

Unlocking housing **for HOUSING FIRST**



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Why MORE housing for Housing First?

Over the past decade, it has become clear that in order to effectively reduce homelessness, a shift to a Housing First and housing-led approach is necessary. Housing First has been successfully piloted and tested in cities throughout Europe for over fifteen years and has proven to be extremely successful. The creation of more temporary accommodation solutions will not help cities or national governments to successfully address homelessness, let alone prevent more people from becoming homeless.

Homelessness continues to be an acute problem for almost all countries in Europe, but there is new political eagerness to tackle this problem, including from the European Union with the establishment of the European Platform to Combat Homelessness, as well as promising progress in several European countries as well as at local level.

Homelessness cannot be properly addressed or ended with temporary solutions or pilot projects; we know that permanent, affordable and quality housing is required. We also know that finding more housing to end homelessness is a challenge in Europe's current housing crisis. This challenging environment cannot be used as an excuse for inaction, however. Housing solutions for Housing First can and must be developed alongside other actions to increase the supply of affordable social housing for people who need it.

This paper is a collaboration of the Housing First Europe Hub¹ and the Housing Solutions Platform² to start the much needed conversation about how we can unlock more housing for Housing First and housing-led solutions to homelessness.

The paper will point to untapped sources of housing for Housing First and highlight successful examples of where more housing has been unlocked for use for Housing First. This paper is designed to support governments, housing providers, organisations and other actors to find inspiration in existing examples and develop new ideas to increase the supply of affordable, quality housing for Housing First.

Our goal is to continue to collect inspirational examples and to facilitate conversations and exchanges on how to unlock more housing for Housing First. We know that these examples will need to be adapted to local and national contexts. We want to encourage actors to adopt and adapt these ideas - to find inspiration in existing projects, and to develop their own.

We will continue to add to this document, foster exchange of learning, and promote necessary policy changes.

We invite you to work with us by sharing examples from your context and joining the conversation.

1 Housing First Europe Hub www.housingfirsteurope.eu

2 Housing Solutions Platform <https://www.housing-solutions-platform.org/>

Background

In 2022, the Housing First Europe Hub published two papers outlining how governments - at all levels - can start to look at ending and preventing homelessness by applying the Housing First approach.³ When we talk about moving towards a systems approach to ending and preventing homelessness, we need to consider the supply of housing for Housing First from both the demand and supply side. This paper will start this conversation by raising some key questions, citing some promising examples, and making recommendations.

As outlined in the Housing First Europe Hub paper on Systems Change in March 2022, “Access to a sufficient supply of affordable, quality housing is a challenge across Europe. For Housing First projects and programmes that exist alongside more traditional approaches to homelessness (e.g. temporary accommodation, supported accommodation), finding enough housing units to meet the demand for Housing First tenants is not easy. Housing providers – both in the social and private rental sectors – are often reluctant to take what they perceive as a risk to sign a rental contract with Housing First tenants. Housing First support teams often spend a significant amount of their time looking for and securing housing for Housing First tenants; in cities where several organisations deliver Housing First projects, organisations are often in competition with each other for a limited number of apartments.”⁴

The Housing Solutions Platform looks at addressing homelessness through grass-root, out of the box, pioneer solutions, because homelessness is not only about housing, but is however always about

housing. FEANTSA, the Fondation Abbé Pierre, Housing Europe and Habitat for Humanity International are working together through the Housing Solutions Platform to identify, debate and promote innovative solutions for affordable housing in Europe. It is a joint initiative seeking to make a contribution to addressing Europe’s housing crises by connecting people, ideas, tools and practices to help generate housing solutions. The Platform aims to go beyond the usual prescriptions and debates, focusing on innovative solutions.⁵ Finding enough housing to respond to the current need is a challenge, but there are existing “fire-proof” examples that have proven their impact, that can be developed further, as well as untapped ideas that have tremendous potential to be taken to scale. This paper will help provide context for why more housing for Housing First is needed, and provide inspiration for governments, housing providers and organisations.

3 A New Systems Change Approach, by Demos Helsinki and The Housing First Europe Hub, 2022: <https://housingfirsteurope.eu/wp-content/uploads/2022/05/DRAFT-HF-Systems-Change.pdf>

Achieving a new systems perspective to ending homelessness through Housing First: A policy and practice guide: The Housing First Europe Hub, 2022: https://housingfirsteurope.eu/wp-content/uploads/2022/05/Systems_Perspective_Policy_and_Practice_Guide.pdf

4 <https://housingfirsteurope.eu/wp-content/uploads/2022/05/DRAFT-HF-Systems-Change.pdf>

5 <https://www.housing-solutions-platform.org>

Key take-aways

Unlocking or creating more housing for Housing First requires financial resources, as well as time and energy, and the involvement of housing partners in the process. It is crucial that housing benefits and funding streams for support services are aligned and are no longer linked to temporary accommodation or on-site provision of support. This way, people who are homeless or at risk of homelessness can be offered a home first, alongside any support they may need.

A key role for national governments

Strategies that promote the use of housing solutions for homelessness and integrate a Housing First approach will help to drive housing providers to develop more housing and will require them to make some of it available for people who need Housing First support and/or housing-led solutions to homelessness. Governments have a role in encouraging and incentivising the creation of more affordable social housing, for instance by:

- shifting existing government funding towards the creation and expansion of permanent housing solutions rather than building new temporary accommodation.
- enforcement of existing or creation of new regulations to bring vacant housing into use, for example the acquisition of vacant or derelict buildings;
- promoting the acquisition of apartments by social housing providers or NGOs;
- providing financial incentives to build new housing stock;
- providing loans or financial support to pay

for the physical transformation of temporary accommodation into regular housing units.

- Focus on prevention: supporting people so they can keep their housing

Once the scouting and mobilisation of housing is successful and the tenants are living in their new homes, one important task remains: ensuring that the tenant can stay in their home. The Housing First principles provide a framework for providing support, but the support must be accessible to the service user. Housing First can prevent recurrences of homelessness, as well as preventing people who are at risk of homelessness. Partnerships between actors providing support, landlords, local authorities, health, justice and other services can work together to ensure that any problems that may make it difficult for someone to maintain their home (unpaid rent, possible difficulties with neighbours, etc.) are addressed early and that proper support is provided.

