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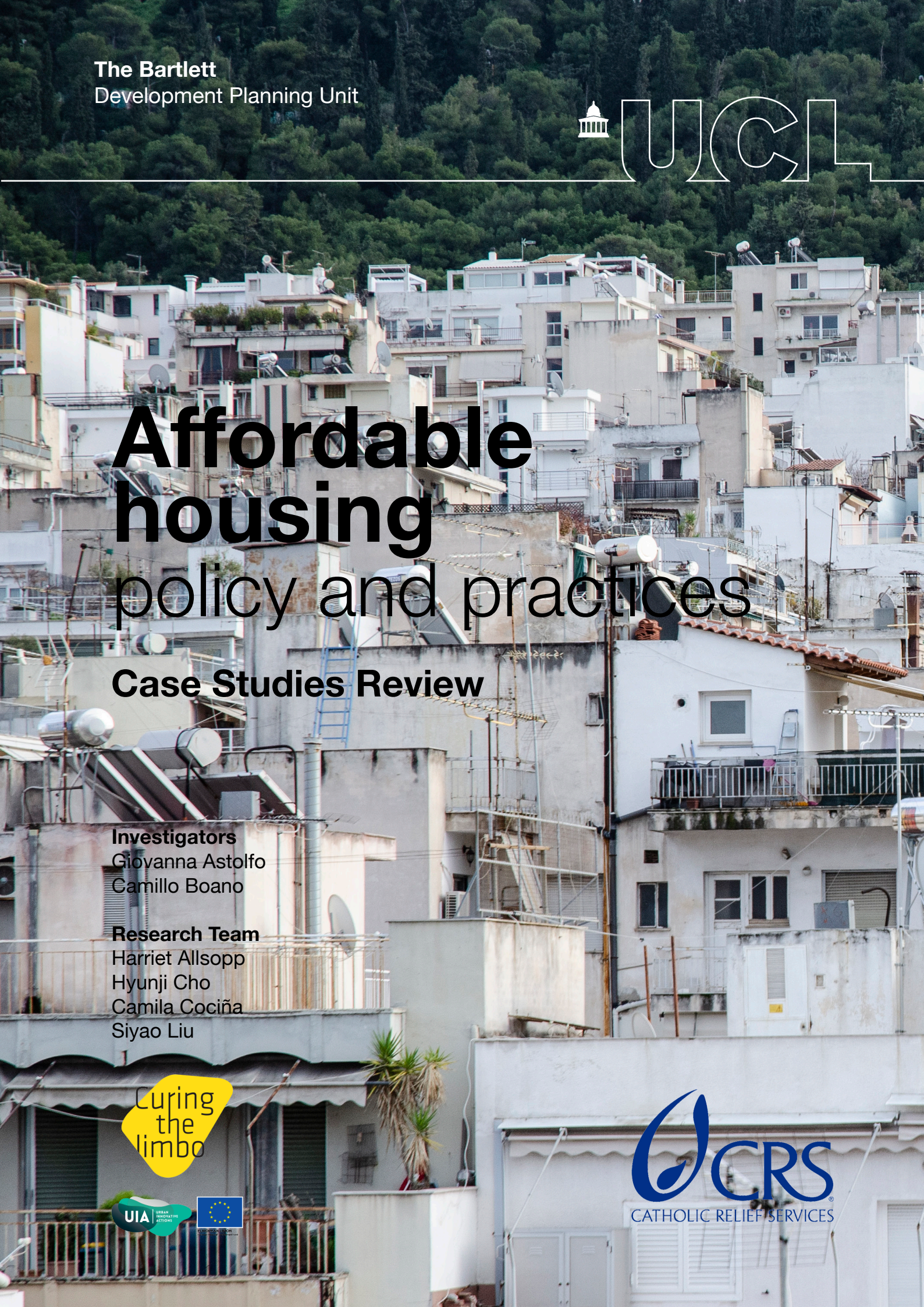

# Affordable housing
## policy and practices

## Case Studies Review

**Investigators**
Giovanna Astolfo
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Curing the limbo

UIA URBAN INNOVATIVE ACTIONS

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# Credits

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The Bartlett Development Planning Unit
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**Social innovation in housing for refugees. From emergency to integration: Housing and meaningful lives. Literature review.**

**Investigators:**
Giovanna Astolfo; Camillo Boano
**Research Team:**
Harriet Allsopp; Hyunji Cho; Siyao Liu; Camila Cociña

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**Layout:** Giovanna Astolfo and Hyunji Cho.
**Visuals:** Siyao Liu

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This report has been prepared for the project *Curing the Limbo* implemented by Catholic Relief Services (CRS) Athens. *Curing the Limbo* gives refugees and migrants the possibility to connect with other residents in order to learn the language, develop new skills, find employment opportunities, access affordable housing and engage in active citizenship.
For further details see www.uia-initiative.eu/en/city/athens

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# Acronyms

| | |
|---|---|
| ACH | Ashley Community Housing |
| AMIF | The Asylum, Migration and Integration Fund |
| ARCI | Associazione Ricreativa Culturale Italiana |
| CAMHF | Camden Housing First |
| CALM | Comme a la maison |
| CAS | Extraordinary Reception Centres |
| CBO | Community-based organisation |
| CBS | Benefit Society Limited |
| CIDA | The Canadian International Development Agency |
| CIR | Italian Council for Refugees |
| CNU | the Congress for the New Urbanism |
| CODI | The Community Organizations Development Institute |
| CONAFIPS | Corporación Nacional de Finanzas Populares y Solidarias |
| CPH | Temporary accommodation centres (Centres provisoires d'hébergement) |
| CSH | Community Sponsors Homes |
| DAT Pangea | Design of Architectural Territories Pangea |
| DIY | Do it yourself |
| ESOL | English for Speakers of Other Languages |
| ESTIA | The Emergency Support to Integration and Accommodation programme |
| EU | The European Union |
| FAR | Floor Area Ratio |
| FCA | the Financial Conduct Authority |
| GRES | Guardian Real Estate Services |
| HARCA | Housing and Regeneration Community Association |
| HF | Housing First |
| HFPA | The Housing First Paradigm |
| HIP | Human Investment Project |
| HRC | The Hebron Rehabilitation Committee |
| HIS | Health Social Innovators |
| HUD | Housing and Urban Development |
| ICS | Italian Consortium of Solidarity |
| IMBY | In My Back Yard |
| IVC | City Housing Institute |
| LIHTC | Low-Income Housing Tax Credit |
| LISC | the Local Initiatives Support Corporation |
| LLC | Limited Liability Company |
| MAS | the Mouvement of Social Action |
| MENA | Middle East and North Africa |
| MIDUVI | Ministry of Urban Development and Housing |
| MORE | A project helping refugees getting access to higher education in Austria |
| MSF | Medecins sans Frontieres |
| MTL | Territorial Liberation Movement |
| NACCOM | The No Accommodation Network |

| | |
|---|---|
| NEF | the National Equity Fund |
| NFG | Numbers For Good |
| NGOs | Non-Governmental Organisations |
| NHA | The National Housing Authority |
| NIMBY | Not In My Back Yard |
| NSHRC | National Shared Housing Resource Cente |
| OECD | The Organisation for Economic Co-operation and Development |
| PPP | Public Private Partnership |
| RBO | Refugee-based organisation |
| RDF | Rural Development Fund |
| SDGs | The Sustainable Development Goals |
| SIB | Social Impact Bond |
| SPRAR | The Protection System for Asylum Seekers and Refugees |
| THT | Trafford Housing Trust |
| UCDO | Urban Community Development Office |
| UNHCR | United Nations High Commissioner for Refugees |
| USD | United States Dollar |

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# 1. Executive summary

Displacement is the defining characteristic of the era in which we live. Against the backdrop of ongoing conflict both within and between states, the persistence of global inequalities and the varied impacts of climate change, refugees and the (otherwise) stateless will almost certainly continue to form, as Hannah Arendt perceptively noted in the mid-twentieth century, 'the most symptomatic group in contemporary politics' (1973: 277). It is little wonder then, that housing has emerged at the centre of inclusion/exclusion by describing it as 'an essential step on the integration path and a precondition for the full enjoyment of social and civil rights as well as social services.' (Bolzoni et al 2015:1) While there seems to be an agreement on the role of housing as a tool for promoting integration, there is a less clear appreciation on how to make it effective at the local level.

This review identifies, and analyses affordable housing practices emerged from the literature in order to show the possibility of application to the case of Athens' registered refugees moving from state-led accommodation to independent housing. Initially the report processed around 120 cases on affordable housing and documentary analysis, with a component of affordability targeting refugees, homeless, low income groups; implemented by municipalities, NGOs and CBOs; with no geographical restriction. This initial selection was reduced to 32 exchange models, 13 credit based systems and 25 incentive schemes that provide information and reflections on a mix of a) means to draw the participation of homeowners/tenants in the projects; b) different modes to provide the refugee homes; c) ways to build autonomy/self-reliance by connecting refugees with local communities. The selection of cases was further restricted to the 33 most representative cases, clustered in 15 subgroups and reviewed in detail.

An important element that emerged in the report is the gap between reception system and integration particularly when refugees are allocated to areas of economic deprivation and depopulation. Private market access is also thought to create a significant barrier to integration especially in relation to choice about where to live, proximity to job, affordability and transport options. In addition, the review showed that self-help strategies are means of securing housing and that refugee agency has contributed to its development and, in some cases, formalisation. As a result, the report suggests that good housing practices: enhance participation of refugees in city making as a means to achieve social cohesion and city prosperity; leverage refugees'

abilities to negotiate access and rights and to develop innovative solutions to their own housing problems; promote urban alliances towards integration and reduce competition and discrimination in the housing market; and foster refugees as well as host communities' wellbeing and meaningful lives.

The present Report consists of seven chapters. The **Literature Review** provides an overview of existing policy and practices for reception and housing of registered refugees. In the attempt to problematize the access to independent housing, it examines the challenges that refugees face when pursuing individual trajectories, as well as the challenges faced by humanitarian actors and city authorities, in promoting an infrastructure of support. The literature review helps to define **Key concepts** on integration, housing pathway, livelihoods, self-reliance and agency-based humanitarian ethics. These concepts are useful to craft an **Analytical framework** called the integration wheel. The wheel represents understandings of integration by specifying domains or principles (participation, agency, future, choice, vulnerability, networks, belonging and place making) that emerged as salient in the literature review. The wheel is used to conduct an analysis of the potential impact of socially innovative housing practices. The principles are also useful to develop a housing integration pathway to "cure" the limbo, meaning to address the housing needs and desires of registered refugees transiting from state accommodation to independent living. In this sense, the wheel operates both as analytical tool and as policy recommendation to close the gap between reception and integration. The **Methodology** chapter provides an overview of the research process, its challenges and a further definition of best practice. The **Good practices in affordable housing** chapter includes the detailed review of 33 projects, which are divided into three groups: exchange models, credit based systems and incentive schemes. This chapter includes a preliminary analysis of the cases to highlight commonalities and salient points. A comparative **Case analysis** is then conducted across all 33 cases. This analysis helped to identify linkages between themes in a way that would assist with defining final recommendations. The **Conclusion** chapter builds upon the findings of the review to compile a series of inputs for a potential integration pathway to support refugees' transition from state-led forms of accommodation to independent housing.

What emerges out of the review process is the need to conceive housing as multidimensional and, therefore, central to integration strategies; to develop housing practices with a mixture of shelter provision and enabling strategies; and to approach refugee support in a way that is multiscalar (for the individual, the household, the community) and multi-temporal (providing assistance that addresses immediate needs, as well as reducing the likelihood of dependencies in the future). Enabling approaches involve coaching and accompanying individuals or households so as to empower them to take charge of their situation: by playing an active role in the solution of their own problems while also supporting existing practices of self-support and solidarity initiatives. Housing cannot address all integration issues, but it can provide the stable basis from which refugees can deal more easily with other challenges.

This chapter provides an overview of existing policy and practices for reception and housing of registered refugees

# 2. Literature review. A broken system of reception

## 2.1 On integration.

Integration is an ambivalent concept. It often rests on the precarious and difficult balance between the need for recognition of diversity, which allows the immigrant not to feel the object of contempt as a member of an 'other' culture, and the desire for assimilation, which is motivated from the legitimate aspiration to equal perspectives of social and occupational advancement. Many scholars (for example Castles et al. 2002; Musterd, 2003; Phillips, 2006a) have pointed out that the concept of integration is multidimensional, in the sense that it extends to different spheres of social life.

Integration is problematized widely. The concept and process is seen to lack 'clarity about what integration "looks like"' and how it is evaluated. Yet it has become a policy objective adopted by international organisations, governments and Non-Governmental Organisations (NGOs) alike. Stakeholders in integration policy and processes are very diverse. A United Nations High Commissioner for Refugees (UNHCR) document stated that 'integration is a multidimensional complex process.'

> 'It necessitates actions from numerous ministries, different levels state administration all the way down to municipalities and from a large variety of non governmental stakeholders such as NGOs, employers, trade unions, schools, education providers of language and vocational skills, health care providers, the banking system, landlords and many others.'[1]

Yet this document fails to recognise refugees themselves as agents in this process. Refugee agency in integration is under examined, partly because available administrative data is not deemed sensitive to migrant situations, and diversity within the migrant population is not recognised or addressed (Platts-Fowler & Robinson 2015: 477). Research has also been criticised for failing to acknowledge the subjective nature of the integration process and for being insensitive to the views and opinions of refugees (Phillimore, 2012). From this perspective, Spicer (2008) states that few 'explore 'place' and, in particular, the locality of neighbourhood places, as mediators of social exclusion and inclusion. Neither is there significant focus in the literature on the ways in which young asylum-seekers and refugees construct places as 'excluding' or 'including',

**1** UNHCR n.d: 1. 'Refugee Integration Evaluation Tool' http://www.unhcr.org/50aa083d9.pdf

or on their experiences of, and attachments to, place' (Spicer 2008).

Integration is broadly interpreted as a necessary and positive thing for migrants and refugees. On the other side of the coin, however, integration policy is also problematized as an obstacle for migrants who do not want to stay in receiving country. This is especially pertinent in Italy and Greece, which are commonly countries of arrival for migrants and refugees (managed under the Dublin convention). Social networks might, however, draw them to other countries that were formerly destination/receiving countries.

Factors recognised as informing the integration process include the 'prevailing notions of nationhood and citizenship (Ager and Strang, 2008), which shape legal status frameworks, the institutional environment of the receiving society and the rights and opportunities granted to refugees.' (Platts-Fowler & Robinson 2015: 476). As such, inclusion and exclusion become central to the integration processes.

