legal action against landlords whose properties do not meet habitability standards. The law includes ways to oblige landlords to carry out works, compensation for tenants, and guarantees against retaliatory evictions¹¹⁵.

In **Belgium**, a body was created in 2003 to ensure the Brussels Housing Code was being respected: the Direction de l'Inspection Régionale du Logement (DIRL). This body is responsible for investigating complaints made by tenants and can initiate its own investigations. It is authorised

to give landlords formal notice to carry out maintenance works, to ensure decisions are enacted, to levy fines and, if need be, to prohibit the renting out of certain properties. Introducing rental licensing can be another useful tool to combat unfit housing, based on the principle that housing can only be rented out if a prior inspection has taken place. Such tools already exist, although they are not widespread. In **Wallonia**, a rental licence granted by local government employees has been required since 1998 for housing units smaller than 28m² and for shared housing. However, fewer than half of the housing targeted by the measure have such a licence. In **Flanders**, local authorities can require compliance certificates prior to a housing unit being rented out, but only one local authority in five does so – and none of the big cities.

In **France**, the 2014 ALUR law enables local authorities to require a rental licence or declaration. These “rental licences” – which the local authority can choose to require of landlords – are however not subject to systematic visits from health inspectors. As a tool to combat unfit housing, rental permits are not without their problems. They rely on landlords voluntarily taking steps when putting property on the rental market, and therefore require a monitoring system to guarantee their effectiveness.

Regulating the housing market

To combat housing market abuses, regulatory measures can be established by the Member States. One of the tools available is facilitating private investment in the construction of affordable housing. This means directing private investment towards socially useful sectors even though they are less profitable. Various measures with the aim of “facilitating metropolitan or regional land-use planning, streamlining the

planning permission process, making it easier to redevelop brownfields, and reforming zoning regulations”¹¹⁶ could be introduced. Nonetheless, to the extent that such measures are based on reducing administrative obstacles to building affordable housing, there is a risk of unintended consequences. Any relaxing of regulations on the private rental market could increase the risk to tenants of living in poor-quality housing, of facing excessive rent increases, or of being unfairly evicted¹¹⁷. Tax incentives also exist in some countries to this end. In **Portugal**, within the framework of the *Arrendamento Acessível* programme, private landlords who accept the principle of rent ceilings are not taxed on this income. In **Luxembourg**, landlords that rent their properties at social housing rates benefit from a 50% tax exemption on rental income and contractor partners receive subsidies from the Ministry of Housing to cover management and maintenance¹¹⁸. Finally, taxing vacant properties is another tool used to reduce rent prices by increasing supply. In **Amsterdam**, fines are levied from the eighth month of a property being vacant¹¹⁹. In **Brussels**, leaving housing unoccupied for more than 12 months is considered an offence¹²⁰, and local authorities can, under some circumstances, expropriate the empty housing units. This law has never been applied, however¹²¹.

Regulating the housing market can also be in the form of simple rent controls. This type of regulation is particularly effective in guaranteeing access to low-rent homes. In fact, in a 2019 Brussels-based study, the proportion of housing units whose rent exceeded the maximum indicative rent was higher in the central working-class neighbourhoods (78%). In other words, the segment of the housing market where low-rent homes are scarce, and therefore very in-demand, are where rents are most excessive¹²². Studies have shown that rent controls are effective at protecting vulnerable tenants, by limiting price increases and the effects of

evictions, when these neighbourhoods become more attractive. One of the drawbacks to this mechanism is however that, if it is not subject to means testing, it can lead to flawed allocation of affordable housing, benefiting households who need it less¹²³.

Several countries, such as **France**, the **Netherlands** and **Luxembourg** have set up bodies responsible for controlling and regulating private sector rents. In France, rent controls are applied in local authorities located in high-pressure housing markets. Local conciliation committees (CDCs), comprising equal representation of both landlord and tenant organisations, have been set up. Referral to the CDC is a precondition required by the judge, before legal proceedings related to rent prices can be initiated. In the **Netherlands**, a section of the private rental market is regulated by a points system determining the maximum rent for each housing unit. This is almost identical to the system used in the social rented sector. Disputes are settled by committees with an equal representation of landlords and tenants. This mechanism is, however, often criticised for its complexity and inability to take regional differences into account¹²⁴.