Partnerships and networks

Mobilising new housing sources and implementing Housing First, means working in partnerships and with a range of allies. Social housing actors can take the lead to bring housing associations, charities and organisations together to mobilise knowledge and shift how homelessness is addressed and ended with Housing First. For example the Homes for Cathy

coalition in England⁶ is a national group of housing associations and charities working together to end homelessness. In Spain, Hogar Si (social support) & Provivienda (housing support) have developed partnerships between support service organisations and housing providers, to seek government funding to develop Housing First.

Mobilisation of the private rental sector

In most countries, some form of social or public housing exists, and where it does, this sector can and should be providing housing for Housing First tenants. Currently most of the housing provided to vulnerable and economically unstable groups as well as Housing First projects are supplied by the social housing sector.

However, the current housing crisis across Europe is a clear indication that there is not enough social or public housing to meet the needs of those who cannot afford private rental housing. There is a demand for an increase in social housing stock; this will take time however. Many countries have slowed the building of social housing over the past decades, and in some countries (e.g. Belgium) there is a significant need to renovate existing social housing stock.

The private rental sector can play a role to help ensure social cohesion and equality, by stepping in

and providing access to affordable housing for Housing First. In many countries, particularly those with a very limited supply of social housing, private rental housing is an important part of Housing First programmes. Some examples include:

Homelab Romodrom in the Czech Republic is an EU-funded project which aims at connecting people, in search for better or more affordable housing with private landlords looking for tenants. This is executed through cooperating with private landlords, explaining the advantages and supporting them with follow-up on the service users.

Belgium - in most Housing First programmes, staff time (usually a full-time position) is dedicated to looking for and securing housing for Housing First. These 'captereurs du logement' connect private landlords with Housing First tenants.

European and institutional funds to support housing for Housing First

Currently, the most promising EU funds for the fight against homelessness are the European Social Fund (ESF), the European Regional Development Fund (ERDF) and the Fund for European Aid to the Most Deprived (FEAD). There is the potential to use these funds for Housing First and some good practice examples are available⁷.

Italy worked at both the grassroots/organisational level and at government level to promote the adoption

of the Housing First approach during the years 2011-2021. The Ministry of Labour and Social Policies created a call for proposals for organisations to apply for funding through ESF and FEAD. Fio.PSD, Italy's federation of homeless organisations and the home of Housing First Italia, was selected to lead on this thanks to their long experience with Housing First. The funds were used for Housing First pilot projects and prevention of homelessness (ESF) and material assistance/goods multidimensional support (FEAD).

6 <https://homesforcathy.org.uk/>

7 https://housingfirsteurope.eu/wp-content/uploads/2022/06/HF_EU_funding_final.pdf

Another option are loans for the construction of social and other affordable housing. The Council of Europe Development Bank (CEB) provides loans for decent and affordable housing to different Member States, and has more than 10 years' experience in this field.

The Republic of Moldova for example, has established different housing initiatives since 2015. For the financing of these projects they forged partnerships with regional development banks but also used grants provided by the CEB. This money was used to build about 7,000 homes for vulnerable groups.

Bright spot:

One of the best “fire-proof” examples is Finland, which set specific targets and goals to reduce homelessness by half, and then half again, and to increase the number of Housing First placements in social housing. The result is that we can see the impact of government policy going hand in hand with the creation of more social housing. This approach was successful in Finland because new social housing developments are required to guarantee a certain percentage of housing units are made available for Housing First tenants.

Finland has made the most progress towards this goal, and Scotland is currently implementing a promising strategy based on a strong Housing First and housing-led foundation.

However, most other countries across Europe still struggle to de-couple support funding from traditional re-housing models. The lack of progressive examples is a stark reminder that in most countries, Housing First remains a pilot project which is often ‘added’ to traditional staircase models of temporary accommodation. This is the most pernicious and intractable barrier to systems change. The confinement of Housing First to a project status prevents true breakaway from ‘business as usual’ approaches to homelessness, therefore hindering the much-needed structural shift that accompanies systems change.

→ [Systems_Perspective_Policy_and_Practice_Guide.pdf](#)

What is housing for Housing First?

What do we mean when we talk about housing for Housing First? The types of housing used in Housing First should be normal, affordable housing. What makes the housing different, is that the core principles of Housing First are applied to the support that Housing First tenants receive.

Since for example, tenants sign their own rental contracts, Housing First tenants have the same rights and responsibilities as other tenants; and any support provided is not linked to the housing itself.

Housing First tenants are supported to access the services (medical, psychological, addictions support, debt counselling, etc..) that they need to be able to thrive and stay in their homes.

What makes Housing First different from other approaches to addressing homelessness, is that people are offered a home, first, and provided support to access services or treatment as needed. Tenants in Housing First do not need to meet any specific conditions, besides the ability to pay their rent (often through a housing benefit system) and live up to their responsibilities as tenants.



Housing First is founded on 8 core principles - which have been adopted throughout Europe and beyond. One of the core principles of Housing First is that housing and support (or treatment) are separated.

This means that the landlords or housing providers are not involved in delivering support to Housing First tenants, but rather, Housing First teams provide

the essential link and can help tenants maintain their homes and fulfil their responsibilities as tenants.

Support for landlords is available - for example more information can be found in this [introductory guide for Housing First Landlords](#).

FIRE PROOF EXAMPLES OF HOUSING FOR HOUSING FIRST

We've highlighted some of the [Fire-proof examples](#) which have proven impact across Europe. We hope they can spark inspiration in other countries.

Fire-proof examples

Y-Foundation



Name: Y-Foundation (Y-Säätiö)
Contact person: Juha Kahila
Where: Helsinki, Finland
When: 1985

Who: City of Helsinki, Espoo, Vantaa, Turku and Tampere, the Association of Finnish Local and Regional Authorities, the Church Council, The Finnish Red Cross, the Confederation of Finnish Construction Industries, The Finnish Construction Trade Union and The Finnish Association for Mental Health. These organisations are represented in the board of Y-Foundation.

Scale/size: Y-Foundation owns over 18 000 apartments and operates in 57 cities and municipalities. As a non-profit organisation, the foundation is entitled to state investment grants and loans for construction by ARA, the Housing Finance and Development Centre of Finland. In housing targeted for people with special needs this can cover up to 50% of building costs.