## 2.2 Inclusion/exclusion, vulnerability and labelling

Implicit or explicit in the literature on this subject is that the legal parameters, categorisations of vulnerabilities and asylum status define and determine state-led and humanitarian approaches to reception, housing, integration and that these create exclusions. Zetter's re-examination of categorisation and labelling of refugees finds that:

> 'a) the formation of the refugee label reflects causes and patterns of forced migration which are much more complex than in the past, contrasting with an essentially homogeneous connotation in the past; b) responding to this complexity, the refugee label is transformed by an institutional 'fractioning' in order to manage the new migration; c) governments, rather than NGOs as in the past, are the pre-eminent agency in the contemporary processes of transforming the refugee label, a process driven by northern interests; d) the refugee label has become politicized by the reproduction of institutional fractioning and by embedding the wider political discourse of resistance to migrants and refugees.' (Zetter 2007)

Labelling is associated with vulnerability and, in turn, protection is linked to vulnerability. Certainly categorisation is linked explicitly to the inclusion/exclusion dichotomy and to alienation: Zetter (1991: 1) states that due to 'bureaucratic labelling process'… '[a]lienating distinctions emerge by the creation of different categories of refugee deemed necessary to prioritize need'. Marchetti & Franceschelli (2018) also looks at categorisation in terms of distinction between asylum seekers, refugees and migrants within the Italian legal system and its implications. The artificiality of this distinction is similarly addressed by Karatani 2005 and Scalettaris 2007 (cited by Marchetti & Franceschelli 2018: 5).

Categorisation affects several aspects of the life of individual refugees and migrants, including integration processes and access to housing and services. Access, as something that is granted or gained, is itself is seen to create a further distinctions amongst refugees/migrants: between those included and those excluded. This is examined in relation to the SPRAR system of refugee reception and dispersal in Italy by Francesca Campomori. Campomori noted that in Italy the state asylum system SPRAR, only received 20% of refugees, whilst 70% were in temporary shelters (CAS Extraordinary Reception Centres) until they could complete the asylum application process, which took between 9-10 months (Campomori (2016: 6). In this case, two distinct categories of asylum seeker emerged: those who had right to join integration programmes, and those who were excluded from them.

The literature also raises important questions about categorisations of vulnerability and its relation to integration, but there appeared to be a lack systematic analysis of how these categorisations are actively negotiated by refugees, asylum seekers, migrants or others

in order to gain access to services and housing. Rather, forms of housing, such a squats, become the focus of enquiry. State-led and humanitarian initiatives, bound by these categorisations, by narrowly focussed policy or by the process of gaining legal status, also neglected the integration and inclusion of those people that fall outside these legal parameters. Access and integration policy is seen, therefore, to be defined negatively by often bureaucratic parameters around legal status and categorisations of vulnerability that determine inclusion/exclusion.

### 2.3 Access to housing and integration

Bolzoni et al (2015) place housing at the centre of inclusion/exclusion by describing it as 'an essential step on the integration path and a precondition for the full enjoyment of social and civil rights as well as social services.' Similarly the housing itself is a tool for promoting integration. Dr Ludl of Sozialbau described housing/residence as one of the most important social environments to promote integration (Ludl ed. 2017: 9). Housing policy related to allocation of accommodation to refugees/migrants and others in need of shelter, however, is linked to discourses and assessments of legal status, need, vulnerability and protection. One state-led response to overcoming these barriers to housing is the Housing First model, which starts from the supposition that 'One of the basic prerequisites for social inclusion is having adequate housing from which to live one's life in the community' (Anderson, 1993; Pleace 1998; Quilgars & Pleace, 2016: 5).

### 2.4 Housing Innovation and the role of municipalities and PPP

Baggerman et al find that housing policy innovation often stems from local authorities and cities, reflecting problem urgency experienced in this context of the 'refugee crisis' (Baggerman et al 2017: 75-76). Local creativity in designing solutions, such as in Riace, have assisted integration. Bolzoni et al focus on the obstacles that local authorities create and on highlighting the 'gap between the national legal framework and its local implementation' (Bolzoni et al 2015). This gap identified here, however, is not explored beyond this particular case, and it appears to be an area that needs further exploration and case studies to determine whether it is national or whether, why and where and how other local authorities fill this gap. Other literature (such as Darinka Czischke 2013) points to this gap being filled by social innovation and collaborations, such as those involving PPPs: for example, the Startblok initiative, which is a housing project for young refugees who have recently received their residence permit (status-holders) and for young persons from the Netherlands.[2]

At the local or municipal level there are diverse ways to receive and accommodate refugees. In countries like Italy, Spain and Denmark, each municipality decides on where and how refugees are accommodated. Since every municipality allocates housing according to its own resources and housing regulation, there is a diverse picture across Europe. Spain, Italy and Greece are currently leveraging existing empty flats from public and private social housing, left by the housing boom and financial crisis, to accommodate refugees. With a completely different perspective and due to the lack of accommodation space, Germany is building new housing developments.

### 2.5 Housing trajectories of refugees: rental experiences and barriers across the housing market

One of the most widely discussed issues in the housing of immigrants is the process that puts them in a particular situation. Housing choice is constrained by societal structures. Refugees and migrants face discriminatory practices in the housing market (Massey and Denton 1993). Moreover, immigrants tend to reside in less desirable neighbourhoods in many cities (Bolt and van Kempen 2002). They also have less knowledge about the local housing market, which affects their housing outcomes. Despite this, individual choices drive housing choices. Most commonly seen in the case of economic migrants, individuals

**2** For more information on Startblok see the official website: https://startblokriekerhaven.nl/en/#

might choose to minimize housing costs in order to send remittances back home and they settle for the cheapest accommodation available. This might be different in the case of refugees and especially of refugee families. It is also dependent on the migration trajectory, whether the individual wishes to return to the home country, hence what is called home and what type of commitment and investment is made toward the host country. The myth of return is very present in the housing decisions of migrants (Zetter, 1999; Sinatti, 2011) as well as the myth of moving to northern Europe, present in the housing decision of refugees in Greece and Italy. Studies recognise the ability of migrants and refugees to make choices (Sarre 1986). Choice and constraint influence each other and change over time. A housing pathway approach has been adopted to better represent the agency and diversity of refugees and migrants.

> **The concept of housing pathways is defined as 'patterns of interaction (practices) concerning house and home, over time and space' (Clapham 2002: 63). 'A housing pathways approach, drawing from social constructionism and structuration, is to be used as a framework of analysis, and not as a theory. While a housing career usually describes the quantitative aspects of housing (e.g. price, size and tenure), housing pathways adds to these the layer of social meanings and relationships, such as the dwelling as a part of the lifestyle choice or the sense of community in the neighbourhood' (Eskela 2017).**

Robinson, Reeve, and Casey (2007) have used a housing pathways approach in the research on new immigrants' housing in Sheffield: the housing careers of immigrants were described, along with examining the social relations, structures and meanings related to their housing. Robinson et al. see that a housing pathways approach helps to reveal immigrants' active housing choices that can also change in the course of time. (Robinson, Reeve, and Casey 2007:4-5).

## 2.6 The impact of refugee influx on housing markets

There is a growing literature investigating the economic impact of refugees on host countries (Tumen 2016; OECD 2017; Akgündüz et al 2015; Binnur et al 2018, to name but a few); while the literature focusing on the impact on the housing market is still rather slim. The existing literature provides three main pieces of evidence. According to Binnur et al (2018), immigrant/refugee inflows increase 'housing prices—rents and value—due to inelastic housing supply in the short run' (2018: 5). A sudden influx of refugees leads to an increase in housing rents. This happens mostly in low-income residential areas, where majority of same origin groups live and where most likely new refugees will move to. The increase in density in a low-income and mostly segregated area can depreciate the housing value. As Ottaviano and Peri (2006) argue, if segregation drives prices down, 'diversity drives housing rents up due to increased quality of amenities and human capital in the neighborhood. Accordingly, the influx of refugees increasing diversity and heterogeneity in a neighborhood, positively affects amenities and drives prices up in the neighborhood'. (Balkan et al 2018:6).

## 2.7 A broken system. Autonomy, participation and spatial agency in the current approach to refuge

Critiques of the humanitarian and state-led approach to refuge have increased with the 'refugee crisis' and the inadequacy of policy addressing displacement and its urban contexts. Humanitarian and state-led approaches have traditionally concentrated on short term emergency provision of housing/accommodation that ensure a right to life for refugees (Betts and Collier 2017). UNHCR programmes provide shelter and food without addressing real difficulties encountered by refugees in urban context and the humanitarian operational mode involves spatial containment

(refugee camps) above autonomy and freedom of movement. Accommodation programmes that have attempted to move beyond the camp include ESTIA (the Emergency Support to Integration and Accommodation programme) in Greece and SPRAR (the System for Protection of Asylum Seekers and Refugees) in Italy. However, these programmes do not challenge the role of refugees as beneficiaries and do not bridge the gap between reception and integration effectively (Campomori 2016:2-3). If not developed into comprehensive assistance schemes that address the multidimensionality of housing, beyond shelter provision, SPRAR and ESTIA can only be viewed as a temporary cover-up that ultimately fails to support refugees –and other groups– in their long-term integration.

In her review of 'Refuge: Transforming a Broken Refugee System', Tazzioli notes that Betts and Collier's notion of autonomy is connected to 'restoring' autonomy to pre-refugee status and thus, linking it not to the self-sufficiency and education in situ, but to the country of origin, which becomes the 'natural 'legitimate' space' and the 'normative yardstick' within the analysis (Tazzioli 2018). Tazzioli equates the humanitarian reception system with the removal of 'freedom to move and to find a safe space for living' (Tazzioli 2017:6). Brun (2016) also stresses that humanitarian conception of refugees tend to decontextualise them from their past and future. Similarly, the humanitarian image of refugee victim is addressed by Prem Kumar Rajaram who describes a de-politicized and de-historicized image of refugees (Rajaram 2002:248). Refugees are 'stuck in the present' through the creation of a 'biographical image' (Brun 2016: 393). According to Agamben (1997)/Fassin (2005) 'Our world is thus characterized by "the separation between humanitarianism and politics" (1997:144), as the former defends human beings reduced to their physical life at the margin or even against the latter' (paraphrased by Fassin 2005:367).

Cathrine Brun suggests that the definition the refugee condition as suspended life offers an over simplified image of refugeehood. Instead she contends that 'there is always some kind of movement in people's lives' (Brun 2016:393), which is otherwise described as an active waiting or agency-in-waiting· (Brun 2015). The idea of temporality of refugeehood is a product of 'the humanitarian system's spatio-temporal policies of (im)mobility in urban protracted displacement fixes people' (Brun 2016:394) and contradictorily maintains a 'suspended' life for years through the practice of providing temporary (emergency) solutions. As such, long-term displacement is seen as a 'function of the inability of the international refugee regime to solve the problem of people out of place' (Brun & Fa´bos 2017: 179). Suspended life is connected to the condition of 'limbo', which is described as a condition of long-term inactivity affecting many recently arrived refugees, and produces conditions akin to local unemployed people.[3] The condition is seen to be exacerbated by state policy, which, rather than developing and investing in conditions of participation in local and national development, focus on country of origin conditions, causes of displacement and on policies facilitating the safe 'return' or refugees (Fabos & Brun 31/05/2016). Refuge in the humanitarian framework is 'a temporary status to be resolved through one of the nation-based solutions' (Brun & Fabos 2017: 179). Literature problematizing humanitarian and rights based approaches to refuge equate this framework with producing this state of limbo or inactivity, or being 'stuck' (Brun 2016: 394): Malkki (1995) describes humanitarian and human rights framework as a dehumanising world, a 'floating world without the gravities of history and politics' (Malkki 1995). In contrast, Malkki describes being a refugee as a complex and dynamic process of becoming. (Malkki 1995 cited by Bartunkova 2008) Al-Sharmani (2003) likewise adopts an 'action-oriented view of refugees' which recognises a constant process of planning and working to better their circumstances and opportunities, precisely because of those vulnerabilities, (upon which the humanitarian lens rests), that characterise their refugeehood. (Al-Sharmani 2003:4). Sanyal (2013) also examines 'how people

**3** See Athens: Curing the Limbo - From apathy to active citizenship: Empowering refugees and migrants in limbo state to ignite housing affordability, Urban Innovative Actions https://www.uia-initiative.eu/en/uia-cities/athens.

recovered their agency through "producing spaces" both physically and politically' using case studies from the Middle East and south Asia. She looks at these unique form of urbanism and sites as the articulation of new forms of politics.

New challenges and shifts within the humanitarian agenda and policy, particularly in response to the Syrian crisis and 'refugee crisis', protracted displacement and its urbanisation have stressed the importance of integration and dignity and a shift away from emergency responses to a more developmental role. Yet the rights framework still dominates this approach. In relation to Lebanon, literature produced by K. Dorai, the Lajeh Project and Refugee Hosts also challenge assumptions and images of the refugee as passive victim and recipient of aid/relief, and instead stress the refugee /migrant /displaced person as an active participant in the environment, urban, political, economic life, and as a host. The Lajeh Program also stresses the agency of displaced persons and migrants in shaping urban environments and contributing to urban change, although they are not the sole causes of urban change.[4] Fawaz et al. (Sept 2018) also underline the role of migrants introducing 'new forms of inhabiting or navigating urban quarters' in Beirut, going as far as to say that 'the city is being reshaped through specific urban practices initiated by individual and collective refugee experiences, through intended and unintended actions' which include social and cultural activities as well as economic ones. Fawaz et al 2018:7).

## 2.8 Livelihoods strategy and self-reliance

From 2016 the UNHCR adopted a "Global strategy for livelihoods" (2014-2018) and 'continues to transform the organization's approach to fostering self-reliance among refugees and other people of concern, as well as to achieve comprehensive solutions'.[5]

Self-reliance is linked explicitly to livelihoods and the UNHCR's "Policy on alternatives to camps" launched in July 2014, advocated for 'the creation of opportunities enabling refugees to live meaningful, dignified, and independent lives as members of their host communities.'[6] In Italy and Greece, SPRAR and ESTIA respectively, were responses to this policy initiative and alternatives to camps, but which had not ensured self-reliance of refugees. Rather, these programmes have tended to produce informality because of inadequacies of the reception system and poor implementation of integration policies.[7] This UNHCR policy also is linked to access to and inclusion of refugees in national public services. Housing needs and their connection to access to services and livelihoods is not broached comprehensively. The rationale of the policy focuses on the limitations of camps in terms of rights and freedoms and ability to make meaningful choices about their lives.[8] Critiques of humanitarian policy suggest that this policy tends to focus on self-reliance as an individual pursuit and on jobs as an end gaol (Easton-Calabria ed. 2017). Claire Mcloughlin (2017) identifies several constraints on livelihood development in relation to the MENA region:

> 'Measures to support self-sufficiency in situations of protracted population are often severely hampered by restricted freedom of movement, weak tailoring of interventions to local economic conditions, and the short-term or the small scale nature of some programmes (Mcloughlin, 2013). The political context for supporting refugee livelihoods can also be hostile and prohibitive: host governments can be resistant to any form of livelihoods programming that promotes the ability of refugees

**4** Lajeh Program: https://lajeh.hypotheses.org/

**5** UNHCR. 2016. Global Appeal 2017 Update - Pathways to solutions. UNHCR, Geneva http://www.unhcr.org/uk/publications/fundraising/587f41dc7/unhcr-global-appeal-2017-updatepathways-solutions.html

**6** UNHCR. 2016: 147. Global Appeal 2017 Update - Pathways to solutions. UNHCR, Geneva http://www.unhcr.org/uk/publications/fundraising/587f41dc7/unhcr-global-appeal-2017-updatepathways-solutions.html.