Increasing supply of affordable, good quality housing

While social housing (meaning residential housing rented at below-market prices) in general relies on the public or semi-public sector (such as housing associations), it can also be managed by the private sector. This happens in Poland for example, where social rental agencies can sign contracts with private landlords at below-market rates¹²⁵. Situations vary widely from country to country. Several post-commu-

nist countries such as **Slovenia**, **Poland**, **Czechia**, **Hungary**, and **Bulgaria** have sold off a large part of their social housing stock over the last few decades¹²⁶. In the majority of OECD countries, social housing makes up less than 10% of the stock, although some countries do much better. "In the **Netherlands**, 28% of all dwellings are social housing, in **Austria** 23%, in **Denmark** 20%, and in **France**, 17%"¹²⁷. In other countries, such as **Cyprus** and **Romania**, social housing is practically non-existent. Social housing is used by different demographics from one Member State to the next. In countries where social housing is limited, it is mainly used by particularly vulnerable households. In **Sweden** and **Denmark**, there is no means testing to access municipal housing. In **France**, means testing exists, but 60% of the population is eligible for social housing¹²⁸.

With a few exceptions, investment in public housing has fallen across the European Union. Austerity measures implemented in Europe in response to the 2008 financial crisis led to a failure of housing policies. Budget cuts were prioritised to the detriment of social housing, which exacerbated the housing crisis in many European countries. The shrinking social housing stock led to a more "residual" sector, whereby social housing is reserved for increasingly narrow sections of the population. The OECD highlights the link between the fall in public investment and the housing affordability problems being experienced across all Member States. "Renewed investment in social and affordable housing was already needed prior to the COVID-19 pandemic, and the pandemic has only added to this need for investment¹²⁹. The positive outcomes stemming from significant investment in social housing are also economic. "Policymakers and housing advocates in [...] **France**, **Ireland**, **Portugal** and the **United Kingdom**, among others, have emphasised the need to prioritise social and affordable housing as a key counter-cyclical investment opportu-

nity that can help support jobs and SMEs in the construction sector and deliver more affordable housing¹³⁰. Alongside this, large-scale investment in renovating the social housing stock may stimulate economic recovery, help meet environmental sustainability objectives, and improve the well-being of occupants¹³¹.

Following the COVID-19 pandemic, several Member States announced new investment in the sector but the degree of ambition and extent of the different programmes vary widely. In the majority of countries, “public investment in the supply of new homes doesn’t seem adequate to respond to the growing demand”¹³². Some countries even seem to have contradictory policies, for example **France**, which has set itself a goal of increasing its housing stock while reducing subsidies to social housing associations¹³³. It is also worth mentioning some positive examples, such as the increased budget for social housing in **Wales**, or the measures adopted in 2019 in Wallonia, aiming to achieve both ambitious renovation of social housing and a supply of new builds¹³⁴. In **Lithuania**, the number of social housing units increased from 10,486 in 2018 to 11,419 in 2021. Between 2017 and 2021, the ratio of social housing supply to people on waiting lists increased from 45% to 55%, and time spent on waiting lists fell from 51 months to 36 months. **Lithuania** also changed its priority criteria in 2022 by making single parents eligible, whereas previously only disabled people, orphans, and large families were prioritised¹³⁵.

The fight against unfit housing can be leveraged to create new social housing or to develop an affordable private housing supply. While several local projects have demonstrated this, few projects have been carried out on a national scale. In the Czech city of **Liberec**, ERDF funds were used to fight the “commercialisation of poverty”, by renovating derelict buildings, transforming them into affordable homes¹³⁶.

In **Spain**, the experimental project, Rehabita, enables the beneficial interest of a property to be transferred to the Government of Extremadura for a specific period, in return for which the autonomous government renovates the property and rents it out. This project increases the supply of housing, improves the urban environment and helps carry out building works to improve energy efficiency¹³⁷. In **Portugal**, the RPA-HA programme aims to finance building or renovation programmes specifically for housing with rents lower than the “affordable rent programme” ceilings¹³⁸.

Since 2014, Homes for Good in **Scotland** has raised GBP 20 million (EUR 23 million) in social investment to create affordable, high-quality housing for low-income households and households in need of support. The organisation is both a social enterprise lettings agency and a property developer – it buys and renovates empty or dilapidated houses. Currently, it manages 500 homes (300 of which it owns) in Glasgow and in the west of **Scotland**. Homes for Good also provides advice on reducing energy bills and on applying for benefits¹³⁹.