Impact: The basic task of Y-Foundation is to support health and social welfare services by arranging housing matching human dignity for people in need of housing and being capable to live independently or almost independently. The foundation can also in other ways take part in improving the social and health conditions of the abovementioned groups and support research which serves these purposes.

How does this work?

To fulfil these tasks Y-Foundation buys and builds rental housing and implements development projects to create sustainable housing solutions also for tenants with special needs. The operation has throughout the years been based on normal housing: the foundation does not build hostels or temporary solutions. The original way of action was buying scattered housing from the private housing market. Today the foundation also owns normal social rental housing and has built apartments targeted for special purposes. Facilities for supported housing consist of individual apartments even though there can also be room for on-site services.

Over the years, Y-Foundation has actively developed support services for the tenants in cooperation with local authorities, social and health services, several non-governmental organisations and social work of the church. Target groups in this work have been, e.g. young people, people with mental health or addiction problems, homeless people and people with disabilities. The foundation supports national programs on homelessness based on the Housing First principle by providing housing and since 2011 also by coordinating a national development network on Housing First. The project organises training, implements pilot projects and offers a platform for sharing information and carrying out other joint development activities.

Funding:

Who funds it: The main income source stems from the rents. The foundation also receives grants from RAY (Finland's Slot Machine Association) and ARA, (the Housing Finance and Development Centre of Finland). Y-Foundation uses bank and other loans to invest in purchasing and building new housing as well.

Duration of funding: Long term.

Policies, legislation, special structures, etc. involved: Partnerships with the municipalities the Y-Foundation operates in.

Can it work for Housing First?  **YES!**

Because: The Y-Foundation was an early adopter of the Housing First approach as a strategy to end homelessness. The Y-Foundation offers permanent dwelling without pre-conditions to their service users along with a person-centred and individualised support system.

More information: <http://www.ysaatio.fi/in-english/>

Fire-proof examples

The Danish National Building Fund



Name: The Danish National Building Fund (Landsbyggefonden)

Contact: lbf@lbf.dk

Where: Denmark

When: 1967

Who: Landsbyggefonden is an independent institution founded by public housing organisations

Denmark, via a portion of their rent payments. The fund acts as a 'savings account' for the entire non-profit housing sector. The system is often described as being a "closed circuit", which ensures that money invested in housing today, stays within the system, and continues to provide benefits long into the future.

The Fund allows social and affordable housing operators to be self-funded, not needing to rely solely on public financing. **Who funds it:** 75% of the funding for the 89 Danish social masterplans comes from the National Building Fund. The remaining 25% comes from the municipality and/or the housing organisation.

How easy is it to access funding: Funding security because it is a national fund who exists to serve social/affordable housing.



Scale/size: Nation-wide in Denmark. There are 89 social masterplans in Denmark.

Impact: Most of the funding from the Danish National Building Fund goes straight back to the tenants in social housing. Other parts of the funds go to renovation projects, regulation mechanisms of the rent as well as social development plans in challenged housing areas.

Funding:

The Danish Housing Fund is a private fund that is financed solely by the over 1 million social tenants in

Duration of funding: Long term.

Policies, legislation, special structures, etc. involved: National level

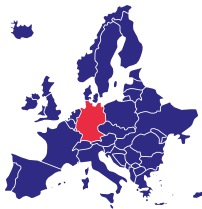
Can it work for Housing First?  **YES!**

Because: The Danish National Building Fund offers housing solutions that are long-term and without a time limit of the rental agreement.

More information: <https://lbf.dk/om-lbf/english/>

Fire-proof examples

Housing First for Women (Berlin)



Name: Housing First für Frauen Berlin

Contact person: Esther Maria Köb

Where: Berlin, Germany

When: 10/2018

Who: The project Housing First für Frauen is within the organisation Sozialdienst kath. Frauen e. V. Berlin. The project staff has a contract with Sozialdienst kath. Frauen e. V. but the project itself is funded by the Berlin government. Since the beginning of the project, the main real estate partners have been private housing providers, but the project leaders also work with government (state-owned) landlords.

Scale/size: From 10/2018 – 12/2022, 51 formerly homeless women now have their own apartment with their own contract.



Impact: During the pilot phase (10/2018-12/2021), housing stability was 100%; all women who received housing through the project were able to keep it. Until today, the housing stability is very high. The accepting, empowering approach, with which Housing First für Frauen works, has led to a lot of improvements in the participants' lives: improvements in their health, general satisfaction with life, social life). The participants from the pilot phase were very satisfied with the support they got from the Housing First für Frauen-Team, national and international networking of the project, and much more. The final evaluation report confirms: "Housing First for Women Berlin" is an essential part in Berlin for ending women-specific homelessness.

Funding:

Who funds it: The Project is funded by the Berlin municipal government, but the contracts of the project staff are with Sozialdienst kath. Frauen e. V. Berlin.

How easy is it to access funding: Politicians in Berlin have recognized that Housing First has an important role to play in ending homelessness by 2030. Currently, the situation and the political climate is positive. The project is experiencing great support (this is reflected in the continued funding of the project, the expansion of the target group to include women with children and the financial increase for both Housing First projects in Berlin). Berlin is even planning to implement more projects. Housing First for Women is currently working to move from project status to permanent funding and to ensure that new Housing First projects do not always have to start as pilot projects. Housing First has proven itself sufficiently.

Duration of funding: The initial funding was for a three-year pilot project, and now, after a very positive evaluation of the pilot project, the project is funded for another two years with a higher budget.

Policies, legislation, special structures, etc. involved: The Berlin municipal government is involved and the topic of Housing First is also already being discussed on a federal level, the newly founded association Housing First Germany (dt. Verband Housing First) supports all Housing First projects throughout Germany in appearing united and speaking with one voice.

Can it work for Housing First?  **YES!**

Because: Housing First für Frauen Berlin offers person-centred and conditionless housing support to homeless women in need.