**7** In relation to Italy, see MSF 2018.

**8** UNHCR July 2014: 4. 'Policy on Alternatives to Camps' https://cms.emergency.unhcr.org/documents/11982/45535/UNHCR+-+Policy+on+alternatives+to+camps/005c0217-7d1e-47c9-865a-c0098cfdda62

> to work and therefore compete with locals (Jacobsen & Fratzke, 2016).' (Mcloughlin 2017:2).

Likewise, humanitarian and political actors fail to address 'systemic issues, such as barriers to work or a lack of legal representation that create challenging work and living conditions for refugees' (Kruase 2017:2). Ulrike Kruase suggests that, in this case, 'self-reliance risks becoming a political tool to reduce aid' (Kruase 2017: 2). Self-reliance is typically framed as a means to, or a reflection of, integration, or at least assimilation. It corresponds to a shift in the humanitarian approach, moving responsibility toward individuals (empowering through withdrawing). In this sense, the ideal of self-reliance, and the language of resilient livelihoods, create a framework that fits very well with neoliberal models of governance.

## 2.9 The consequences of refugees' initial residential allocation. Transition from mass accommodation to independence

State-led policy and the inadequacies of reception policies are linked to the growth of informality of housing and living arrangements. In February 2018 a Medecins sans Frontieres (MSF) report documented how 'policies designed to foster social inclusion of migrants and refugees at the national, regional and local level are poorly implemented' and have led to the marginalisation and exclusion of migrants and refugees.[9] Additionally, the policy of removing informal settlements has led to the fragmentation of migrant informal settlements increasing their invisibility which is coupled with decreases in access to services.[10]

This structural barrier to housing, lack of adequate provision and integration is examined from different perspectives, such as through funding constraints and housing shortages. For both Italy and Greece, as well as other countries, the provision of accommodation and housing is a major challenge to integration of refugees. 'Although asylum seekers are accommodated in reception centres during application procedures, the provision of affordable housing for recognised refugees and beneficiaries of international protection is constrained by lack of funds and housing shortages, especially in urban areas.[11] This, however, is not found to be connected to a lack of international funding (Boettcher October 2018:18). Rather problems are found on the local level and to be associated with lack of available affordable housing, xenophobia within municipal authorities and slow relocation processes. News features in the Guardian newspaper raised the question of why the quality of the state-led accommodations had not improved and why funding had not been distributed appropriately. Additional contributing factors are identified by Murdie (2008) who points to 'cutbacks in social assistance payments, little new social housing construction, relatively high rents in the private sector and reduction of public funding for non-governmental organisations that assist immigrants and refugees.'[12] Beyond supply and demand analyses and 'ethnic lens' often used to explain refugees' problems accessing housing, Anita Aigner[13] uses a pathways approach to examine the various forms of support available from different actors towards finding housing in Vienna – a city known for its expansive social housing. The study confirmed arguments (such as that given by Murdie, 2008) that reliance on migrant friends is not necessarily a viable long-term strategy for acquiring good-quality permanent rental housing.

**9** MSF 08/02/2018: 'Migrants and refugees on the margins of society' MSF, https://www.msf.org/italy-migrants-and-refugees-margins-society

**10** Medecins sans Frontieres, Feb 2018: Out of Sight: informal settlements' 2nd Ed.

**11** European Union 2018: European Parliament, 'EMPLOYMENT AND SOCIAL AFFAIRS STUDY IN FOCUS: INTEGRATION OF REFUGEES IN GREECE, HUNGARY, ITALY' http://www.europarl.europa.eu/RegData/etudes/STUD/2018/614205/IPOL_STU(2018)614205_EN.pdf

**12** Robert A. Murdie 2008: 82. Pathways to Housing: The Experiences of Sponsored Refugees and Refugee Claimants in Accessing Permanent Housing in Toronto. Journal of International Migration and Integration (2008) 9:81–101.

**13** Anita Aigner (2018): Housing entry pathways of refugees in Vienna, a city of social housing, Housing Studies,

**This pathway was found to increase informal rental submarkets in Vienna, which were associated with insecurity, overcrowding, exploitation. In comparison, voluntary local-assisted pathways in Vienna were found to result 'in the formation of well-organized help-networks and online-platforms for housing mediation, a 'good' civil-society rental submarket could be identified.' (Aigner 2018:20).**

The welfare path was also found to be problematic for refugees, who were 'widely excluded from social housing, at least in the first years after arrival' despite Vienna's expansive social housing networks. The social housing system was found to favour 'the middle-class, employed persons and locals, while destitute migrants and other groups at risk of poverty are being disadvantaged' (Aigner 2018:21). Such literature, whilst stressing the importance of local agency in housing pathways and in the growth of informality, also demonstrates that access to housing is not simply a matter of shortages of supply. Rather, it is seen to be connected to systemic factors around social policy as well as perceptions and prioritisation of need and worth that might be based on xenophobic perceptions.

Although a 'shortage of housing and accommodation facilities' is identified as a challenge to integration of refugees in the context of the refugee 'crisis' by a European Union report of 2018,[14] research by Charitini Kougea & Kosmas Spanidis (2018) and by the Athens Social Atlas[15] underline the discrepancies in this analysis by focussing on the amount of vacant buildings in Athens. A considerable amount of vacant properties are caused by abandonment and offer a potential resource for affordable housing. The use of vacant property as a resource, however, is under researched and use of these properties tends to be unofficial, and sourced through migrant and local agency.

## 2.10 Policy gaps and missing nexus between reception and integration

The literature around state-led and humanitarian initiatives underlines the gap between national reception and dispersal polices and the integration of refugees. In this respect, housing and access to accommodation has been described as an essential step on the integration path and a precondition for the full enjoyment of social and civil rights as well as social services (Bolzoni et al 2015). The gap between national policy and legal frameworks and implementation also features heavily in the literature on this subject. Within the humanitarian policy framework, the literature points towards housing as a 'protection' instrument, linked to vulnerability rather than to common rights, or to inclusion and wellbeing. This aspect of housing policy, however, is not given significant attention within the available literature. Case studies provide evidence for this gap and demonstrate that often the most vulnerable are excluded from policy because of invisibility from State's radar, or due to categorisation and eligibility criteria (for example Sandhu 2015:403) and argue that multi-dimensional vulnerabilities must be considered and addressed to increase quality of life.

In the case of Italy, this policy gap, between national reception and dispersal polices and the integration of refugees, is addressed in literature focused on SPRAR. The shift in policy in Italy, from containment to dispersal manifested in SPRAR is addressed in Manara & Piazza (2018) and in C. Marchetti 'Cities of Exclusion'. Marchetti highlights SPRAR's

**14** European Union 2018: 4. European Parliament, 'EMPLOYMENT AND SOCIAL AFFAIRS STUDY IN FOCUS: INTEGRATION OF REFUGEES IN GREECE, HUNGARY, ITALY' http://www.europarl.europa.eu/RegData/etudes/STUD/2018/614205/IPOL_STU(2018)614205_EN.pdf; Housing Europe 03/03/2016: 'Getting Greece back on the Social Housing Track' http://www.housingeurope.eu/resource-652/getting-greece-back-on-the-social-housing-track

**15** T Maloutas & S Spyrellis 2016: Vacant Houses' Athens Social Atlas http://www.athenssocialatlas.gr/en/article/vacant-houses/

distinction from containment models and notes that the SPRAR model considers 'the potential of an early intercultural contact to foster integration of those who will then be entitled to stay permanently on the Italian territory' (Marchetti 2017:11). Manara & Piazzza (2018), however, argue that dispersal involves depoliticisation through atomisation: a spatial division of asylum seekers from each other, which 'results from three mechanisms: tensions with the local community, the allocation and management of asylum seekers in flats by SPRAR organisations, and the individualisation of reception programs' (Manara & Piazzza 2018:49-50). Dispersal is equated with loss of collective way of life that enabled political action amongst asylum seekers housed in reception centres.

A further critique of the system in Italy is provided by Francesca Campomori (2016) who connects housing problems post-SPRAR to weak integration policy in Italy. The article seeks to 'critically investigat[e] the current refugees welcome system in Italy as it has been shaping since 2014, focusing in particular on the missing nexus between reception and integration': 'bridging the gap between the protection granted in the SPRARs and the presumption of a full autonomy after the dismissal from SPRAR' (Campomori 2016:2-3). Elenora Camilli's (2017) Open Migration article similarly notes that migrants are entitled to six months within SPRAR housing post-registration, but come out with little chance of integration into society.[16] These articles raise and highlight the gap between reception and integration in Italy pointing towards a deficit in national or local authority policy that support transitions to integration. State-led initiatives such as SPRAR have been shown to be limited in the length of their support and have failed to promoted connectedness between locals and refugees (Nikunen 2014: 171).

## 2.11 A critique of urban dispersal policy

Dispersal more generally is addressed by J. Darling (2016) who equates dispersal with 'enforced (im)mobility' of asylum seekers (Darling 2016:230-231) in his study of the privatisation of the UK asylum system and dispersal. The model, he suggests, reflect a neoliberal governmentality that has culminated in the rhetorical hegemony of the burden as a frame through which dispersal is understood, and accommodation as part of a managerial system responding to it. Here dispersal is also connected to rent-seeking activities of local authorities or private actors, seeking to gain rents from 'hard-to-let social housing' (Darling 2016:239). Post-Dispersal challenges for refugees are examined by Gina Netto (2011) who's article 'explores the impact of dispersing refugees to urban areas by drawing on a case study of refugees living in Glasgow'. This dispersal to Britain's poorest areas was highlighted by The Guardian in April 2017,[17] in an article which challenged the government to rethink its dispersal system. This framework of analysis can also be applied to cases of dispersal to small cities and local authorities and attempts to invigorate neglected area sand those depopulated in favour of larger urban centres. The example of Riace, Italy, a dilapidated and depopulated rural town in which 'migrants have managed to both fill and spur the creation of jobs, as well as bolster economic growth.'[18] Bris & Bendito (2017) stress the failures of the Spanish asylum system, connecting it to the outsourcing of management to numerous NGOs, stating that '[t]his lack of definition, combined with an increase in the actors who manage the reception system, causes a lack of uniformity in the system and makes it harder to control' (Bris & Bendito 2017:17). Whilst, according to The Guardian article, dispersal was sought by several Spanish local authorities suffering from depopulation, '[d]ozens of large and small

16 'Where is my home? A journey through refugees housing occupations in Rome' December 13, 2017 - Eleonora Camilli (https://openmigration.org/en/analyses/where-is-my-home-a-journey-through-refugees-housing-occupations-in-rome/).

17 The Guardian 'It's a shambles': data shows most asylum seekers put in poorest parts of Britain' The Guardian https://www.theguardian.com/world/2017/apr/09/its-a-shambles-data-shows-most-asylum-seekers-put-in-poorest-parts-of-britain

18 Tori Travers 10/04/2018: 'Migrants Revive Dying Italian Towns' South EU Summit https://www.southeusummit.com/europe/italy/migrants-revive-dying-italian-towns/

municipalities have criticised government inaction and declared themselves willing hosts.'

It is clear from the literature that dispersal to small cities or depopulated areas offers some economic benefits to local authorities. Literature on the dispersal more broadly, however, suggests that it has a negative impact on future employment levels of refugees and has occurred without parallel redistribution of resources. Dispersal location tends to be decided on availability rather than on matching skills with demand, which could positively benefit both host and migrant communities. Availability has been shown to coincide with areas of economic deprivation and depopulation.[19] Sarlo & Martinelli (2016) suggest that the state-led SPRAR initiative in Italy actually penalised small communities through a quantitative criteria and prioritising projects from larger municipalities that could accommodate larger number of asylum seekers. This worked to undermine the local development-hospitality conjugation in Riace (Sarlo & Martinelli 2016:32)[20] and the bottom-up, creative and community-based approach is being superseded by a more bureaucratic and quantitative one. In turn, SPRARs bureaucracy and 'more rigid rules do not leave enough room for adaptation to local conditions and experimentation. In particular, the focus of the current SPRAR is merely on the issue of hosting asylum seekers, with little concern for local development and urban regeneration' (Sarlo & Martinelli 2016:32). A similar experience in Badolato is examined by K. Nikunen whose research found that the reorganisation of refuge aid around integration and management of it from Rome negatively impacted on refugee experience and on refugee-local interaction (Nikunen 2014:171).

**19** Francesco Fasani 09/05/2018: 'Dispersing refugees around a country puts them at an immediate disadvantage – why this matters for integration' https://theconversation.com/dispersing-refugees-around-a-country-puts-them-at-an-immediate-disadvantage-why-this-matters-for-integration-94791

**20** See also: ANSA 25/08/20017: 'Petition to save Riace migrant reception model' InfoMigrants http://www.infomigrants.net/en/post/4773/petition-to-save-riace-migrant-reception-model

A report by the European Parliament think tank stated in 2009 that: 'Housing and employment are two policy fields in which smaller local authorities tend to suffer most from a lack of adequate competences to combat disparities. In these fields the EU's enabling role (promoting projects, research and actions) needs to be further developed.'[21] Research on UK dispersal policies and experiences by Praxis and Queen Mary University of London found that 'The data on the economic and social environments in the dispersal regions shows that they are also inimical to inclusion in local communities.'[22] The research on dispersal also demonstrated that it is often rejected by refugees/asylum seekers, despite financial penalties,[23] accentuating the idea that 'housing is more than a roof over your head.'

City scale and its significance for settlement, integration and belonging is addressed in the literature of several scholars, sited here by D. Phillips: 'Studies of migrant identities (Back, 2006; Ehrkamp, 2005), place-making (Binnie et al., 2006; Gill, 2010), the development of urban enclaves (Graham and Marvin, 2001), and citizenship and belonging (Phillips, 2014), for example, reveal the urban contextuality of migrants lives and situatedness of their community building and belonging' (Phillips & Robinson 2015:5). The article identifies opportunity for integration as higher in 'top-scale' cities in comparison to 'down-scale' cities ((Phillips & Robinson 2015:6) but does not elaborate significantly on the causes or significance of this difference to integration or connect it to housing policy.

