

Good practices in social & affordable housing

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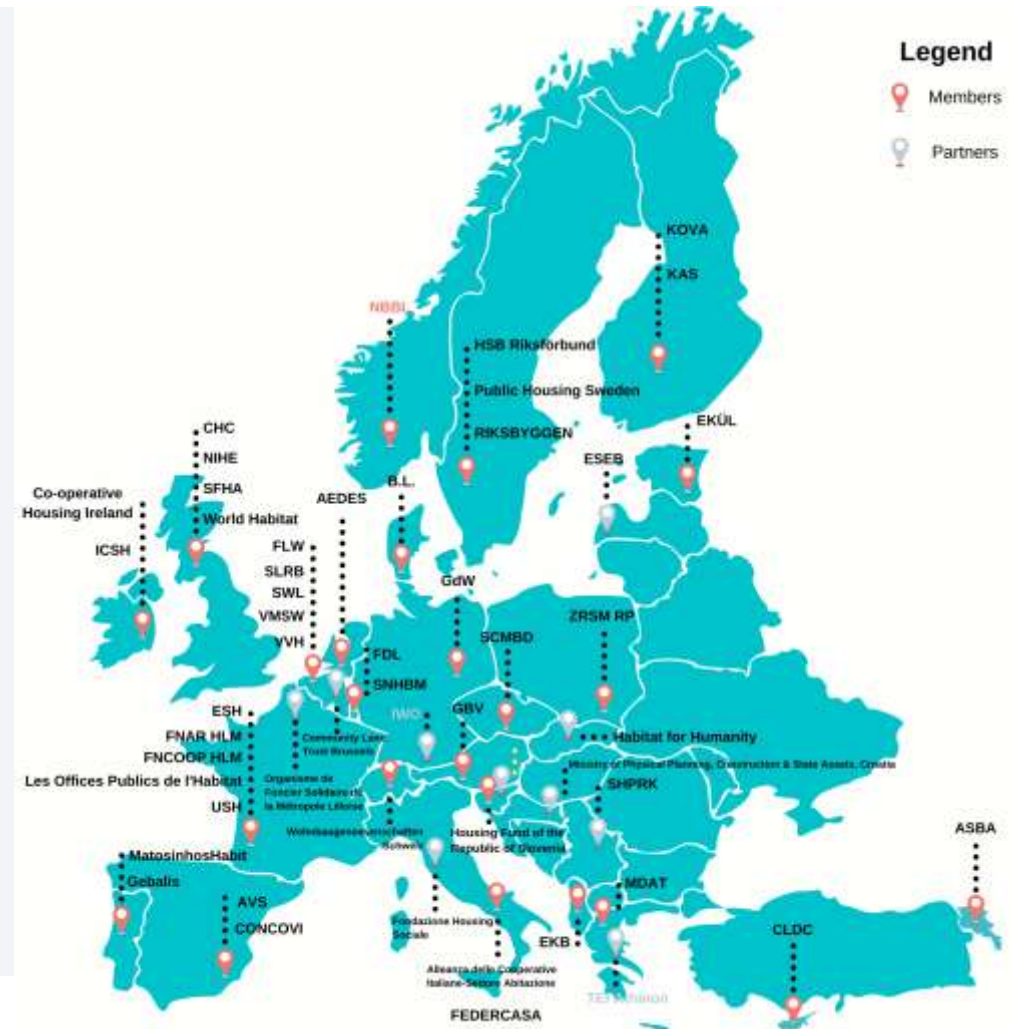
Housing Affordability: Challenges and Perspectives in Belgium and Europe, Perspective, 25.11.24