More information: <https://skf-berlin.de/offene-sozialarbeit/wohnungslose-frauen/housing-first-fuer-frauen/>

Fire-proof examples

Simon Community Scotland



Name: Simon Community Scotland (SCS) Social Housing Supply
Contact: Lesley Henderson, Dan Donald
Where: Scotland (Glasgow, Edinburgh, Perth, and North Lanarkshire)
When: March 2021

Who: Simon Community Scotland (SCS)

Scale/size: To date nineteen one-bedroom homes have been acquired on the open at an average price of approximately £150,000 (EUR 170,000) each. The locations where homes are acquired are assessed for suitability by SCS's Housing First support team and avoid areas where there is a high concentration of Housing First residents. Once purchased, the homes are refurbished as required, then let to individual Housing First tenants for £158.79 per week, the maximum rent which can be covered by welfare payments in Edinburgh. There is capacity to acquire a further fourteen homes before May 2023.



Funding:

Who funds it? SCS took out a ten-year social investment loan from a fund managed by Social and Sustainable Capital (Investors: charitable foundations, the University of Edinburgh endowment, Big Society Capital).

How easy is it to access funding? There is a second round of funding due to come on stream shortly. However with rising interest rates this is expected to require a higher income return to investors which will limit the number of cities and regions in which this model will work.

Duration of funding: 10-years

Policies, legislation, special structures, etc. involved: The approach relies on the UK system of rental subsidy for people entitled to welfare support. Aside from this, the model does not require specific support from local or national governments.



Can it work for Housing First?  **YES!**

Because: The long-term rental agreements are designed for Housing First participants with no fixed term envisaged and are not conditional on remaining within a support service.

More information: <https://www.simonscotland.org/service/scs-homes-edinburgh/>

Fire-proof examples

Provivienda



Name: Provivienda
Contact: Arturo Coego
Where: Spain (Madrid, Barcelona, Andalucía, Canary Islands, Galicia)
When: 1989, involvement in Housing First since 2016

Who: With a workforce of more than 500 people, Provivienda is the biggest social housing provider in Spain for Housing First projects in alliance with Hogar Sí. Provivienda works in collaboration with networks throughout Spain and Europe (Housing First Europe Hub, FEANTSA).

Scale/size: Since 1989, Provivienda has managed more than 67,000 homes and housed more than 155,000 people. Currently managing more than 400 Housing First units together with Hogar Sí.

Impact: Provivienda's work is aiming at improving the conditions of access and maintenance of adequate housing, always under the principles of a person-centred approach, transformative drive and innovation. The association offers homes that change lives and create community, responding to residential needs, especially of people in situations of greatest difficulty.

Collaborations with the private sector:

Provivienda's staff is specialised in getting housing stock from the private rented sector and use it for social projects either on its own or with third parties, from the public and private sectors:

- Monitoring of the contract and management experience.
- Guaranteeing the collection of rental income, home insurance and energy performance certificate
- Offering mediation services to clients and neighbourhoods.
- Implementing engagement programs with landlords.

- Offering legal and tax advice to both clients and landlords

Funding:

Who funds it? There are a whole range of funders, mostly public - national, regional and local administrations- but also private, especially non-profit organisations.

How easy is it to access funding? Provivienda is one of the main specialised non-profit organisations in the sector and therefore can access funding from public administrations. Moreover, Provivienda is developing a specific strategy on offering housing services to other organisations.

Duration of funding: Most funding comes from tenders for a 3 to 5 years period. This allows a certain stability for the projects as public administrations tend to renew these contracts.

Policies, legislation, special structures, etc. involved: There is a range of national bills that directly affect this like Right to Housing Law, Spanish Housing Plan and taxing legislation. National, regional and local level as well as housing and social services departments are involved in the decision making.



Can it work for Housing First?  **YES!**

Because: Provivienda is not only providing the housing for Housing First projects but also a whole range of specialised services such as housing support in managing a home, mediation with neighbours and community integration for clients, apart from a number of other resources to landlords such as housing management and legal and tax advice.

More information: <https://www.provivienda.org>

Fire-proof examples

Barcelona Inclusionary Zoning in Urban Consolidated Land



Name: City of Barcelona Inclusionary zoning

Where: Barcelona, Spain

When: 2018

Who: In February 2018, the Assembly of Neighbourhoods for Sustainable Tourism (ABTS), the Federation of Neighborhood Associations of Barcelona (FAVB), the DESC Observatory, the Platform for Affected the Hipoteca (PAH) of Barcelona and the Barcelona Tenants' Union, took to the Plenary of the Barcelona City Council to approve one "motion to increase public housing in the city" which contained four measures, among these the launch of the 30% inclusionary zoning in urban consolidated land. After a complex procedure, it was approved in December 2018.

Scale/size: In Barcelona, the 30% inclusionary zoning will provide around 400 affordable housing units per year. If it had been applied since 2007, today we would have 4,800 more homes below the market price.

In the Metropolitan Area of Barcelona, made up of 36 municipalities, 30% would provide 1,865 affordable housing units a year. If it had been applied since 2007 we would have 22,380 homes below of the market price. The Right to Housing Act (2007) obliges Catalonia to have 15% of social housing in 2030: we lack 235,000 homes in all Catalonia to get there. We cannot leave the creation of the protected park solely in public hands and budgets, because they do not reach the levels and at the scale needed.

Impact: The City Council adopted a citywide inclusionary zoning. This means that 30% of all units in redevelopment or significant rehabilitation are going to be dedicated to affordable housing. The measure basically consists of introducing a new obligation/responsibility of landlords. By modifying the plan of urban planning in our municipality, we ensure that new constructions and large renovations of more than a certain surface area (m²) located on consolidated urban land (within the already built city) must allocate a specific percentage of their housing under official protection. In Barcelona, this percentage is 30% for the whole city and affects surfaces of more than 600 m² intended for housing. A number of these social housing units could be used for vulnerable populations. Moreover, the central location of these affordable housing units will be key to creating social mixture in neighbourhoods where is not possible to increase the affordable housing stock because of the scarcity of land.



How does this work?

Let's take the example of a real estate investor who buys an existing building and wants to make a large renovation in a plot of land 600 m² in the centre of Barcelona: until now, he was planning homes of 60 m², could sell or rent the resulting 10 flats at any price. With the 30% inclusionary zoning, 3 of the 10 flats will be below the regulated price of the market, purchase or rent. So, instead of putting all the new housing on the free market, one specific percentage will be for affordable housing, at prices lower than those on the market and set by the Catalan Government by law according to the geographical area where they are located.