**21** European Parliament (2009) 'THE ROLE OF LOCAL AUTHORITIES IN ADDRESSING SOCIAL DISPARITIES ' Executive summary: http://www.europarl.europa.eu/RegData/etudes/etudes/join/2009/419103/IPOL-REGI_ET(2009)419103(SUM01)_EN.pdf

**22** Praxis 21/11/2002: 'Refugee inclusion: a strategic approach to housing' Seminar, House of Commons. Compiled by Berhanu Kassyie http://www.praxis.org.uk/manage/cmsincludes/files/Refugee%20Inclusin-%20a%20strategic%20approach%20to%20housing.pdf

**23** Praxis 21/11/2002: 3. 'Refugee inclusion: a strategic approach to housing' Seminar, House of Commons. Compiled by Berhanu Kassyie http://www.praxis.org.uk/manage/cmsincludes/files/Refugee%20Inclusin-%20a%20strategic%20approach%20to%20housing.pdf

## 2.12 Coping strategies and tactics developed by refugees to navigate housing markets.

As demonstrated by the above literature state-led pathways to housing are often problematic for refugees, asylum seekers and migrants. Anita Aigner (2018) examines pathways to housing used my migrants and asylum seekers, by looking at state-led pathways, familial/ migrant-led ones, and local led pathways. She finds that both state-led and familial, friend, migrant pathways often lead to informal or insecure living arrangements.

The tension between local initiatives and national policy is addressed in case study literature. Bottom-up sub-national initiatives often rely on supportive national or international structures to be effective in the long-term and across territories. The inadequacies of the national response and policy towards refugees are addressed in academic and journalistic articles, such as those mentioned in this review, which contextualise the fragmented nature and varying success rates of integration and housing refugees across the globe, and particularly within Greece and Italy. Similarly, case studies, such as that on Indonesia by Sonia Roitman (2016), demonstrate that incomplete decentralisation of policy development around community housing initiatives, leading to a hybrid governance system, has excluded communities from important decision-making processes.

National policy responses to the refugee crisis, such as SPRAR in Italy, have drawn on evidence and innovative practice of local communities developing pathways to housing. SPRAR is described by Sarlo & Martinelli (2016) as an institutionalisation of social innovation, or the 'hospitality model' in Italy that saw local initiatives developed in response to migrations and the need to integrate migrants into local society and economy. This research suggests that its institutionalisation, paradoxically, had the effect of 'putting out the innovative drive that had spurred these initiatives from below' (Sarlo & Martinelli (2016:15).

**Self-help/agency**

Case studies of housing pathways suggests informality is often the only means of securing housing and that local and refugee agency has contributed to its development and, in some cases, formalisation. The experience of informality is, however, demonstrated to be diverse and context dependent.

Examples, such as the squatting of the City Plaza in Athens, demonstrate the combined local and migrant agency in developing solutions to lack of housing options for refugees, whilst other cases of informal living, such the case study of the Calais 'Jungle' examined by Thom et al. (2017) and those highlighted in the MSF 2016/2018 'Out of Sight' reports, underline the negative and exclusionary aspects of them. Here some comparison between the experiences and context of migrants' informal housing in the peripheral (the Jungle and those examined by MSF) and central urban locations and community context of the informal housing may be made. Medecins sans Frontieres provides a 'mapping at national level of informal settlements inhabited mainly by refugees who have never entered the institutional reception system, or have left it before their social inclusion process was completed.' The reports highlight the vulnerabilities associated with this form of housing.

Migrant/refugee organisation around housing and access to services, however, takes place on different levels. Examinations of informal settlements in Buenos Aries demonstrated the link between the level, or site, of action and suggested that the development of citizenship 'activism at the scale of the neighbourhood proves to hold more potential for the building of substantive citizenship than actions by organisations active at the city level. This is because migrant organisations active at the city level organise on the basis of nationality, while those at the neighbourhood level bring migrants and non-migrants together on the basis of their class-based interests (Bastia & Bressán 2017).

Academic literature examining cases of refugee or migrant squatter settlements in Italy that have occurred in connection to recent migrations is not well developed, despite the large number of cases reported in the media.[24] Rather informal settlement appears to be referred to more in the context of broader analyses of pre-'refugee crisis' migrant settlement (Schuster 2005; Korać 2003a). More recent literature examines cases of squatting in the context of policy gaps identified in the broader literature on housing and migration. Magda Bolzoni, Enrico Gargiulo & Michele Manocchi's (2015) case study of Turin demonstrates refugee agency in the absence of systemic policy supporting refugees' access to housing. They address the gap between national policy and local implementation as a huge obstacle to integration. State policy towards occupation of vacant buildings, other informal settlements and their residents is also depicted as a way that this gap increases vulnerabilities.

Elenora Camilli's Open Migration article on squatted buildings Rome[25] highlights the insecurities of informal squatter solutions to housing needs, but also affirms findings of the MSF report (2018): that evictions increase invisibility of informal settlements and, therefore, vulnerabilities. This article and other literature suggest that provision of services is key to the success of informal settlement initiatives. Where local agency and community action have supported informal housing solutions in the absence of state-led solutions (such as in the case of the Crown Plaza Athens), informal self-housing experiences have been more positive than settlements that are more isolated, or hidden.[26]

**24** For example: Mattha Busby and Carlotta Dotto (19/02/2018) '"I love rome, but rome doesn't love us": the city's new migrant crisis' https://www.theguardian.com/cities/2018/feb/19/rome-italy-migrant-crisis-squatting-emergency-shelters-asylum-seekers (last accessed 14/11/2018).

**25** Elenora Camilli (13/12/2017). 'Where is my home? A journey through refugees housing occupations in Rome' (https://openmigration.org/en/analyses/where-is-my-home-a-journey-through-refugees-housing-occupations-in-rome/).

**26** Medecins sans Frontieres, (Feb 2018). Out of Sight: informal settlements' 2nd Ed.

Helene Maria Kyed's study of Yangoon also analyses the effects of government policy on informality. She depicts informal settlements as natural urban growth in her examination of the relationship between urbanization, migration and (in)security in Yangon. The governmental approach to informality, in which migrants are seen as obstacle to security and urban development, in turn fosters crime within these spaces and amongst inhabitants. The transformation of these persons and places into assets is argued to be possible thorough enabling access to tenure, low cost loans, and legal documentation (Kyed 2017).

Dicker (2017) examines self-support practices, as well as alternative forms of refugee assistance, with a focus on the social and political use of spaces provided by local autonomous solidarity initiatives: 'autonomous on the grounds that they are "self-organising" (run on the basis of direct democracy, through assemblies) and broadly seek to manage themselves "without [a] relationship to the state or market."' These initiatives (solidarity kitchens, health clinics for the uninsured, non-food item (NFI) stores and activist groups) are also connected to the idea of 'solidarity' that rejects the social relations promoted by state and NGO approaches. These initiatives are grounded in already existing urban infrastructure of solidarity that have been adjusted to accommodate the new needs.

## 2.13 Toward Social Innovation

The literature points to a stark policy gap connected to long-term integration that is common to many European countries:

> 'one of the main problem of the Italian reception aimed to support migrants, asylum seekers and refugees is the lack of a long-term vision, which takes into account their social integration into Italian society. More generally, how to promote the social integration of migrants and refugees in the countries where they move is highly debated and a rather global socio-political issue.' (Marchetti & Franceschelli 2018: 7).

In many cases addressed by the literature, government attempts to learn from local initiatives and support integration have, contradictorily, undermined them through bureaucratic process and restrictive funding criteria.

Correspondingly, the literature also points towards a patchwork solution to housing and integration problems. Inadequate redistribution of resources, including European funding, by central government leads the municipal /local level to rely on its own resources and on local initiatives to develop partnership with charities, private sector groups, housing groups and with civil society. (Penny 05/11/2016).[27] Similarly, legal and vulnerability categorisations produce exclusions that increase the need for self-help solutions and, with that, informality of living.

**This fragmentation of solutions locates cities as testing grounds for ways forward. Where the literature addresses the intersection of housing policy with the issues of inclusion/exclusion this fragmentation of analysis across case studies is particularly evident.**

**There is little material that addresses the general lessons that can be drawn from these disparate cases or that involves cases focussed on home and home-making and belonging and its connection to welfare and broader housing policy.**

Local innovative solutions continue to be developed in response to policy gaps, exclusions and integration needs. The filling of these gap by novel and innovative social/ bottom-up projects has not been adequately addressed within academic literature but remains dominated by official stakeholder publications, NGOs or news articles. Comparative analysis of these cases of migrant/refugee agency, successful integration and drawing together best practice examples to address gaps in integration policy and practices is an area that required significant academic input. The literature raises many questions about how state-led efforts and policy on integration of refugees can respond better to local needs and environments and how it can better support, rather than undermine, grass-roots and local initiatives that develop connections between locals and refugees/asylum seekers.

**27** Penny, Eleanor (05/11/2016) 'We don't have a refugee crisis, we have a housing crisis' Open Democracy, available on https://www.opendemocracy.net/can-europe-make-it/eleanor-penny/we-don-t-have-refugee-crisis-we-have-housing-crisis (last accessed 14/11/2018).

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**This chapter further reflects upon key concepts of integration, housing pathway, livelihoods, self-reliance and agency-based humanitarian ethics to formulate an analytical framework (integration wheel) resting on eight principles. The integration wheel will enable a preliminary analysis of the potential impact of socially innovative housing practices.**

# 3. Key concepts and analytical framework

## 3.1 Problematising integration. Notes on definitions and measurement criteria

Integration is widely recognised as a contested and chaotic (Robinson, 1998) concept. There is no single universal definition of its meaning (Castles et al, 2001). Bohning et al (1995) considers it as an individual and social process – hence inherently subjective and reversible - and as a state resulting from the process. In this sense, access to equal opportunities is a key factor to either promote integration (as a process) and to evaluate the level of integration (as a state). With regards to integration into labour markets, Bohning suggests the following formula: 'comparable groups of workers should enjoy comparable opportunities and outcomes in terms of employment, remuneration, socio-economic status and other labour-market relevant characteristics.' (p.2).

Sigona (2005) argues that integration is 'not only a "two way process", a definition that seems to imply two homogeneous subjects: the host society and the refugee community. It rather involves many actors, agencies, logics and rationalities' (p.118). Similarly, UNHCR identifies integration as a multi-actors effort. Yet, refugees are not recognised as agents in the process, while state and society remain widely unproblematised. UNHCR also defines integration as multidimensional, whereas dimensions are not mutually exclusive: failure to integrate in one dimension is likely to have repercussions on the others[1].

Even if integration is high in international policy agendas (OECD, 2015), it is not yet acknowledged as a development issue. The UN's 2030 Agenda recognized for the first time the contribution of migration to sustainable development. In the Agenda, migration is a cross-cutting issue, relevant to all of the Sustainable Development Goals (SDGs), and the core principle to «leave no one behind» includes migrants. However, there is no mention of integration. Where integration is addressed, the role of housing in the social process and the resulting state is left ambiguous. The Global Compact for Migration (2018), for example, makes reference to integration under several objectives in the document[2]; yet, it never addresses housing as a concern.

**1** UNHCR n.d: 1. 'Refugee Integration Evaluation Tool' http://www.unhcr.org/50aa083d9.pdf

**2** Objective 6 "facilitate safeguard conditions that ensure decent work"; 16 "Empower migrants and societies to realise full inclusion and social cohesion" (p 23), 17 "eliminate all forms of discrimination", 18 "invest in skills development", 20 "foster financial inclusion", 22 "establish mechanisms for social security entitlements". https://refugeesmigrants.un.org/sites/default/files/180711_final_draft_0.pdf

If migration is eminently urban, so is integration. As Scholten (2018) highlights, there is a need to move from state-centric integration policies to multilevel governance in which the local level plays a more prominent role. The example of Barcelona (City of Refuge) illustrates perfectly the significance of local authorities' role in governing migration and integration issues. There, local policies have been adjusted to fit existing realities, instead of creating parallel structures for refugees and asylum seekers. The recent economic crisis had a profound effect on the provision of social welfare in Spain. Unemployment rates increased tremendously in a short period of time. Austerity measures, the banking crisis and housing bubble brought about evictions, indebtedness and homelessness. In this economic and social context, a large influx of refugees and migrants was expected to create conflicts over limited resources and to increase xenophobic sentiments.

To avoid this scenario, Barcelona put in place an intercultural approach - a combination of practices, public policies and private sector efforts[3] - which aimed at governing diversity through the mitigation of the potential conflicts emerging from it. The approach was 'based on three main pillars – equality, diversity and interaction. The ultimate goal is to achieve *convivencia*. Rather than simply coexistence, convivencia should be understood as living together with others and addressing the existing conflicts emerging from social interactions by constant negotiation – a condition that undoubtedly requires continuous active policy engagement.' (Sabchev, 2017).[4]

Local level policy has also shown great potential to influence national policy and promote policy change (as is the case of Riace for instance, which became a model for the development of the System of Protection of Asylum Seekers and Refugees - SPRAR).

> **Policy change is particularly needed in rethinking the notion of a migration-integration nexus, which is currently conceptualized as 'a "chain" from arrival, admission, civic integration to eventually participation and citizenship (or return)' (Scholten, 2018:59). As Scholten highlights, however, the case of refugee integration defies this linearity of a migration-integration continuum in various ways, as civic integration and participation might start well before formal admission.**

Promoting integration is fraught with difficulties and paradoxes. In policy and plans integration is a predetermined positive term. It can become, however, an obstacle for migrants and refugees who do not want to stay in receiving countries, who want to return to the place of origin or move to a third country. European policy does not capture individual trajectories, about which little is known because existing top-down integration measures do not engage refugees and migrants as actors in their making. Promoting integration is ultimately left with individuals, local municipalities, NGOs, CBOs and RBOs to be sorted, lobbied and advocated for. This leads to one of the pressing questions within the humanitarian debate prevalent in transit countries such as Greece and Italy: what does make a place worth integrating to when there is no alternative? Legal status, institutional environment, right and opportunities and presence of networks are amongst indicators that attract commitment

**3** Barcelona city of refuge has a network of 160 NGOs that work to deliver welcome policies in the neighbourhoods. They provide legal assessment, or advice for people. There's all kinds of NGOs, from the church to the neighbourhood associations, sports, etc. – anybody who wants to deliver information and services to refugees and migrants can be part. They receive smaller or larger pots of funding for their projects from the city (Calbó, Sanahuja and Thibos, 2016. Barcelona: city of refuge. Ignasi Calbó, Ramón Sanahuja, And Cameron Thibos 26 September 2016. https://www.opendemocracy.net/mediterranean-journeys-in-hope/cameron-thibos-ignasi-calb-ram-n-sanahuja/barcelona-city-of-refuge

**4** Barcelona secrets: the intercultural approach to migration governance. http://citiesofrefuge.eu/news/barcelona-secrets-intercultural-approach-migration-governance

toward place and community. Interwoven with these indicators are housing rights and access. The success rate of an integration policy or project is difficult to evaluate and findings are not always coherent.

