

# Lessons for housing policy in Covid-19 times

What the European response to this crisis can teach us for the future

Jack Simpson

Between April and May I have been on a European tour. While travel restrictions were in place still for most European nations, from my kitchen-cum-office and with the help of Zoom, I have been to Turin, Copenhagen and Tarragona. It has taken eight countries, 12 academics and journalists and [resulted in a 4,000-word feature](#) on the continent's response to the COVID-19 crisis.

It has been eye-opening. It has completely changed many of my preconceptions of housing policy and structures around the continent and shows me there is so much the nations from Europe can learn from one another.



*Figure 1. Rough sleepers*

## RENTERS NEED PROTECTIONS

When the evictions ban is lifted in several countries, there are real fears of an “avalanche of evictions”. With hundreds of thousands of people likely to build up rent arrears during lockdown, many are predicted to lose their homes.

However, in some countries these fears of an evictions cliff edge just don't exist. Much of this is down to the in-built protections that exist for renters. This was summed up in one exchange that I had with a German academic. I asked him whether he feared the same wave of evictions once the ban in

Germany was lifted. After looking at me with a confused expression, he said: “Of course the rent debt will accumulate but I don’t think the government will allow mass evictions – it is just not in its interest.” Alongside its eviction ban, Germany moved quickly to put in an agreement that payments could be deferred or spread out over a two-year period.

This exchange was repeated in other conversations. Curt Liliegreen, project director at the Knowledge Centre for Housing Economics in Denmark, which has arguably the best protection for renters in Europe, said that renters weren’t too concerned about how the crisis might affect them. In Spain, renters are being offered either rent reductions or loans that can be paid over a 10-year period.

Even in Italy, where the tenant voice is weak, the government has agreed to extend the ban until September.

My conversations have highlighted just how far behind some countries like the UK is in protecting renters. The fact that Section 21, where landlords can evict tenants without reason, exists in the UK is a great example.

This is out of the question in other European countries. In Germany, as long as you behave and pay your rent, you can live in your apartment for 20 or 30 years – which many do. In France, between the months of November to March, landlords cannot evict. The “winter truce”, as it is called, is to ensure people are not homeless during the winter months. In Ireland, if you have been renting a property for a couple of years, you will be entitled to notice period of up to three years. These are not ultra left-wing socialist regimes either.

A home should provide safety and security, and countries should promote this and be on the side of the renter. In some cases, this simply is not the case.

## **BUILDING SOCIAL HOUSING IS THE KEY TO RECOVERY... IT ALWAYS HAS BEEN**

The coming months and years are going to be unquestionably difficult. Coronavirus effectively put the brakes on large parts of the economy. As Europe moves out of lockdown, countries are putting together recovery plans and assessing how to re-energise their economies. Investment in new social housing should be a key part of those plans.

In the years after the Second World War, public housing was an important driver of recovery. Across countries like Italy, Germany and the Netherlands, public housebuilding programmes were put in place to physically rebuild countries decimated by bombs and conflict as well as the economies by providing much-needed jobs and stimulus.

Since then, Europe has seen a pattern of government’s selling off their housing stock to private individuals and private companies. Whether that is Right to Buy in the UK, the transfer of social housing to the private companies in Germany during the 1980s, or in Italy where there was a wave of local authorities selling off their most expensive public housing to raise funds, the numbers of social homes have reduced.

However, now could be the time for a social housing renaissance. The coronavirus pandemic will have an impact on private housebuilding. We have seen it in the UK, where house builders have embarked on major cash-saving plans. This will be going on across the continent and hit supply. At a time where more people are facing financial hardship and will need subsidised rents, social housing can fill the void and keep countries building.

We have already seen the shoots of social housing being used as a key driver for recovery in some places. In Denmark, the government last month approved a €4bn fund to accelerate 453 social housing renovation and regeneration schemes. In the Netherlands, the government agreed a €1bn tax cut for housing associations in return for the construction of new homes. It is expected it could result in 80,000 new homes.

Some nations have taken the lead, now other countries must follow suit.

## **EUROPE IS AT AN IMPORTANT CROSSROADS ON HOMELESSNESS**

There have been incredible efforts across the continent to accommodate rough sleepers. In the UK alone, thousands of people who were living on the streets were found warm and safe places to stay in a matter of weeks. The effort by councils and the government was unprecedented. It has been similar in other countries. Whether it is block-booking hotels, extending winter accommodation, taking over Airbnb properties or even in some cases converting basketball arenas into temporary shelters, tens of thousands have been taken off the streets.

Many governments are now trying to work out their next steps. What happens when lockdown ends, when the hotels reopen, when the money runs out?

The crisis has not led to many opportunities, but this is one of them. Never before will governments have a better opportunity to fix rough sleeping. With so many people now in accommodation, the first step has been completed, it is now about providing the right support and funding to ensure as many as possible stay housed. The incredible efforts to house rough sleepers across the continent shows that it can be done when there is a will. The question is whether there is the will to make the change permanent.

Jack Simpson is the news editor for the UK magazine Inside Housing. The comment above is a reflection on the piece he did called 'How Europe's housing sector has responded to the COVID-19 crisis', where he compares the responses of eight different European countries. It can be read here <https://www.insidehousing.co.uk/insight/insight/how-europes-housing-sector-has-responded-to-the-covid-19-crisis-66450>.