For example, in Barcelona the sale price of an affordable housing units as recommended by the official regulations is €1,940.48/m², while on the market they range between €2,400 and €4,200/m²; that would come at a price of €116,429 for a 60m² flat of sheltered housing, in contrast with the range of between €144,000 and €252,000 on the market. Until now, sheltered housing was mainly located in new growth areas, outside the city (urbanizable land) or in areas of major internal transformations (unconsolidated urban land), where the private parties must surrender 10 or 15% of the buildability in the form of land, to make public sheltered housing. So, in the city practically no affordable housing was built. With 30% we distribute housing below the market price to all neighbourhoods, promoting urban cohesion (75% of the population of Catalonia meets the criteria for access to sheltered housing) with a measure that counts among the most advanced European experiences. The difference with traditional inclusionary zoning in green or brownfield is that the affordable housing generated by the 30% in the existing city will remain private, but it will be sold or rented at a regulated price lower than the market price.

Policies, legislation, special structures, etc. involved:

It is essential to activate the co-responsibility of the private sector to solve a problem that involves them, given that they get high profits doing business with the housing market with serious consequences on people's lives. We therefore need to activate all possible measures within the legal framework currently to get the minimum affordable housing stock to guarantee the right to housing.

Can it work for Housing First?  YES!

Because: municipal and county planning ordinances would allow a share of new construction to be affordable by people with low to moderate incomes

And: It promotes social integration through mixed income neighbourhoods

More information:

<https://observatoridesc.org/sites/default/files/publication/files/kit-30-percent.pdf>

<https://ajuntament.barcelona.cat/premsa/2018/12/14/en-vigor-la-mesura-que-obliga-a-destinar-el-30-de-pisos-nous-de-barcelona-a-habitatge-assequible/>

<https://www.huduser.gov/portal/periodicals/em/spring13/highlight3.html>

UNTAPPED EXAMPLES FOR **MORE** **HOUSING** FOR HOUSING FIRST

Untapped examples have the potential to be scaled-up for Housing First and inspire adaptation and adoption in other cities and countries.

Untapped examples

Primero-H SOCIMI



Name: Primero-H SOCIMI⁸

Where: Spain

When: March 2022

Who: ASOCIMI, the Spanish Association of Listed Real Estate Investment Companies (SOCIMI), and HOGAR SÍ, a social initiative entity that works to combat homelessness in Spain, have come together to launch Primero H SOCIMI, the first social SOCIMI in Spain.

Scale/size: One of the goals is to achieve 170 affordable rental homes in Spain in the next three years. In December 2022, Primero H owned 9 houses rented for HOGAR SI Housing First projects.

Impact: Primero-H SOCIMI is a Social impact project. Its main aim is to promote the growth of affordable rental housing stock to support the most vulnerable groups and especially homeless people. Primero H offers their investors a measurable social, as well as financial, return.



Funding:

Who funds it: Owners of houses that want to offer them for social programs; institutional or private investors that want to make a social impact investment through a monetary contribution, regardless of the investment volume.

How easy is it to access funding: The number of investors who want to participate in social impact projects is growing in Spain. Very few projects can provide measurable social impact and contribute with social results to ESG criteria. Primero H has developed a sales strategy to get 5 million euros in September 2023. In December 2022, we will achieve €2,6 million. On the other hand, Primero H is a listed company and there are some impact funds that can't invest in these kinds of companies.

Duration of funding: Long term.

Policies, legislation, special structures, etc. involved: A specific law regulates SOCIMIS in Spain, but there are no particular regulations for SOCIAL SOCIMI.

Can it work for Housing First?  YES!

Because: The idea of Primero H arises because of the complicated access HOGAR SI has to affordable houses for Housing First projects. Currently, HOGAR SI, together with its partner Provienda, has more than 400 houses rented from 400 individual landlords. Houses of Primero H are rented by HOGAR SI and other NGOs for developing housing projects for excluded people. The rents are in the low range of the market and the rental conditions assure affordable housing for tenants. In addition, HOGAR SI guarantees the payments to Primero H. Having a big landlord like Primero H reduces a lot of the administrative work to manage the houses and assure affordable conditions for homeless tenants.

More information: www.primerohsocimi.es

8 SOCIMI is a REIT company regulated by Spanish law (Ley 11/2009, de 26 de octubre, por la que se regulan las Sociedades Anónimas Cotizadas de Inversión en el Mercado Inmobiliario.). SOCIMI aims to acquire and promote urban real estate for rent.

Untapped examples

Homes for Good Scotland



Name: Homes for Good Scotland, homesforgood.org.uk/

Where: Glasgow, Scotland

When 9/3/2013

Who: Homes for Good Scotland is a social enterprise, which manages 580 homes in the private rental sector. Homes for Goods works with partner agencies (for example charities and organisations; refugee and asylum seekers organisations; Housing Options Scotland and organisations supporting women who are victims of human trafficking) to match tenants with homes.

Homes for Good leases homes for a minimum of 5 years, provides support for necessary refurbishment and interior design; their partner organisations manage the properties and make decisions about the tenancies and tenants. Tenancies are classified as a 'Private Residential' tenancy and are regulated by the Scottish Government; they are not limited to a fixed time period.

Key Partners:

Glasgow City Mission, Lodging House Mission, and Simon Community. Working together with Homes for Good to source properties and to manage the tenancies.

Who owns the properties?

- 50% of properties are owned by private landlords
- 50% are held in an investment portfolio; Homes for Good Investments and Homes for Good Glasgow.

How does this work?

- Investment portfolios have higher management fee than landlord properties
- Majority of rents are based on Local Housing Allowance rate (90% of investment portfolio) ;

- Up to 25 % of the properties can be rented at a high market value with a low tenancy support needs
- Management fee generates income that is fed back into the running costs of Homes for Good Scotland

What is the process?

First step: Homes for Good purchases low cost properties in deprived areas, with a particular focus on empty properties. The next step is to refurbish the properties and improve the quality of building and flats. Once the property is ready, the flat is offered to someone who has high social needs (people who are homeless, people with mental illness, on benefits and low income - very much in line with the Housing First approach).

Key roles

An empty home manager works in Homes for Good to source empty housing. Once a property has been identified, the empty home manager contacts the owner (or local authority), to either organise the refurbishment for them, or to take over the ownership of the property.