> **According to Ager and Strang (2008), elements central to perceptions of what constitutes 'successful' integration include: 'achievement and access across the sectors of employment, housing, education and health; assumptions and practice regarding citizenship and rights; processes of social connection within and between groups within the community; and structural barriers to such connection related to language, culture and the local environment.' (p.166).**

These elements are sufficiently broad to build a valid framework for analysis of cases. There is, however, no such project or practice in existence that ticks all these boxes.

In 2010 the EU introduced four key indicators to support the monitoring of the situation of immigrants, the results of integration policy and to enhance comparability between states. Known as the 'Zaragoza indicators' the four areas prioritised were: employment, education, social inclusion and active citizenship. Based on them, the OECD (2015)[5] conducted a large scale survey for all EU countries, comparing immigrants and native-born citizens. Findings showed that third-country nationals had employment rates below EU nationals and that the poverty rate amongst immigrants was two times higher. This directly reflected levels of access to and the quality of housing available to immigrants. While the extent of labour market integration and school performances are easy to capture through analysis of national statistics, it is very difficult to evaluate other indicators such as civic engagement and social integration, which are based on perceptions. The OECD measures civic engagement through voter participation rates and social cohesion according to the share of immigrants who feel that they have been discriminated against; the share of people who think that their area is a good place for migrants to live; and the perceived economic impact of immigration (p.20). It is evident that the image of integration that emerges from such criteria does not account for all the actors involved in the integration process beyond the host-guest binary. Furthermore, such an exercise - of comparing integration outcomes to assess the success of integration - is extremely challenging, not least because it does not take into account country-specific economic and social contexts that widely contribute to and shape outcomes.

## 3.2 Integration and access to housing. Overview of the state of the art in Europe

Housing is widely recognised as a key step on the integration path and a precondition for the full enjoyment of social and civil rights (Bolzoni et al, 2015; Bohning et al, 1995; Ager and Strang, 2008). Access to adequate housing is an important factor to improve living conditions and well-being of immigrants and their families. A safe home impacts positively on the mental health of refugees. On the contrary, housing in an area with low employment or a high level of deprivation reduces opportunities and hinders successful integration of migrant groups.

Yet, housing constitutes one of the major challenges to the integration of refugees. Scholten et al (2017) find that 'most countries are challenged with finding permanent housing for recognized refugees, especially in large cities' (p.63). Shortages of affordable private rental properties and lack of social housing are both indicated as reasons for this (Carter

**5** The OECD publication Settling In. Indicators of Immigrant Integration 2018 is Available from December 03, 2018. It is a comparison through 25 indicators organised around three areas: labour market and skills, living conditions, and civic engagement and social integration. http://www.oecd.org/publications/indicators-of-immigrant-integration-2018-9789264307216-en.htm

and Osborne, 2009). The housing challenge is compounded by the fact that it has not been prioritised in refugee integration strategies on the national level, and the responsibility of tackling this challenge has fallen, to a great extent, on local authorities.

EU countries have applied distinct approaches dealing with integration and housing. Scholten et al (2017:63-64) find several commonalities and differences across them. Firstly, long stays in reception centres are found to have negative long-term effects on the integration of asylum seekers in most Southern European countries, as also confirmed in the experience of the majority of NGOs operating in camps, hotspots and reception centres. Secondly, allocation schemes for registered refugees - widespread in the EU – show substantially different distribution keys which vary according to local characteristics and ability to match the market situation (sometimes family ties are also taken into account). A third element, is that assistance during the transition from mass accommodation to independent housing (i.e support in house hunting) varies significantly from country to country. Fourth, most countries grant financial support for independent housing, with the exception of Italy where individuals are not entitled to any form of support - an element that results in increased informality. Finally, it is only Denmark that presents an innovative approach to integration by organising housing for soon-to-be recognized refugees when they are still in the reception centres, promoting an early effort toward integration.

Such a pre-emptive strategy interestingly addresses the migration/integration gap highlighted earlier. Scholten et al also point to the fact that the use of existing housing stock is an emerging pattern in all EU countries (even if this led to tensions in the housing markets). In most EU countries, there is no specialised housing created for refugees. Notable exceptions to this commonality are France, Germany and the Netherlands, In the Netherlands, the central government enacted a special regulation that temporarily granted discretion and subsidies to municipalities to develop alternative forms of housing. In France, 500 new housing units were created in 2015, in the form of temporary refugee accommodation centres. Germany has used methods of modular constructions to provide cheap and fast new housing for refugees in urban areas.

Various ways of measuring housing and integration have been developed. The OECD (2015) measures the level of successful housing integration according to homeownership rates, share of renters at a reduced rate, share of overcrowding in dwellings, share of substandard dwellings and housing cost overburden rate (p.20). Similarly, Ager and Strang (2008) developed a set of indicators ranging from physical size, quality and facilities of housing, along with financial security of tenancies and ownership. Most importantly, during fieldwork they found that what refugees valued most was the social and cultural impact of housing. With regards to location, refugees valued proximity to services and the continuity of relationships associated with being settled in an area over a long period of time, as well as the level of safety and security connected to these.

In Europe currently there are three types of housing pathways for refugees and asylum seekers: i) state-led and humanitarian reception systems (mass accommodation and/or urban dispersal such as ESTIA - Home in Greece, and SPRAR - System for the Protection of Asylum Seekers and Refugees in Italy), ii) affordable and social housing, and iii) familial/migrant-led and local led pathways. The first one is a shelter provision model. It is often criticised for creating aid-dependency, consequent apathy, and for fostering a protracted limbo situation that negatively affects the willing and ability to integrate. Even when the programme promotes an early intercultural contact between the host community and the newcomers, it tends to reproduce (humanitarian) labels that create stigmatisation, and consequent inability to assimilate.

Manara and Piazza (2018) criticise the SPRAR system in Italy for atomising people and annihilating their political subjectivity. Similarly, Darling (2016) criticises the UK reception model as it enforces immobility and reduces

| Country | Accommodation of asylum seekers | Accommodation of status holders | Structure of available housing stock |
|---|---|---|---|
| **Austria** | 4 month after recognition, distribution criteria apply | No distribution key applies, no residence requirement applies, unassisted house hunting | Limited special housing, mainly use of existing housing stock |
| **Belgium** | No restrictions, distribution criteria apply | No distribution key applies, no residence requirement applies, unassisted house hunting | No special housing, mainly use of existing housing stock |
| **Denmark** | No restrictions, distribution criteria apply | Distribution keys apply, residence requirement applies, assisted house hunting | Limited special housing, mainly use of existing housing stock |
| **France** | 3-6 month, distribution criteria apply | Distribution key applies, no residence requirements applies, unassisted house hunting | Use of special housing and existing housing stock |
| **Germany** | 6 month, distribution criteria apply | Distribution key applies, residence requirement applies, partly assisted house hunting | Limited special housing, mainly use of existing housing stock |
| **Italy** | 6 month after recognition, distribution criteria apply partly | Distribution key applies, no residence requirement applies, unassisted house hunting | Limited special housing, mainly use of existing housing stock |
| **Netherlands** | No restrictions, distribution criteria apply | Distribution keys apply, residence requirement applies, assisted house hunting | Use of special housing and existing housing stock |
| **Norway** | No restrictions, distribution criteria apply | Distribution keys apply, residence requirement applies, assisted house hunting | No special housing, mainly use of existing housing stock |
| **Sweden** | Distribution criteria apply | Distribution key applies, no residence requirement applies, assisted house hunting if requested | No special housing, mainly use of existing housing stock |
| **United Kingdom** | 28 days after recognition, dstribution criteria apply | Distribution keys apply, residence requirement applies, mostly unassisted house hunting | Limited special housing, mainly use of existing housing stock |

**Table 1.** Summary of findings regarding housing strategies to refugee integration. Elaborated from Scholten et al (2017:63)

asylum seekers' ability to make choices and to improve their own living condition. While urban dispersal models of integration and repopulation strategies are highly debated, success varies case by case. Nikunen (2014) examines the case of Badolato in Italy, finding that the reorganisation of refugee aid around integration and management of it from Rome negatively impacted on refugee experience and on refugee-local interaction. As conditions for employment remained poor for the majority of the asylum seekers, most of the newcomers moved to other places after they were granted asylum. Only 50 out of the 300 people remained in Badolato.

**Literature suggests that state-enforced urban dispersal has a negative impact on future employment levels and has occurred without parallel redistribution of resources.**

Dispersal location tends to be decided according to availability rather than by matching skills with demand, which could positively benefit both host and migrant communities (as in the case of Denmark). Availability has been shown to coincide with areas of economic deprivation and depopulation in most cases. According to Carter and Osborne (2009) the effects of settling refugees in declining neighbourhoods and the competition for affordable housing complicates the resettlement process. However, despite employment trends and income level are still low, trajectories in most housing indicators are positive. The authors argue that refugees, settled in small towns, do not face the serious housing affordability problems common to refugee households in larger cities. Many households, however, still live in older, poor quality housing stock in inner city neighbourhoods, which they do not always view as a positive living environment.

The case of Glasgow (Netto, 2011) shows that even if it is difficult to predict the impact of 'no-choice' dispersal policies, dispersal programmes could still facilitate integration if they ensure protection from racial harassment and lead to a diversification of approaches towards tenancy sustainment. Examples such as Riace, Italy, have been quite successful. Riace was a dilapidated and depopulated rural town in which 'migrants managed to both fill and spur the creation of jobs, as well as bolster economic growth' (Travers, 2018). The success of the initiative was so substantial that this bottom-up, creative and community-based approach was scaled up into what is now known as SPRAR - a more bureaucratic and quantitative model.

Scholten et al (2017:19) ranked Denmark as the country with the strongest integration policy in Europe. The housing integration system works as a combination of allocation and matching schemes. Refugees are initially dispersed and allocated housing in one of the municipalities. In this phase, they have no freedom to choose their residence location. However, after successfully completing a three years' integration program in the assigned municipality, they are free to move wherever they want. While refugees voice their housing preferences and needs, the municipalities state their housing stock vacancies until these match. This targeted allocation scheme, arguably, resulted in better integration outcomes, as it facilitated labour market, housing and, to some extent, educational integration. Similar matching strategies have been developed in countries such as the Netherlands, Sweden and Germany.

Scholars recognise that there is a policy gap, or a missing nexus, between reception and integration and that access to housing plays an important role therein. In the case of Italy (MSF, 2018) this policy gap is linked to the growth of informality of housing and living arrangements and to the marginalisation and exclusion of migrants and refugees. Refugees who are dismissed from the formal accommodation system but have not found a job, or seekers who have not been granted asylum, often end up living in makeshift camps and informal settlements. Much of the problem is attributed to the sudden shift from the protection granted through SPRAR to the presumption of a full autonomy after dismissal from the programme. As Bolzoni et al (2015) highlight for the case

of Turin, in the absence of systematic policies supporting refugees' access to housing, many refugees opt for squatting. While underlining refugees' agency, it appears that squatting does not properly tackle refugees housing needs or achieve the objectives of social recognition and public solidarity.

The policy gap is also linked to the lack of welfare pathways and affordable housing alternatives. Refugees are widely excluded from social housing, at least in the first years after arrival, especially because access requires work permit or residence permit. The only exception is Denmark where refugees hold a priority in social benefits lists (Sholten et a 2017).[6] Similarly, in the case of Barcelona, everybody who is registered on Barcelona's *padrón* (census) can access a variety of social services like healthcare, education, housing, etc. Since having a valid residence permit is not a prerequisite for obtaining padrón, the latter is accessible even to immigrants in irregular situation (Sabchev, 2017).[7]

Murdie (2008) points to 'cutbacks in social assistance payments, little new social housing construction, relatively high rents in the private sector and reduction of public funding for non-governmental organisations that assist immigrants and refugees.' Literature on housing policy in the decades before the 'refugee crisis' highlight the fact that the inadequacies of housing policy in Europe, concerns and challenges experienced and the failures to achieve adequate, affordable housing available to all are not new. Rent-seeking activities of local authorities or private actors, seeking to gain rents from 'hard-to-let social housing' are also contributing to ghettoization by placing refugees on a neglected and derelict housing stock.

Carter and Osborne (2009) identify several barriers refugees and migrants encounter when attempting to access housing in the private market. The first one is the lack of choice on where to live, which might depend upon proximity to job, cost of housing and transport. The housing search is also difficult, due to lack of knowledge about the housing markets. Refugees living in social housing show higher satisfaction rates compared to refugees in private rents but only because they save money. The search for affordability generates high levels of mobility amongst refugees. Mobility patterns show that refugees tend to move from inner city areas to the periphery. The pattern varies according to increase of income. The pattern also reinforces the fact that the inner city is a less desirable place to live. However, if level of income does not increase over time, refugees tend to get indebted and the stability of their home environment decreases. The authors conclude by saying that the proportion of refugees who have become homeowners after a period of three years from their arrival is rather small.

Access to housing for refugees is not simply a matter of shortages of supply. Rather, it is seen to be connected to systemic factors around social policy as well as perceptions and prioritisation of need and worth that might be based on xenophobic perceptions. Although a European Union report of 2018 identified a 'shortage of housing and accommodation facilities' as a challenge to the successful integration of refugees in the context of the refugee 'crisis', research by Kougea and Spanidis (2018), and by Maloutas and Spyrellis (2016) underline the discrepancies in this analysis by focussing on the amount of vacant buildings in Athens. A considerable amount of property vacancy is caused by abandonment and such buildings offer a potential resource for affordable housing. The use of vacant property as a resource, however, is under researched and use of these properties tends to be unofficial, and sourced through migrant and local agency. An increasing number

**6** In contrast to many other countries, refugees do have a priority status when it comes to access social housing. A municipality can "reserve" every fourth vacant subsidized dwelling (25%) for people in immediate need (Alves and Andersen 2015). Most municipalities allocated their 25% of the vacant social housing stock to refugees, meaning that they can skip the waiting time on the list. However, the available social houses have not been sufficient to accommodate all refugees in most cases.