In France, the Abbé Pierre Foundation’s Toits d’Abord (Roofs First) programme provides specific solutions for those facing extreme poverty: very affordable, comfortable, and energy-efficient housing. The goal is to bring non-discretionary spending down to an acceptable level, with a rent ceiling to ensure the tenant’s payments remain low. A lot of work is being done on energy performance. For new builds, the expected EPC rating is A or B, and for renovations, the goal is to bring E, F, and G-rated buildings to A, B, or C standard. From 2005 to 2020, the Abbé Pierre Foundation was involved in making almost 9,000 homes available to people experiencing financial difficulties¹⁴⁰.

Urban renewal programmes

Unfit housing “is not simply a housing policy problem that can be resolved through dealing with housing or buildings; rather, it relates to urban policies as a whole and raises questions around their failure to remedy the situation sustainably”¹⁴¹. In fact, the fight against unfit housing and building decay is rarely the primary aim of urban renewal. Entirely transforming some chosen neighbourhoods tends, on the contrary, to create “border effects”, which make other neighbourhoods – those left behind by urban renewal – even more invisible¹⁴². People on the lowest incomes are rarely the beneficiaries of these large-scale building works, which are like a Trojan horse for gentrification. While ambitious renovation policies are necessary to solve the problem of unfit housing, they must also guarantee housing affordability for people living in working-class areas.

Currently, renovation policies are inextricably linked to projects improving the energy performance of buildings, which should make homes more comfortable and more affordable by reducing energy costs. Many urban renewal plans, which include sections on tackling unfit housing, have been initiated in European countries at national, regional, and local level, paid for mainly by EU funds.

According to a study by the Portuguese construction federation, Portugal had 1.5 million unfit housing units in 2014 – 126,000 of which were a public safety risk¹⁴³. IFRRU 2020, created in 2017, is a financial instrument that supports investment in urban renewal across Portugal¹⁴⁴. It brings together a number of funding sources including EU Portugal 2020 funds, as well as funding from the European Investment Bank and the Council of Europe Development Bank. A single loan appli-

cation is needed to facilitate investment in urban renewal and the energy efficiency of buildings, and there are no restrictions on who can apply for funding or conditions on the future use of the renovated building. In 2021, IFRRU 2020 invested EUR 307 million in renovating buildings. The housing market in **Portugal** remains particularly strained and prices have increased exponentially. According to Eurostat, the purchase price of housing jumped by more than 75% between 2010 and 2022, while rents increased by almost 25%. In April 2023, a number of NGOs led protests on the right to housing in several Portuguese cities¹⁴⁵.

Renovation policies are not always easy to implement. In **Poland**, 65% of buildings are more than 30 years old and a large number of them were built during the Communist era to standards that are now outdated. In February 2022, the Polish government presented a major strategy¹⁴⁶ to renovate housing stock, which plans to insulate 3.8% of its buildings per year – about 236,000 annual renovations over the course of the decade. This strategy raises some significant dilemmas, mainly how to identify people in need and the most vulnerable households. **Poland** has more than 14 million buildings, 5.5 million of which are individual houses and 500,000 of which are housing blocks¹⁴⁷.

What is Europe doing?

The European Union intends to address the challenge of unfit housing through its “green growth” strategy. The Green Deal was launched in July 2020, with the aim of ending greenhouse gas emissions by 2050. It includes a series of policy measures with the goal of “net zero growth emissions”. From a housing point of view, the fit for 55 legislative package, which is part of the Green Deal, is key. It contains several impor-

tant initiatives such as revisions of the Directive on the Energy Performance of Buildings and revisions of the Directive on Energy Efficiency. Negotiations on the revision of the Directive on the Energy Performance of Buildings are still ongoing. The cornerstone of the proposal is not yet confirmed: establishing minimum energy performance standards that would apply (according to the European Commission proposal and the Parliament's position) to all buildings, including therefore the residential sector, both owner-occupied and rented.