There are security blankets in place:

- Deposit required - equivalent of 1 month's rent, plus the first month's rent; the deposit is placed with Safe Deposit Scotland; provide information and support on how to make sure that the tenant can get the deposit back at the end of the tenancy
- If someone does not have a deposit - Homes for Good will work with the person to sign up to a repayment agreement to allow them to be housed and build up the deposit
- Rent deposit schemes - the local authority has organisations that help people to make the repayments over time;
- Try to source un-accessed welfare and benefits (e.g. deposit support);
- for Ukrainian refugees - didn't require deposits or rent in advance; provided support to access benefit;

For tenants with history of rent arrears and costly damage to previous properties and hectic life styles - Homes for Good works with organisations (Simon Community, Crisis, etc.) to provide a kind of security and underwriting for possible costs, and to provide support.

Impact: Homes for Good was originally set up as a social enterprise, but it is also a rental agency which operates as a business. Homes for Good takes a management fee from the properties that it rents (from landlords, and from the properties they own). The management fee then generates an income (a percentage of the rent). This is a unique selling point - no other additional fees are charged. There are also no fees charged when the property is empty.

Homes for Good provides a full service: marketing, finding tenants, supporting tenants, deposits, repairs and conflict resolution

A tenancy support network is put in place to support/enable:

- Tenancy sustainment
- Financial inclusion
- Benefits and welfare
- Utilities and energy support
- Mental health - help to support people who are most vulnerable (professionals with backgrounds in mental health services, etc.)
- Person centred approach - working with the tenants as per their needs
- Advocacy - personal advocacy supporting tenants in court, write profiles, etc. to support their cases and reduce custodial sentences
- Day to day skills and support - childcare and cooking skills; budgeting, rehousing, anti-social behaviour
- Help to broker or source support from other services
- Wrap around support - aim to empower each individual to become more independent and able to sustain their own lives while reaching full potential

- Positive, strength based approach - reflect on the past, present and future - and look for their strengths;
- Tenant engagement programme - focusing on self-esteem, building skills through workshops, addressing social isolation and bringing community together.
- Love Home Project- working hands-on with interior designers to personalise or change their home by allowing people to learn new skills, create a sense of ownership and benefit from the therapeutic effect of art and design on their mental health.

Inviting physical design

The Homes for Good office is designed and furnished like a living room and is open to tenants and others in the community. A strong community was formed also by Ukrainian refugees.

Funding:

Who funds it?

Tenancy support officers are funded by National Lottery funding: 3 Million GBP from just before Covid started (2019). The funding covers the tenancy support programmes, and working on replication of the model - working with other agencies and actors. Individual posts and projects can have small independent and local funding.

Homes for Good property investment is supported by social investors who provide social loans to purchase property and house people under specific social requirements.

Homes for Good Investments properties have been supported by Big Society Capital and Social Bank with a 10 years loan. In 2019 and only seven years into it, Big Issue Invest took over the loan with additional funding that allowed additional purchases and it brought the portfolio up to 216 properties..

Homes for Good Glasgow portfolio is funded by a loan from SASC (Social and Sustainable Capital LLP). Initially, they started funding four years ago with enough money to purchase 54 properties. Since then SASC has increased the loan to allow for the purchase of another 63 properties, bringing the total of 117.

Homes for Good provides quarterly reports on the properties and the tenants (characteristics, demographics, housing need, the level of support, etc.). The requirements are: people who move into the properties need to be on low income (under 26,000 GBP - combined) and they have to have specific support needs and immediate need for housing or prevention of homelessness. With our tenancy support, we measure impact and progress on their financial, emotional and physical wellbeing during the tenancy.

Duration of funding: Homes for Good aims to have a maximum of 90 days period between acquiring a property and moving someone in.

Prevention measurements: Homes for Good furthermore purchases inhabited properties in cases in which the landlord is selling the property to avoid eviction. Alternatively, the organisation rehuses the tenant while the property is being refurbished.

Policies, legislation, special structures, etc. involved: Legislation for letting agents: entities need to have qualifications to operate as a letting agent. These legislations include following the lease agreements, tenant-landlord agreements, landlord-letting agent terms of business etc.; this is a regulated sector that must follow the regulations.

Can it work for Housing First?  **YES!**

Because: Homes for Good establishes a bridge between Housing First support workers, Housing First tenants and landlords. Creating strong links with the housing provider is important; making them feel valued is a key to making this work; because they are helping to support the tenants.

A person centred approach where support is directed and led by a tenant and not by a time allocation is more effective in preventing crises, building independence, sustaining tenancy and building resilience and resolutions.

And: Homes for Good uses the rental allowance system by state to cover rent and through this ensures the financial security of the organisation and can therefore guarantee continuity and unlimited housing.

More information: <https://homesforgood.org.uk/>

Social investments for Homes for Good: <https://www.scotsman.com/business/social-enterprise-homes-for-good-secures-ps35m-to-buy-dozens-of-properties-3483817>

https://www.heraldsotland.com/business_hq/19834594.scottish-housing-chief-sets-challenges-facing-sector/

Empty Homes project (in partnership with Shelter Scotland): <https://emptyhomespartnership.scot/sehp-home-for-good-partnershiphomes-from-empty-houses-2021/>

Homes for Good: Trauma informed approaches in housing: <https://publichealthscotland.scot/publications/trauma-informed-approaches-in-housing-case-studies/>

Untapped examples

Un chez-soi d'abord Paris



Name: Un chez-soi d'abord Paris

Contact: Ben Rickey, Housing First Coordinator, Paris City Hall

Where: Paris, France

When: 2011

Who: City of Paris, DRIHL 75 (Paris branch of the State Housing and Shelters Department, “the State” herein), Un chez-soi d'abord Paris (called “Paris ACT Team” from here on as it is an Assertive Community Treatment-style Housing First Service), social housing providers, private landlords. The Paris ACT Team provides housing and high-fidelity ACT-style support services to chronically homeless people with severe mental health problems (schizophrenia and bipolar disorder).