The richness of the Housing Europe Network

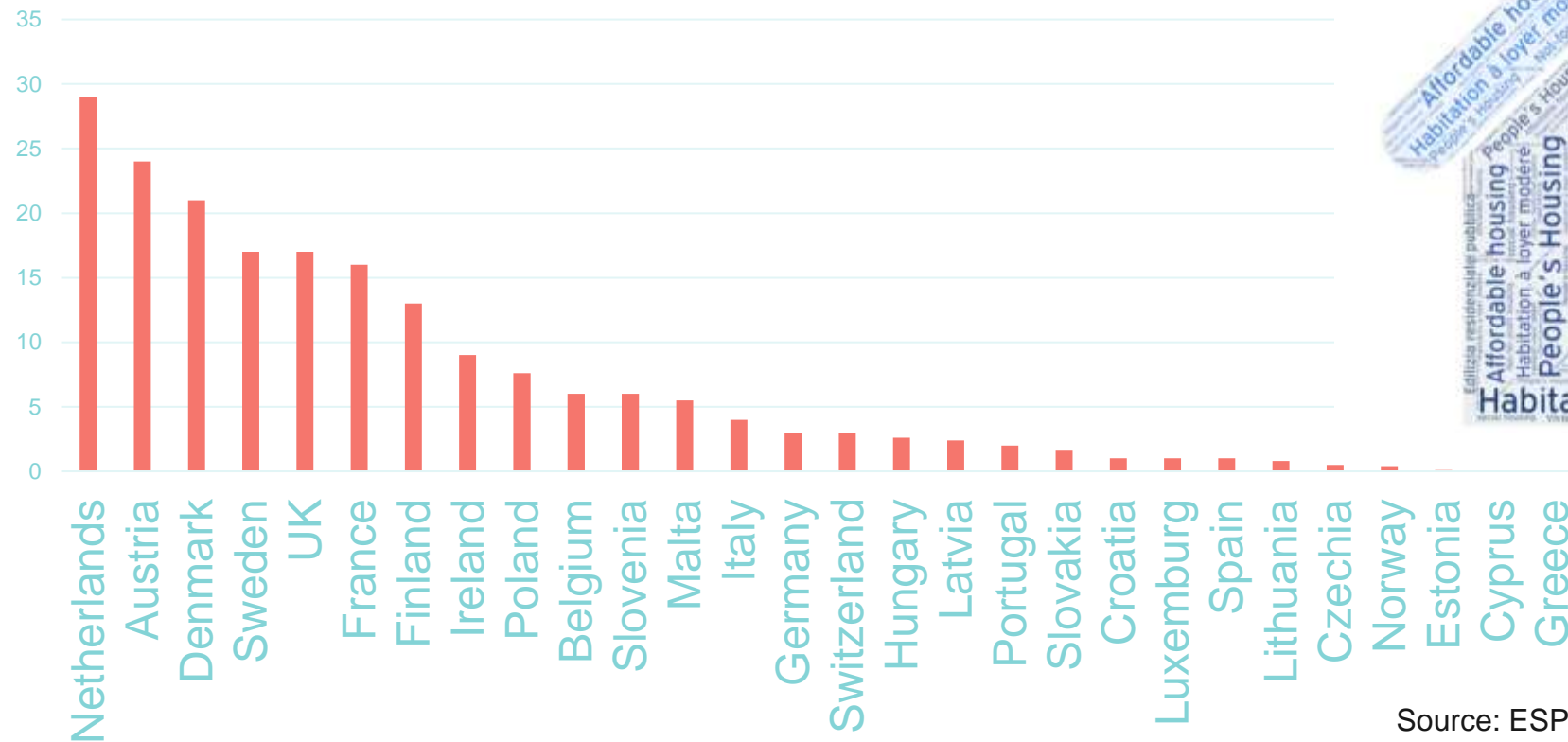
- 43,000 local housing organisations
- 25 countries
- Over 25 million dwellings
- roughly 200,000 new dwellings per year
- over 200,000 dwellings refurbished per year
- roughly €40bn in new investment per year
- 7,500+ staff employed by the federations
- 300,000+ staff employed by local providers

One goal
To provide decent & affordable housing for all



Social housing in Europe

Social rental housing in European countries
% of total housing stock, 2022



Source: ESPON, House4All

Danish social housing

Denmark

- Around **561,000** non-profit, cost-based social dwellings; **20%** of homes
- Based on universal eligibility, '**allocation right**' (*anvisningsret*) covers 25% of the stock, and helps to make sure most urgent needs can be accommodated more quickly

Three **types** of non-profit housing

1. **Family**: General non-profit housing for anyone, regardless of their 'family' status
2. **Elderly**: Older people, or people with disabilities. Allocation handled directly by Municipalities, who can also directly build this housing
3. **Youth**: Mostly for students, with temporary rental contracts.



The Danish case



What makes it interesting?



Non-profit

- The house rent covers operation and maintenance costs and payments related to loans in the housing department.
- It is not possible to speculate in non-profit housing.
- No one makes money from renting out the properties.



Tenant Democracy

- Self-governing and self-organized
- All housing departments are governed by tenant democracy that make decisions regarding the budget, house rules, etc.
- The tenants comprise the board of the housing organization.



Stable Finance

- Partially financed with municipal support.
- The state guarantees loans and contributes to the payment of financial services (using an interest cap).
- The National Building Fund ensures self-financing.

A replicable model?

- A rich country with a very generous welfare model
- Long-term policy vs urgent needs
- Social infrastructure investment vs strict budgetary rules
- Not immune from challenges
- Inspiration for policy reform/new funding mechanisms in Ireland, Latvia, ...

Understanding successful tools



Thank you

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