Some consider this a major advance, as such provisions – in line with the French model of banning poorly insulated homes from being rented – should ensure that housing is brought up to standard. This should ultimately lead to the eradication of unfit housing. There is however a real risk that this “Renovation Wave” (the name given to the strategy proposed by the European Commission in 2020 that covers the revision of the Directive on the Energy Performance of Buildings) will lead to increased rents, fewer affordable homes, and gentrification¹⁴⁸. To mitigate the social impact of the energy transition, the European Commission has put forward a Social Climate Fund (SCF), which aims to fund building renovation for people on low incomes living in the most energy-inefficient homes. However, the funding proposed (approximately EUR 86 billion over seven years) is insufficient to meet the goals of the SCF. Moreover, renovating the social housing sector alone would require EUR 13 billion extra per year until 2050 (in addition to the EUR 23 billion in annual investment planned by the social, cooperative, and public housing sector)¹⁴⁹. This calculation does not even take into account the investments needed for renovations in the private rental sector or for supporting home owners facing poverty (a widespread issue in Central and Eastern Europe). The functioning of the “direct income support” allocated to the SCF, which is intended to mitigate

the immediate negative distributional impact of the green transition, is also problematic. In reality, these funds are too low to fund green investment and subsidies adequately. However, without subsidies, those most in need will not be adequately supported.

Furthermore, financing these funds, in particular through the extension of the emissions trading scheme to the building and transport sector, including for private households, is an unfair mechanism. In fact, making individual households liable for carbon costs risks a negative and disproportionate distributional impact on low-income households – the very people the fund is intended to support. As it stands, the instruments proposed at EU level for the green transition do not provide for a genuinely fair transition. This means Member States have to find ways to mitigate the social impact.

So that Europe's Green Deal policies can truly pave the way for eliminating unfit housing, FEANTSA and the Abbé Pierre Foundation recommend:

1. RECOGNITION OF UNFIT HOUSING AS A PUBLIC HEALTH ISSUE

The pandemic highlighted the vital role of housing in debates around health. Given its importance, housing should be considered essential to improving the living conditions of households and as a way to leverage public policies. Combatting unfit housing should therefore be part of all EU measures taken to implement the “Renovation Wave”.

2. A EUROPEAN SOCIAL VISION, WITH ADEQUATE AND TARGETED FUNDING

EU funds should be directed towards renovating F- and G-rated housing that is occupied by the

poorest households, both private and public (e.g. social housing, private rental market, small-scale owner-occupiers, emergency accommodation, etc.). To this end, the European Commission should propose a truly ambitious instrument such as an EU fund focused on “cold and hot houses”, and on a reworking of the emissions trading system. The Social Climate Fund, which will correspond to a dedicated share of the revenues from the auctioning of emission allowances under the new system, can only be fair if the share in question is drastically increased.

Decarbonising heating and cooling systems should go hand-in-hand with renovating energy inefficient-housing. The homes of low-income groups should be targeted first and receive adequate financial support. A socially targeted and inclusive Renovation Wave is all the more fitting as it would enable lower income households to free themselves of fossil fuel technologies. The transition to green and affordable heating and cooling systems requires collaborative planning at local, regional, and national level to determine the best ways to decarbonise, in terms of the process to follow and how it is funded. This planning should take into consideration the specificities of the housing stock and the financial capacity of households, who should receive support with the process and the cost.

3. A RENOVATION STRATEGY, SENSITIVE TO PEOPLE’S RIGHTS AND THE IMPACT OF PRICE INCREASES

It is still unclear whether landlords, tenants, or public funds will assume the cost of the Renovation Wave and of meeting minimum performance standards across the residential sector. An EU renovation strategy, if it is designed to be social, should openly consider these issues and set out the need for mechanisms that protect

vulnerable groups. This includes rent ceilings, curbs on gentrification, and renovation focused on the needs of existing groups rather than on increasing property values.

4. COORDINATED WORK ON THE DEFINITION AND IDENTIFICATION OF UNFIT HOUSING IN EUROPE

Although housing is not a European Union competency, the link between the state of housing, energy poverty, and public health issues should incentivise the EU to engage in dialogue on the issue of unfit housing in Europe. Following the work started by FEANTSA during the 2012 Consensus Conference and the development of the Ethos Typology on Homelessness, an interpretive framework – applicable to all Member States – should be established on minimum habitability standards. Awareness campaigns and recommendations should also be developed to effectively combat prevalent problems (such as mould) in order to limit harm, particularly to the most vulnerable (e.g. children). Finally, this work should allow for the sharing of good practice. This can be done by sharing tools for identifying recipients, expanding projects that combat unfit housing through the development of affordable social or private housing, developing processes to support renovation, and developing prevention policies.

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