Scale/size: 92 housing units are currently sub-let by the Paris ACT Team to their tenants, of which around 11 are owned by private landlords and 81 owned by social housing providers. Of the 81 social housing units, 47 came from the allocations of the City of Paris, 27 from those of the state and 7 from those directly allocated by social landlords. In addition, a handful of HF clients continue to benefit from support services provided by the Paris ACT Team, but now rent their own council flat.

Impact: Paris was one of four ACT teams – alongside Lille, Marseille and Toulouse – that were launched in 2011 as part of the largest ever European randomised controlled trial (RCT) of a Housing First service (700 participants, around half in the test and control groups). The Paris ACT Team has since rehoused over 100 people since it was launched in 2011. Perhaps more importantly, the results of this national RCT convinced ministers to scale up the French ACT programme nationally. Since 2017, 30 additional ACT Teams have been launched, that have capacity to rehouse and support 2 600 chronically homeless people.

When the national ACT trial was launched, the four ACT Teams – including Paris – focused on securing private sector housing, and then sub-letting them using social lettings agencies. This approach worked relatively well

in Marseille, Lille and Toulouse, where the tax breaks and rent guarantees provided sufficient incentives to private landlords. The Paris ACT Team quickly came up against two major barriers – firstly, the lack of private properties in part due to competition from the mainstream rental sector and holiday lets (such as Airbnb), and secondly, the high rents meant the team offered insufficient financial incentives for landlords. The Paris ACT Team therefore turned to social housing providers, or more precisely the two public funders – Paris City Hall and the State – who allocate the majority of social homes in Paris. From 2016 onwards, almost all of the apartments managed by the Paris ACT Team, and sub-let to their tenants, are social homes run by a variety of social housing providers across Paris. Indeed, the Paris ACT Team has decided to release two private sector properties in 2022, and Pascal Lecossois, who works for Aurore who manages their social lets admits “in the private sector, the flats aren’t adapted to our service users because of high rents and their small size, plus they aren’t necessarily well-maintained by the landlord”.

How does this work?

Allocation of housing : Struggling to access private homes, the Paris ACT Team benefited initially from 10 social housing units that were transferred by Paris City Hall’s homelessness unit. These flats were formerly used as shelter beds in the community. The ACT Team then initiated discussions with two social housing “allocators” – the City of Paris and the State – who could provide units to be sub-let to their tenants. Starting from 2016, this led to the signature of a series of tripartite partnership agreements between the ACT Team, the “allocator” and social housing providers. Each partnership agreement stated the number of units the housing provider would set aside for the Paris ACT Team. The City of Paris signed agreements with social housing providers in 2017 for a total of 16 units, then another round of agreements in 2019 for a further 15 units. The state signed similar agreements with social housing providers. By 2021, the Paris ACT Team had virtually its capacity – around 90 units – and requested more funding to scale up. In December 2021, central government provided the Paris ACT Team with funding to house and support 55 additional clients, taking their capacity to 155 clients. This led the ACT Team to start a new round of discussions with City of Paris and the state in order to access 55 more social housing units by the end of 2023. In July 2022, thanks to the support of Ian Brossat – the elected official in charge of housing – a new round of partnership agreements were signed

between the City of Paris and five social housing providers, committing them to provide 40 units over two years. The State followed suit, and plans to sign agreements for the remaining 15 units required. By the end of 2022, thanks in part to the active engagement of the housing providers by the City of Paris – with quarterly meetings, regular reminders, and monthly reporting – a third of the units (14) had already been provided.

Funding:

Who funds it: It is important to distinguish between two types of funding for the project. Firstly, the running costs of the Paris ACT Team, which is entirely covered by core funding provided by the central government. Secondly, the allocation of social housing units requires no additional funding because they were built using capital subsidies by the state and Paris City Hall. The strength of this particular model is that it combines a well-funded ACT Team that ensures high quality long-term support services, with very affordable social housing thanks to public capital subsidies.

Policies, legislation, special structures, etc. that enable this: The Paris ACT Team were able to sub-let social housing in Paris thanks to both national and local social housing policies. At a national level, France has a widely-admired social housing sector supported by a policy framework combining sticks (in particular the legal obligation for local authorities of more than 20 000 people to have 25% social housing by 2025¹), and carrots (capital subsidies, tax breaks and housing benefits). At a local level, the City of Paris has implemented a 20-year policy push to increase social housing from 13,4% in 2001 to 25% in 2025. Thanks to the creation of 110 000 social homes, 22,4% of Paris' housing stock is now social, and the city is on track to reach its target of 25% by 2025. This long-term push to increase the number of social homes has ensured that new allocations can continue in spite of the low turnover in existing social housing stock.

Can it work for Housing First?  YES!

Because: Social rents are much more affordable, so in large urban areas with high private sector rents and stiff competition for private lets, social homes should be a key plank of any Housing First's housing model. These more affordable rents also make it easier for Housing First clients who currently sub-let to sign their own tenancies with the social housing provider. So far five clients of the Paris ACT Team have now "switched" from a sub-let contract to a mainstream social housing tenancy, whilst continuing to benefit from Housing First support services. A sixth is hoping to follow suit soon.

And: Social housing providers also have a network of professionnels – from caretakers, to arrears teams, to social workers – that make it easier to intervene quickly to prevent rent arrears and mediate conflicts with tenants' neighbours. They also have a large housing stock, meaning that they can often allocate housing units to a Housing First tenant wishing to move, for instance to start afresh after a dispute with a neighbour, or to move away from toxic relationships.

¹ Loi solidarité et renouvellement urbain (SRU), article L. 302-5 du code de la construction et de l'habitation.

Untapped examples

Yes we rent!



Name: Yes we rent!
Contact person: Laia Carbonell Agustín, Project Coordinator
Where: Mataró, Spain
When: May 2019

Who: Mataró City Council, Fundació Unió de Cooperadors - NGO, Fundació Salesians Sant Jordi- NGO, Diputació de Barcelona - provincial authority, IGOP - research partner, TecnoCampus. - research partner.

Scale/size: Through its scale, Yes We Rent! aims to 'change the rules' of the whole rental market in Mataró, to put pressure on rents and to contribute to desegregation. Goal: 220-150 flat in the affordable housing scheme of project, renovation of 150 properties. Result: 61 flats.

Impact: Yes We Rent! will make rental housing in Mataró more affordable by taking control of a critical mass of privately owned affordable flats – at least 200 units – and renting them out at below-market prices to at least 450 people in need of an affordable home.