**7** Barcelona secrets: the intercultural approach to migration governance. http://citiesofrefuge.eu/news/barcelona-secrets-intercultural-approach-migration-governance

of initiatives - including the successful "£1 Homes" or the "Meanwhile spaces"[8] - address vacant properties and spaces and are of potential great interest for the present review.

Similarly to state-led programmes, also familial, friend, migrant pathways can often lead to informal or insecure living arrangements (Aigner, 2018). Migrants who rely on compatriots and friends, end up paying double the price of the average market price in the area. It increases informal rent and exploitation.

Forms of self-organisation and solidarity initiatives (Dicker, 2017) however seem to work better toward integration. Particularly, voluntary local-assisted pathways result in the formation of well-organized help-networks and online-platforms for housing mediation, generating good civil-society rental submarkets (Aigner, 2018). Spontaneous bottom-up initiatives don't produce labels and do not distinguish between refugee, migrant or homeless persons; they make use of existing resources, assets and infrastructures.

Transitional accommodations solutions in countries such as Austria and Italy are mostly funded by the Asylum Migration and Integration Fund (AMIF). They either ensure incentives to homeowners to rent to refugees, or create matching schemes for refugees and other groups with a family or host. For instance, Belgium supports a project where volunteers work as "housing buddies", in order to help refugees finding a home and installing themselves into the home. This 'networking'-function of volunteers is an important leverage to tackle the difficulties of the private housing market (Scholten et al, 2017).

**8** https://liverpool.gov.uk/housing/homes-for-a-pound/ https://www.britishcouncil.org/arts/city-arts-tour/liverpool/assemble-granby-four-streets https://www.theguardian.com/tv-and-radio/2018/feb/22/1-pound-houses-britains-cheapest-street-tv-review https://www.theguardian.com/uk-news/video/2018/jan/15/1-for-a-house-made-in-stoke-on-trent https://www.theguardian.com/cities/2018/nov/28/the-rise-of-the-meanwhile-space-how-empty-properties-are-finding-second-lives

## 3.3 The eulogy of self-reliance

Refugee self-reliance is understood as a set of individual and collective tactics and strategies deployed by refugees. It is also conceptualised as a process where social relations play a significant role. Self-reliance tactics include: 'fitting eligibility criteria to enrol into assistance regimes of humanitarian agencies; building from scratch or capitalising on previous self-started business networks and coping mechanisms of assistance; or implementing forms of reconstruction and self-reliance by acting as intermediaries between their communities and formal aid agencies. Such self-started networks and mechanisms proliferate in the absence – or in spite of the presence – of formal humanitarian providers'.[9]

Self-reliance has also been an objective of humanitarian programmes. In 2017 UNHCR started investing in 'the self-reliance of asylum-seekers and local integration of refugees in Greece, so that they can better contribute to their host society'.[10] UNHCR promulgated eight key recommendations including to 'increase self-reliance opportunities for asylum seekers'. Broadly conceptualised as the ability to access services without support while in the city, self-reliance is framed by UNHCR[11] as a means to, or a reflection of, integration, or at least assimilation. It corresponds to a shift in the humanitarian approach, moving responsibility toward individuals (empowering through withdrawing).

**9** A framework for the analysis of refugee self-reliance and humanitarian action in urban markets. Estella Carpi. http://refugeesinthecity.org/wp-content/uploads/2017/11/Framework-analysis-refugee-self-reliance.pdf

**10** UNHCR (27th March, 2017). 'Stronger cooperation crucial to ensure sustainable refugee response in Greece'. Available on http://www.unhcr.org/news/press/2017/3/58d8f15a4/stronger-cooperationcrucial-ensure-sustainable-refugee-response-greece. html 87. UNHCR. (2017) 'UNHCR Recommendations for Greece in 2017' availbale on http://www.unhcr. org/58d8e8e64

**11** UNHCR defines self-reliance as 'the social and economic ability of an individual, household or community to meet basic needs (including protection, food, water, shelter, personal safety, health and education) in a sustainable manner and with dignity'. UNHCR (2005) Handbook for Self-Reliance, Geneva: ILO Publications. Available online at: http:// www.refworld.org/pdfd/4a54bbf40.pdf.

Critiques of self-reliance programmes argue that they become tools to reduce aid and de-responsibilise actors (Krause et al, 2017). In this sense, 'the ideal of self-reliance, and the language of resilient livelihoods, create a framework that fits very well with neoliberal models of governance' (Carpi, 2017:18). Another critique questions whether self-reliance is a strategy to improve livelihoods, or rather to maintain host stability. In this sense, self-reliance becomes a form-of-agency manufactured in order to build the appearance of integration in the case of protracted displacement. Most programmes tend to focus on self-reliance as an individual pursuit and on jobs as an end goal. Hence, they do not build capacity nor community wellbeing.

According to Carpi's fieldwork in Middle East, 'self-reliance is an invented category, which aims to measure the impact of humanitarian intervention and the levels of dependency on external support throughout time, emphasising the need to make sources of livelihoods "resilient" in contexts of chronic crisis'. (p:18) Self-reliance is not a condition that meets local understanding and perception. When asked, the majority of refugees do not define themselves as self-reliant and economically self-sufficient. Additionally, self-reliance is seen as hardly achievable.

### 3.4 Affordable housing and housing rights

One of the most important tensions in the production of housing lies on the double condition of housing as both right and a complex market, or what Aalbers and Christophers (2014) distinguish as the right to housing versus 'the "right" to buy and sell it'. Each of these conditions require a different set of understandings of the housing question, sometimes supposing contradictory logics, and therefore posing enormous challenges.

This tension is clearly observable in the history of housing in Europe during the last century. The mid-20th century witnessed the raise of housing as a key social question, a public duty and a basic right, particularly during the years of the post-war reconstruction, in what Kenny Cupers has called "the social project" of post-war housing. In different countries and under a variety of schemes, the provision of affordable, social or public housing became for decades one of the primary social policies in post-war Europe, aimed to both activate the economy, and to give response to what was seen at the time as one of the fundamental rights for people and a duty of the state. As Cupers identifies, '[n]ever before was an entire generation so aware of how much better off they were than their parents – measured first of all in the social and material realm of everyday life' (2014: xii).

> **The withdrawal of the welfare states and the radical transformations of the economy experienced in Europe and the world since the early 1980s, have impacted enormously the ways in which housing – that social and material realm of everyday life– is conceived, produced and distributed. In this context, the over financialization and privatisation of housing production has directly affected the tension described above, deepening the contradictions of what Madden and Marcuse (2016) have single out as the condition of housing as both home and real estate. Today, more than ever, the discussion of housing as a right is weakened by the dominant rule of a globalised and liberalised market, constraining the capacity of societies to produce truly affordable and adequate housing.**

It is in this context of deepened tensions between the housing markets and the right to housing, that European countries are facing today the 'refugee crisis'; a context in which a wider crisis of housing affordability has directly affected the capacity of states to give response

to housing rights. The urgency and volume of the pressure brought about by the arrival of refugees, can only be solved if this tension is addressed, restoring the condition of housing as a right and as home, and reinforcing the idea that housing use value is as relevant as its exchange value.

### 3.5 Social innovation in housing

In this context, socially innovative approaches to housing are required as a way to restore its condition as a right, while operating effectively within the dominant logics of national and transnational markets of housing and land. According to EU Commission, 'social innovations are new ideas that meet social needs, create social relationships and form new collaborations. These innovations can be products, services or models addressing unmet needs more effectively.'[12] Czischke (2013) points out that 'social innovations are innovations that are social in both their ends and their means. In other words, there is both a "process" and "outcome" aspect of social innovations. The process component of social innovation is of crucial importance, as it emphasizes a change in the way of doing things, stressing open, collaborative, participative and non-linear aspects' (p.3).

> **Social innovation applies to a variety of fields. For housing, this means to materialise relationships and collaborations that are able to provide adequate housing even for those who are excluded from the market dynamics (i.e. refugees, homeless, or other marginalised groups), and that are able to operate effectively within the constraints of the housing market.**

Social innovation should point out towards collaborations between parties that are able to produce housing that is affordable for the state, and available for those who need it. In other words, social innovation should address unmet social needs of vulnerable groups and structural change.

Articles and online resources point towards a re-imagining of social housing and social approaches to housing in various countries[13] and the development of initiatives by diverse actors, from architects to private businesses, in response to national and local policy failures that have left local authorities under resourced and left increasing numbers vulnerable. These also stress the role of local agency in developing this pathway to housing. Policy innovation often stems from local authorities and cities, reflecting problem urgency experienced in this context of the 'refugee crisis'.

Local creativity in designing solutions largely assists integration. Scholten et al (2017:77) highlight a series of innovative practices taking place at the local level. Amongst them: the project "Individual integration trajectories" (in Denmark) that, besides tailoring integration to the individual, provides access to information (e.g. in cases of home searching); the "MORE" project (in Austria) that facilitates access to higher education for refugees; the "Industry project packages" (in Denmark) that train refugees and match skills to those required in the local labour market. Other initiatives proved less beneficial to refugees, for example, the domicile policy in Germany (following the Integration Act in 2016) which prevented refugees from moving to large cities to find jobs.

Czischke (2013) has conducted interviews with key informants from the field of housing across a number of European countries to draw on

**12** http://ec.europa.eu/growth/industry/innovation/policy/social_en

**13** Fast Company 09.15.16: 'How Europe's Influx Of Refugees Is Inspiring Creative, Affordable Housing For Everyone' https://www.fastcompany.com/3063095/how-europes-influx-of-refugees-is-inspiring-creative-affordable-housing-for-everyone; Eleanor Penny 5 November 2016: "We don't have a refugee crisis. We have a housing crisis." Open Democracy https://www.opendemocracy.net/can-europe-make-it/eleanor-penny/we-don-t-have-refugee-crisis-we-have-housing-crisis. See also: http://www.housingeurope.eu/resource-652/getting-greece-back-on-the-social-housing-track

their perceptions of what could be considered 'socially innovative' in housing. Interviewees identified a series of key parameters to define socially innovative housing approaches, including: collaboration, solidarity and improvement of quality of life. The most important was collaboration: the extent to which a practice or a project enabled building new relations. Czischke also highlights that 'innovation in housing is very context-specific. What is innovative in one country might not be in another' (p. 7).

> **Practices that are considered socially innovative have some commonalities, including 'user involvement; user perspective; cross-sector collaboration; multidimensional approach; systematisation, monitoring and evaluation; user empowerment' (p.8).**

Amongst the barriers to social innovation in housing the author listed resistance to change, excessive regulation, lack of time, and lack of government commitment, political pressure, and lack of knowledge.

**Provisional Conclusion.**

While the asylum policy and humanitarian frameworks label refugees as vulnerable, to simultaneously protect and stigmatise them, the economic structure of most receiving countries –including Greece, Italy and Lebanon, does not ensure sufficient employment opportunities, and there is lack of affordable housing and pathways to access it. In these countries, discursive constructions around refugees are based on hate and discrimination. However, resettlement to third countries is no longer possible and staying is the only option. When integration is not a choice, it is extremely challenging to insist upon the importance of making a transition to self-reliance and independent housing.

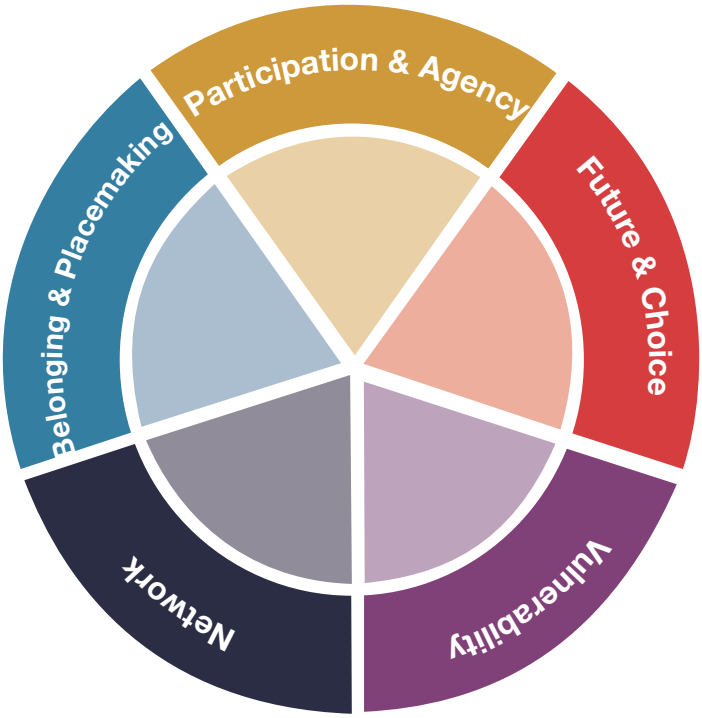
There are no easy solutions. Perhaps integration should be considered a ultimately unachievable status, dependent on complex structural, collective and individual variables. However, humanitarian actors can still contribute to it through implementation of social innovation. This requires humanitarians to reflect on and challenge structural barriers to refugee and host communities well-being.

## 3.6 Framework for analysis: the integration wheel

Borrowing from the above concepts, we built an integration wheel to conduct a preliminary analysis of the potential impact of socially innovative housing practices. The integration wheel is based on eight principles: participation and agency, future and choice, vulnerability and networks, belonging and place-making. The principles are also useful to develop a housing integration pathway to "cure" the limbo, meaning to address the housing needs and desires of registered refugees transiting from state accommodation to independent living. In this sense, the wheel operates both as analytical tool and as policy recommendation to close the gap between reception and integration.

**Participation and Agency**

Participating does not just mean giving, it means, above all, being part of. Participation and agency have to do with the political presence of refugees, their visibility in the city, their participation in decision-making processes and their representation through Refugee Based Organisations (RBOs). Contrary to what is generally perceived, refugees' lives are not always suspended in a limbo. Brun (2016) argues that 'there is always a movement' (p:393), and a form of agency, even if this is a form of agency in waiting (Brun, 2015). Malkii (1995) writes about a "state of becoming", while Al-Sharmani et al (2003) describe a constant planning and working to better one own circumstances. Likewise, Sanyal (2013) insists on refugees spatial agency, or the ability to recover agency through producing spaces (self-building, makeshift camps). Fawaz et al (2018:7) argue that migrants introduce 'new forms of inhabiting or navigating urban quarters', finding that 'the city is being




reshaped through specific urban practices initiated by individual and collective refugee experiences, through intended and unintended actions'. In order to evaluate whether housing practices foster participation and agency, we searched for evidence to address the following questions: does the case study involve a level of decision-making in workshops or assemblies? Does it give visibility to users? Does the case study challenge the host-refugee dichotomy?

**Future and (the ability to make meaningful) Choices**

Future and the ability to make meaningful choices stem from the current critique toward the humanitarian and state-led approach to asylum and reception of refugees. Particularly, the current system decontextualizes refugees from their past and future (Brun, 2016), and provides a de-historicized and depoliticised image of them (Prem Kumar, 2002). The idea of future becomes fundamental in order to emancipate refugees from the static present they are trapped in because of the same humanitarian principle that protects them. Furthermore, the current system of reception and accommodation immobilises people in place (Darling, 2016), while urban dispersal policy distributes them geographically according to quantitative criteria that have little to do with individual choice. Self-reliance and housing pathway approaches, on the contrary, provide frameworks that enable incremental choices to occur, to overcome constraints that are structural, exogenous and endogenous, and that are dynamic over time. Ideas of future and choice incorporate those of agency and resilience intended as individuals' ability to react to unforeseen circumstances and even shock. In order to evaluate whether housing practices foster future and choice, we searched for evidence to address the following questions: does the case study enable the possibility to access a housing pathway? Does it ensure a level of mobility up the housing staircase? Does it allow for the choice to leave the scheme at any point? Does it leave room to negotiate visibility/invisibility? Does it privilege freedom over protection or vice versa?

**Vulnerability and Networks**

Refugees' vulnerability is a highly contested and debated topic. It depends upon several

**Fig 1.** Framework for evaluation: Integration wheel

criteria and differs according to the context. Vulnerability as labelling is used to ensure protection but often becomes a tool to increase vulnerability. According to Zetter (1991), labelling is linked explicitly to the inclusion/exclusion dichotomy and to alienation, on one side, and with protection on the other side: '[a]lienating distinctions emerge by the creation of different categories of refugee deemed necessary to prioritize need' (1991:1). Similarly, the discursive construction around refugees might increase or decrease their vulnerability. Refugee talks (Fawaz, 2018) greatly vary according to how refugees are portrayed in media discourse. In turn, people's ability to adapt, cope, recover and integrate is largely dependent on the public imaginations created in the media around them.

Refugees are often exposed to exploitation from local communities because of hate discourse, or lack of status, rights, and knowledge. It often happens in the housing market. Refugees may make mistakes in their housing choices and residential location decisions and are vulnerable to exploitation because they do not understand leases, what is expected of them as tenants or what they should expect of landlords. As a counter strategy, Barcelona's administration initiated in 2010 an anti-rumor strategy, which included the identification of major negative stereotypes regarding immigration, and the creation of a local anti-rumor civil society network. Networks, whether local or transnationals, whether within same nationality groups or mixed communities, are often linked to decrease of vulnerability and increase of resilience.

In order to evaluate whether housing practices foster (reduction of) vulnerability and network building/preservation, we searched for evidence to address the following questions: does the case study reproduce social and gender hierarchies? Does it reproduce pre-set categories increasing exposure to risk? Does the case allow for the preservation of existing ties and networks or creation of new ones?

**Belonging and place making**

Place and locality are generally intended as mediators of social exclusion and inclusion. Asylum-seekers and refugees construct places as 'excluding' or 'including' through their experiences of, and attachments to, place. The level of attachment to place depends upon several aspects, including presence of networks, facilities and services, amongst others. The level of attachment at the scale of the neighbourhood proves to hold more potential for the building of substantive citizenship compared to the city level. This depends on whether migrant organisations are organised on the basis of nationality, or class-based. This could also be linked to the idea of "geographical imagination", as defined by David Harvey, as a process through which the individual is able 'to recognize the role of space and place in his own biography' and to understand the relations between social structures and space (Harvey, 2009 [1973]: 24). The capacity to imagine opportunity and responsibility is also relevant for the construction of transnational and hospitable places, as argued by Wilding (2007).

In order to evaluate whether housing practices foster belonging and place making, we searched for evidence to address the following questions: does the case study attach people to places? Do people stay in or return to the same city/neighboorod - out of choice or lack of alternatives? Is the local community changed before/after the project?

## Context

Transition from state accommodation to independent housing

## Scope of work

To identify and analyse affordable housing practices and their application to the case of Athens' refugee housing

## Best practices

Smart, good and promising practices that allow sufficient flexibility for how they are implemented so they remain sensitive to local conditions and can adapt to other conditions

Analytical Framework

## Key concepts

1. Problematising integration
2. Integration and access to housing
3. The eulogy of selfreliance
4. Affordable housing and housing rights
5. Social innovation in housing

## Integration wheel

a. Participtión & agency
b. Future & the ability to make meaningful choices
c. Creation of networks & reduction of vulnerability
d. Belonging & place making

## Practices

- Foster refugees and host communities' wellbeing
- Enhance participation in city making as a means to achieve social cohesion
- Leverage refugees' abilities to negotiate access and rights
- Reduce discrimination in housing market

## Recommendations

Compiles policy inputs for a potential housing integration pathway

Review Process

## 1.Literature Review

Provides an overview of existing policy and practices for reception and housing of registered refugees

## 2.Cases Research

- One major strand of cases on affordable housing (120 cases)
- Preliminary clustering of cases into 3 groups: exchange, incentive and credit (70 cases)
- Definition of subgroups and detailed review of most representative cases (33)

## 3.Cases Analysis

a) between cases in the same subgroups;
b) across all 33 cases through 10 indicators of scale and relevance;
c) individually per each case through 8 principles stemming from the Integration wheel

**Fig 2.** Review process

# 4.Methodology

## 4.1 The review process

The review has been conducted through iterative phases. The iterative approach has been necessary to get closer to the definition of best practice, through assessment with different methodologies. As illustrated in the diagram on the left, the process consisted of three phases.

The **Literature Review** provides an overview of existing policy and practices for reception and housing of registered refugees in Europe. It also helped to identify key concepts on integration, housing pathway, livelihoods, self-reliance and agency-based humanitarian ethics to formulate a framework for analysis called integration wheel. The wheel represents understandings of integration by specifying domains or principles (participation, agency, future, choice, vulnerability, networks, belonging and place making) that reflected themes emerging in the literature review as salient. The eight domains are used to conduct a preliminary analysis of the potential impact of socially innovative housing practices.

The **Case studies Research** began with one major strand of cases on affordable housing and documentary analysis, approaching around 120 cases. We initially searched for cases with a component of affordability targeting refugees, homeless, low income groups, implemented by municipalities, NGOs and CBOs, with no geographical restriction. Key words for the search included, but were not limited to, intergenerational housing, homeless initiatives, supported housing, home-sharing and social letting schemes. This first search was used—together with the analysis of published reflections on integration processes and outcomes by beneficiaries, and some interviews (see Annex) —to restrict the selection to 70 cases and develop a preliminary clustering of cases into three groups with a clear component of either exchange, incentive and/or credit. In this phase we identified 32 exchange models, 13 credit based systems, and 25 incentive schemes (see Map). The categorisation focuses on a mix of a) means to draw the participation of homeowners/tenants in the projects; b) different modes to provide the refugee homes; c) ways to build autonomy/ self-reliance by connecting refugees with local communities. **The selection of cases was further restricted to 33 most representative cases, clustered in 15 subgroups and reviewed in detail.** Particularly, we collected data on: Type of measure; Aim of measure; Number of properties; Initial property type; Political and institutional context; Local community forces; Local market forces;

Stakeholders roles; Viability/financial accessibility; Incentive structures; Funding; Extent of autonomy; Impact; Critique and potential transferability to Athens/ UIA program; Transfer to other cases.

The **Case Analysis** has been conducted, first, between cases in the same group, in order to highlight commonalities and salient points; then across all 33 cases to have an initial appreciation of scale and relevance through then indicators and a matrix. The matrix is not used to rank projects, but to put into perspective the differences between them. Each case study has also been analysed separately to identify the potential social impact through the integration wheel. This analysis helped to identify potential linkages between themes in a way that assisted in the definition of final recommendations. Across all cases the analysis suggested that, despite considerable divergence of focus and perspective, there are a number of discrete themes that are recurrent.

### 4.2 Challenges

We encountered several challenges establishing the criteria for selection and evaluation of the cases. These challenges included: accessibility and availability of data (for many cases, there is not sufficient secondary data available online); representativeness (there is an abundance of cases that are similar to each other, such as family-host cases); timeframes for implementation (many cases are recent and have, therefore, not been implemented for long); evaluation (many cases have not been assessed or have been assessed unilaterally. Only a few projects have actually conducted surveys to capture perceptions about tenure security after the implementation of the project).

The above challenges and the need to gain a more granular understanding of the cases made it necessary to contact individuals and organisations engaged in implementing projects, via email and/or through scheduling phone interviews (see Annex). Cases for which we obtained first hand data access have been privileged over others, and made it through the selection process.

A thorough evaluation of the cases might require in future in-depth interviews and the triangulation of the different actors involved. Fieldwork would further enhance understanding of nuanced factors that influence the success of a measure (that is, the extent that it fosters integration), particularly factors that relate to social identities and how housing experiences differ according to nationality, age, gender and personal history. Potential questions might include:

1. How important is housing in the migration trajectories of individuals?

2. What is the cultural meaning of housing?

The impact of each project on integration could be assessed based on the following questions:

3. What happens after refugees leave the project?

4. Are skills and experience developed there applied to other environments, and how are they housed after here?

5. What is the rate of homeownership of refugees after 10 years?

### 4.3 Defining best practices

Defining what a best practice is has been a pressing matter since the inception of this research, particularly because its definition impacts directly on the outcome of the review. The concept is vague and should, therefore, be examined with caution. The term's problematicity stems primarily from the fact that notion of best practice entails a value judgement and level of subjectivity ("best"). The definition of best practice depends upon the viewpoint (who is setting the definition for it?) and the target (a best practice for whom?) that generate particular sets of criteria and

goals. The perspective of an international humanitarian organization, for example, differs from the perspective of a refugee; even within one single refugee community, non-homogenous backgrounds may lead to different assessments and value judgements. **Furthermore, the establishment of whether a practice is truly a best practice would require assessment in all contexts, through comparing different methodologies.**

In this review we considered best practices to be those that a) have been designed to meet local needs; b) are sustainable in a multidimensional way; c) are aimed at increasing the resilience of groups involved; d) show a degree of novelty, creativity and uniqueness in dealing with an emerging problem; e) present a level of flexibility and adaptability to ever-changing conditions over time; f) have been implemented in a comparable context (a context that shows degrees of similarity to the end-context).

Good results are not necessarily created by a practice that seems to be tailored to a specific problem and also based on solid research. For this reason, not all selected cases selected for this review are “the best”; some are simply a smart practice, a good practice, or a promising practice. This allowed us to compile recommendations that encompass pieces of many good practices and produce thought-provoking concepts about what can and cannot work when put into practice.

Cases that expose problems also have a learning component (i.e. Universal Credit; Ancora). Our goal has been to identify the core essence of best, smart, good and promising practices that allows sufficient flexibility for how practices are implemented so they remain sensitive to local conditions and can adapt to other conditions.

### 4.4 Geographical coverage

The search for cases was geographically unrestricted and included cases from across global urban and rural areas, so as to provide a representative examination of affordable housing practices. We identified 49 cases in Europe, 11 cases in America, eight cases in Asia, and two cases in Africa.

We noticed some trends: in Europe, interim use of empty buildings and intergenerational housing were commonly observed. In the UK, along with the interim use, there was a considerable number of third sector organisations promoting the use of private houses for refugees and several incentive schemes for landlords. Rural development and repopulation efforts underpinned several cases spanning from Korea to Israel and Italy (see Map). In Germany, share house models were explored in various practices.

> **The different means of housing provision seemed to be based on the differences in the housing markets. For example, housing associations in the UK have been working in the provision of houses for low-income citizens and homeless for a long time. While the UK cases were led by the third sector, in the case of Spain practices mainly focused on individual owners because of high homeownership in this country (82% of the national housing stock were privately owned). A different market structure led Spanish actors to privilege incentive models for individual house owners over other approaches.**

We have encountered similarities not only amongst cases in the same country, but also according to rural/urban contexts across different countries. In the urban context, we observed attempts to maximise housing provision by filling urban voids and sharing existing housing stock. This related to the high demand on housing in densely populated environments. In rural contexts, there was a greater emphasis on revitalising small villages by drawing populations to them and on renovating a dilapidated housing stock.

“

This chapter includes the review of 33 cases of affordable housing divided in three groups: exchange models, credit based systems and incentive schemes, and fifteen subgroups. Each subgroup is briefly presented and discussed, and then each case is reviewed in detail in order to determine the significance of the political context, the existing housing market structure and the presence of long-established communities in housing provision.

# 5. Good practices in affordable housing

The research covered 70 cases. Among them, 33 cases were selected for detailed analysis, including 16 exchange models, six credit based systems, and 11 incentive schemes. Eight cases are refugee-specific and eight are open to several groups (homeless, low income and vulnerable groups) including refugees.

In terms of geographical distribution, exchange models are the most frequently encountered, especially in Europe, the Middle East and the USA, followed by incentive schemes. The majority of cases are located in the UK (20) and in Italy (14), followed by the USA (7), Spain (6), India (3), France (2), and Germany (2). Most of the cases have been implemented after the 2010s. The oldest case is the National Shared Housing Resource Centre implemented since the 1970s. The second oldest case is the Mietshäuser Syndikat, which has been implemented since 1992. The most recent case is Yield Sharing, which started in 2018 as a housing association working for refugees in the UK.

In terms of scale, the largest projects include Baan Mankong in Thailand and Monteagudo Housing project in Argentina – both involving upgrading of hundreds of properties (Baan Mankong has been implemented in 300 cities in Thailand; Monteagudo involves 326 housing units). In terms of participants, the most impactful case is the National Shared Housing Resource Centre, which has supported more than 65,000 people. The smallest project shown in this review is In My BackYard (IMBY), which is a project for an individual house owner.

> **Refugee-specific cases consist mainly of small scale interventions in existing neighbourhoods. Arguably, this feature could be related to the lack of policy background or funding to reach a larger scale. Additionally, the majority of countries in Europe do not build special housing for refugees, with the exception of the Netherlands and France.**

The affect of this small-scale on refugee integration is mixed. On the one hand, the small scale and the location of the refugee-specific cases within existing neighbourhoods have positive implications in terms of social learning and building competency. On the other hand, the lack of policy is a determining factor in the long-term impact, as projects are temporary and refugees have to move out shortly after.

**Exchange models** focus on housing projects implemented mainly in existing neighbourhoods and involve small interventions, such as individual housing upgrades or house sharing. They are divided into the following sub-groups: interim use of empty buildings and housing upgrade; shared homes; family-host (subletting rooms to refugees); intergenerational housing; matching schemes; and co-housing. There is a level of overlap between sub-groups. For instance, some organisations such as Open Door North East operated both hosting programmes and interim use of empty buildings. Intergenerational housing and matching schemes can be listed under family-host models because they involve the subletting of a room in the house. The majority of exchange models are located in the UK.