Funding:

Who funds it: Urban Innovative Action (UIA)

How easy is it to access funding: Difficult because the requirements are having very specific criteria and the competition is high. If received, the funding covers most parts of the project (80%) but the other 20% needs to be covered by the city council and its partners.

Duration of funding: 3 years (potentially one year longer or shorter).

Policies, legislation, special structures, etc. involved: City Council, UIA = Initiative of the European Union. In addition, a new agent was created: the cooperative as agent for the management of the apartments.

Can it work for Housing First?  YES!

Because: The Yes we rent! Project offers housing solutions that are long-term and without a time limit of the rental agreement.

More information: <https://uia-initiative.eu/en/uia-cities/matar>

Yes We Rent! - Leveraging vacant private
build up a cooperative affordable housing



Untapped examples

Foncière Chênelet



Name: Foncière Chênelet – Housing solutions for the most vulnerable people

Contact person: Ondine Freté

Where: France

When: Foncière Chênelet was created in the year 2009 in order to provide very high quality housing for the most vulnerable people.

Who: Foncière Chênelet projects rely on strong partnerships with municipalities/local authorities where the projects are implemented. This partnership starts by designing together the social housing project adapted to the local needs and then concluding a long lease for 99 years (leasehold). This lease represents a strong commitment of the municipality which gives a part of its land. Also, we fix the condition that this leasehold has to be used only for social housing as described in the project set up by both partners. Even if we sell the houses, it has to remain social housing.

Foncière Chênelet financing of operations relies on partners coming from the solidarity based finance for its own fund, the social housing framework with French public bank Caisse des dépôts et Consignations mortgages. We also receive subsidies from private or public actors that recognize avoided costs thanks to our actions.

Scale/size: Based on such partnership with municipalities, Foncière Chênelet has built 162 housings (19 operations, 450 housed persons) dedicated to vulnerable people such as families or elderly people with very low income, disabled people in 6 French regions. More recently Foncière Chênelet has initiated a partnership with Belgium stakeholders working on Housing First to provide homeless people with quality and ecological housing and psycho-social support.

Funding :

Who funds it: Each social housing operation is based on the following scheme :

1) land acquisition through a long lease: (bail emphytéotique or bail à réhabilitation) in partnership with the municipalities (99 euros for 99 years)

2) acquisition of social housing agreements given by the State services (we mainly provide “very social” housing for the most vulnerable)

3) financed by 3 pillars :

- own funds coming from solidarity investors / 46% ;
- mortgages for social housing operators provided by the French public bank Caisse des dépôts et consignation (reimbursed by the rental income) / 23% ;
- public or private subsidies / 31%.



How easy is it to access funding: Regarding the access to long leases, there is important work to do to convince the local authorities, for instance in urban areas where the land is under pressure.

Duration of funding: 99 years for the long lease, 40 years for the loans for public housing operators provided by the French public bank Caisse des dépôts et consignation. Foncière Chênelet has chosen the long lease (99€ for 99 years) because it has several interesting specificities for the project : if a local authority gives them land, it is obliged to deduct it from its assets, which can put them in accounting difficulties. In the case of an emphyteutic lease, the operation is accounting neutral.

This long lease freezes the use of the construction (i.e. even if we sell the houses, it has to remain social housing). The fact of offering us a long lease is a political choice made by the municipality and the start of a partnership to create a project adapted to the territory and its inhabitants. For a ahead of housing operation that is already more expensive than classical social housing, the acquisition of the land through a long lease is a substantial saving.

Policies, legislation, special structures, etc. involved:

For the long lease, the local level is involved for instance the municipalities.

Can it work for Housing First?  **YES!**

Because: They are municipalities interested in having housing solutions for the most vulnerable and a long lease – combined with other sources of funding – is a relevant solution to reduce the cost of such housing construction or renovation projects.

For example, Foncière Chênelet is building 6 housing for Roma people in Charleville-Mézières.

And: In partnership with Belgium partners such as Archi Human and Infirmiers de Rue, Foncière Chênelet is setting up a project in the commune of Evere in Belgium. As for the projects developed in France, a partnership with the neighbourhood has been concluded for a long lease (emphytéose).

More information: Other projects are being developed with another way of using the land through a temporary occupation. Foncière Chênelet is working with Infirmiers de Rue on ecological modular housing. In this respect 5 modular housing have been implemented on a “waste land” in Neder-over-Heembeek.



About the Housing Solutions Platform

The Housing Solutions Platform is a new, expertise- and practice-driven initiative to identify, debate and promote innovative solutions for affordable housing in Europe. It is a joint initiative of FEANTSA, the Fondation Abbé Pierre, Housing Europe and Habitat for Humanity International. The platform seeks to make a contribution to addressing Europe's housing crises. It will connect people, ideas, tools and practices to help generate housing solutions. The Platform aims to go beyond the usual prescriptions and debates. It will focus on innovative solutions and will bring together experts from across Europe, with a broad range of perspectives from different sectors.

OBJECTIVES:

- Facilitate mutual exchange and transnational learning on affordable housing solutions
- Connect cross-sectoral actors (NGOs, private sector, public authorities, policy makers at local, regional, national and EU level, investors) to develop capacity for affordable housing solutions
- Support the transfer and scaling-up of solutions through pooling of resources
- Foster innovation and risk-taking to provide new thinking on affordable housing solution



About the Housing First Europe Hub

The Housing First Europe Hub is home to a European network of organisations, housing providers, foundations, governments, national platforms, cities and experts working together to promote the scaling up of Housing First as an effective systemic response to homelessness across Europe.

We support this effort through:

- **TRAINING** - for Housing First service providers, governments, housing providers, etc.
- **MEMBERSHIP NETWORK** - we work with our Founding and Associate partner organisations to advocate for and support the implementation of Housing First across Europe. We also support national and regional

Housing First networks as they share practice and knowledge for scaling up Housing First.

- **RESEARCH** - as Housing First is strongly evidence-based, ongoing research and pilot testing are crucial to developing and improving the delivery of the approach.
- **COMMUNITY OF PRACTICE** - where practitioners can exchange knowledge and experiences with one another to help improve outcomes for service users

For more information, please visit:
www.housingfirsteurope.eu



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