**Credit-based systems** focus on financial models to fund housing for low-income groups. They are divided into the following subgroups: credit-based models; housing cooperatives and associations; revolving loans; and mortgages.

**Incentive schemes** focus on cases where either the government or the housing association provide concessions to participants, who are mainly individual house owners or investors. They are divided into the following sub-groups: incentives for individual homeowners; incentives involving an increase of FAR (Floor Area Ratio); incentives for investors and the private sector; Public Private Partnership (PPP) models; and incentives for returnees. Incentives for individual homeowners are mainly governmental funding systems to draw participation from private owners to provide homes for low-income groups. Their aim is to support the homeless to access private housing markets. Incentives involving FAR provide a chance for individual house owners to utilise their additional land by installing small structures in their backyards. Incentives for investors and private sectors focus on organisations working for low-income groups and draw investments from the private sector. Incentives for returnees encourage people to move into land and buildings where the population had decreased.

**Interim use of (empty) buildings and housing upgrade**

1. Urban Shelter project (JORD) | **USP**
2. U Focularu (ITA) | **UF**
3. Iberville Offsites (USA) | **IO**
4. Self-Help Housing (UK) | **SHH**
5. Hebron Rehab Programme (ISR) | **HRP**
6. Riace (ITA) | **Riace**
7. Open door North East (UK) | **ODNE**
8. DotDotDot Property Guardian (UK) | **DDDPG**
9. Red Acoge (ESP) | **RA**

**Shared homes**

10. Sharehouse Refugio (GER) | **SR**
11. Lola Lik (NETH) | **LL**
12. El Casal collaborative house (ESP)| **ECCH**
13. Locata (UK) | **Locata**
14. Airbnb Open Homes (USA) | **AOH**

**Family-host (subletting rooms to refugees)**

15. CALM, Comme a la maison (FRA) | **CALM**
16. Vesta project (ITA) | **VP**
17. Refugees at Home (UK) | **RH**
18. Housing Justice (UK/London) | **HJ**
19. Nausicaa (ITA) | **Nausicaa**
20. Rifugiati in famiglia (ITA) | **RF**

**Intergenerational housing**

21. Homeshare (UK and IRE) | **Homeshare**
22. Casa Baobab (ITA) | **CB**
23. Startblok Riekerhaven (NETH) | **SRA**
24. Youth residential inclusion (ESP) | **YRI**
25. Tandem (ITA) | **Tandem**
26. Intergenerational Housing (USA) | **IH**
27. Amici per casa (ITA) | **APC**

**Matching schemes**

28. National shared housing center (USA) | **NSHRC**
29. Refugee welcome (EU 13 countries) | **RW**
30. Rasinet (ESP) | **Rasinet**

**Co-housing**

31. Swedish Cohousing now (SWE) | **SCN**
32. Rocky Hill Cohousing (USA) | **RHC**

**Credit-based models**
1. Universal credit (UK) | **UC**
2. Vivienda para la persona migrante (EC) | **VPLPM**
3. Microcredit for refugee (ITA) | **MR**

**Housing cooperatives and associations**
4. Numbers for Good (UK) | **NG**
5. Monteagudo Housing project (ARG) | **MHP**
6. The Mietshäuser Syndikat (GER) | **MS**
7. Casa Familiar (MEX) | **CF**

**Revolving loans**
8. People centred approach (SA) | **PCARLF**
9. Baan Mankong (THA) | **BM**
10. Better life association for Comprehensive development (EGY) | **BLACD**

**Mortgage**
11. Mediation program in mortgage debt (ESP) | **MPMD**
12. Housing Sociale per persone fragill (ITA) | **HSPPF**

**Other:**
Land trust
13. Granby Four street (UK) | **GFS**

**Incentives to homeowners**
1. Ancora (ITA) | **Ancora**
2. Rental mediation programme (ESP) | **RMP**
3. Landlord Guarantee pilot programme (USA) | **LGPP**
4. Housing first (UK) | **HF**
5. Locazione Alloggi sfitti (ITA) | **LAS**
6. Ciscene (ITA)
7. Coop Orso (ITA) | **CO**
8. Kings Arms project (UK) | **KAP**
9. Action Foundation (UK) | **AF**
10. Sharing financial models (UK) | **SFM**
11. Seoul Incentives (KOR) | **SI**
12. Strategy for Roma inclusion (SWE) | **SRI**

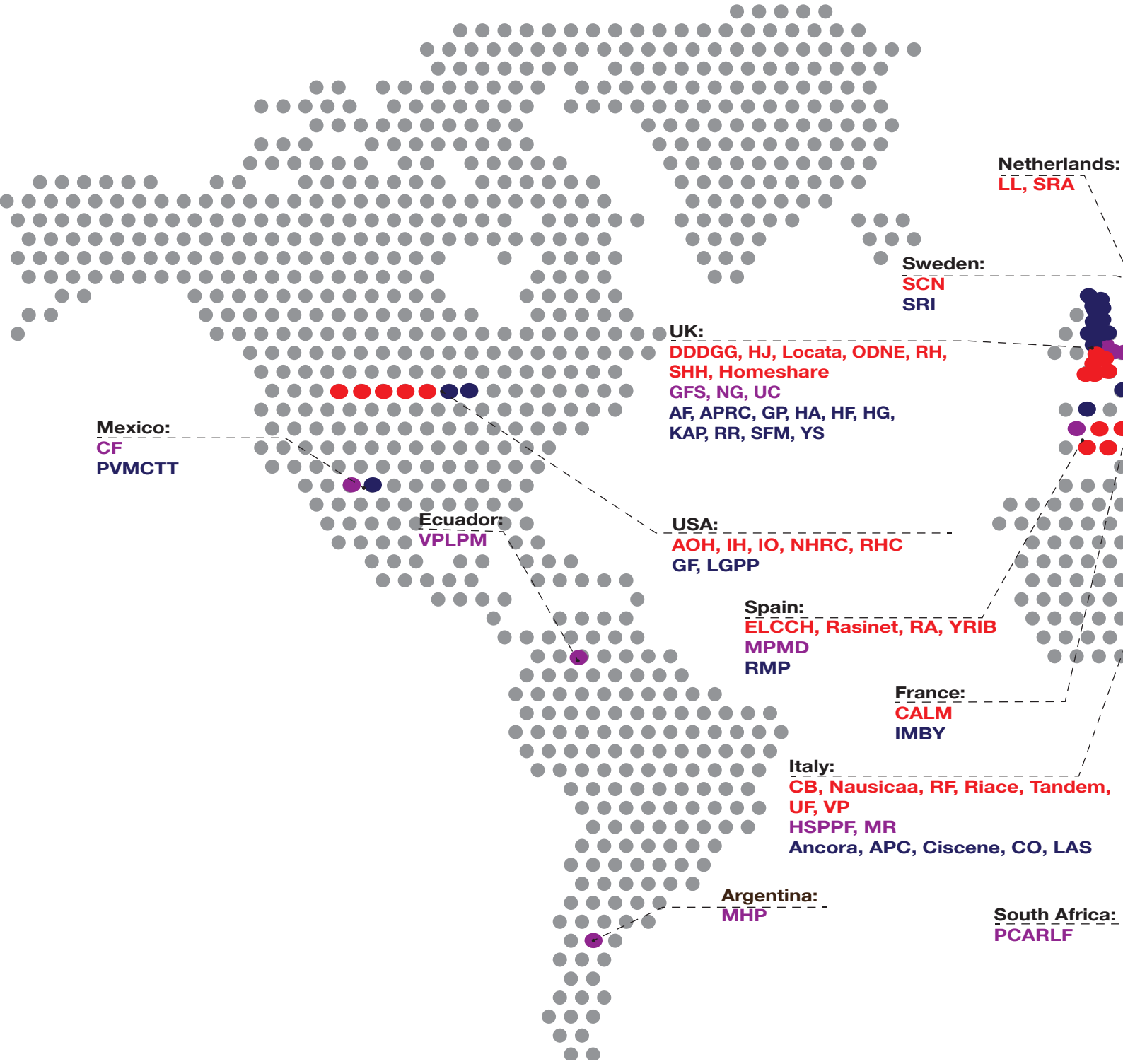
**Incentives + FAR**
13. Granny flats (USA) | **GF**
14. IMBY, In My Back Yard (FRA) | **IMBY**

**Incentives to investors & private sector**
15. Green Pastures (UK) | **GP**
16. Hope into action (UK) | **HA**
17. Yield sharing (UK) | **YS**
18. Homes for Good (UK) | **HG**
19. McKinsey model (INDIA) | **MM**
20. Reimagining rent (UK) | **RR**
21. AP Redfearn Consultancy (UK) | **APRC**

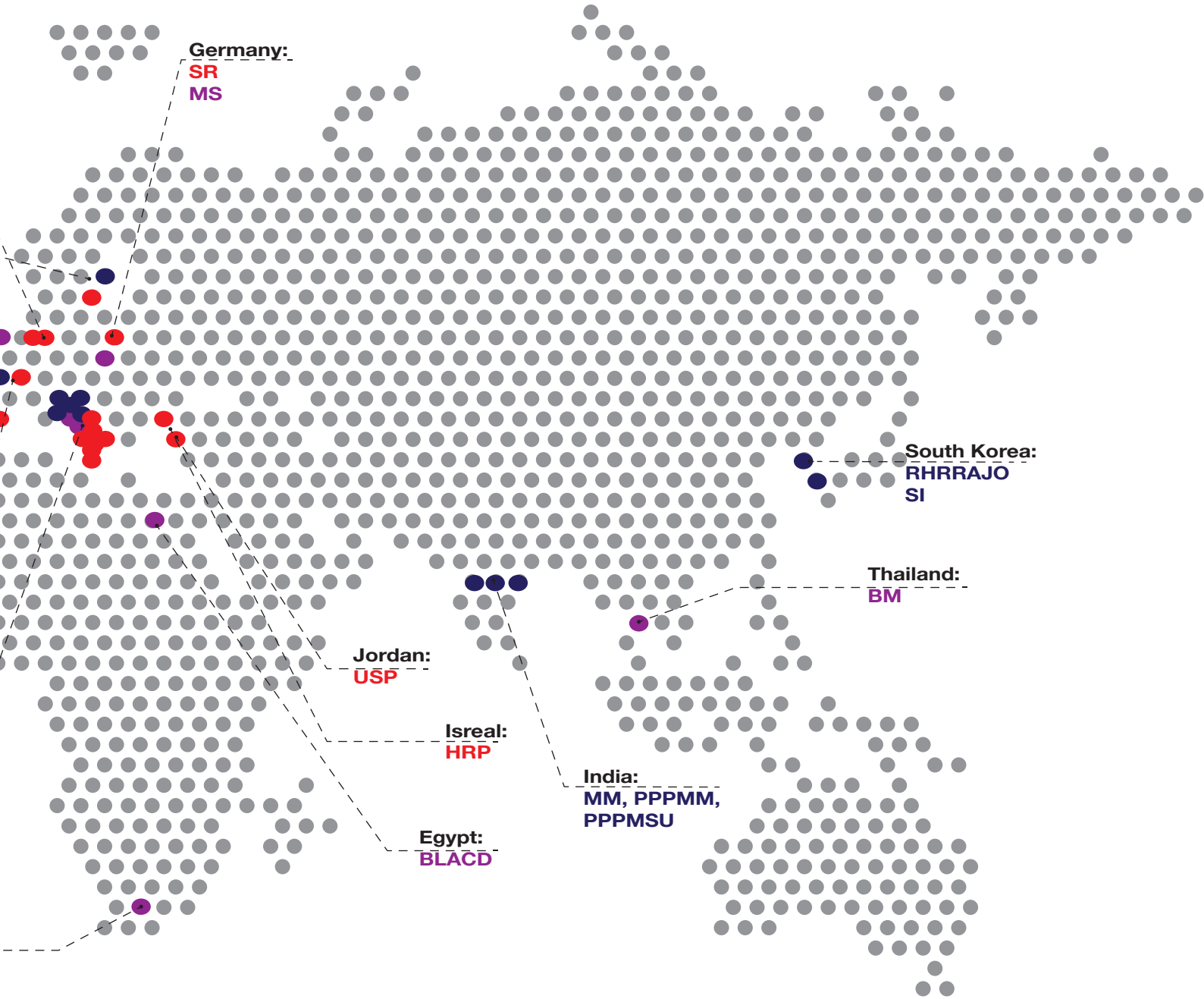
**PPP models**
22. PPP slum upgrading (INDIA) | **PPPMSU**
23. PPP Mumbai model (INDIA) | **PPPMM**

**Incentives to returnees**
24. Renting houses for returning rural areas, Jeollanam-do Office (KOR) | **RHRRJO**
25. Programa vivienda migrantes contruye tu tierra (MEX) | **PVMCTT**

**Fig 3.** Distribution of 70 cases of affordable housing targeting refugees, homeless, low income and vulnerable groups, with an exchange, credit or incentive component.




**Exchange models** **Credit base**




ed systems

Incentive schemes

# Exchange

## Interim use of (empty) buildings

### Urban Shelter Project

This initiative finances housing renovation. Funds are allocated to Jordan landlords to rent empty homes to Syrian refugees. It is aimed at decreasing social tensions. Integration of legal assistance and security of tenure provides protection from eviction. Outcome of survey: 93% felt 'secure' or 'very secure' in their new accommodation.

### U Focularu and Riace

Implemented since the 1990s, starts as a spontaneous initiative and then becomes a national policy. Combines hosting refugees in empty properties with strategy of repopulation. The municipality acquires the abandoned properties at a very low price, and finance the renovation work. A local currency – a "social bonus" is created to help immigrants meet their immediate needs like food and clothes, while shopkeepers shoulder the debt, waiting up to two months to be reimbursed by the state. Beneficiaries contribute to the upgrading. Once it becomes part of the national policy, surveys conducted amongst beneficiaries reveal many shortcomings.

### Iberville Offsites

Provides affordable housing for Hurricane Katrina refugees, many of whom are African-Americans and/or on very low incomes through renovation of existing blighted homes from within historic neighbourhoods.

### Self-Help Housing in the North of England

A network of housing charities that train homeless and vulnerable people to renovate abandoned properties and bring them back into use. The charity buys properties through the empty homes community grant programme.

### Hebron Rehabilitation Programme

Involves the restoration and reuse of historic buildings in Hebron's Old City for housing purposes, combined with improvements to public spaces, urban infrastructure and services, social and legal assistance and measures to stimulate job creation and develop the local economy.

### Open Door North East

A faith-based charity that matches landlords and refugees, ensure repair and maintenance of housing stock.

### Dot Dot Dot Property Guardian

A social enterprise that places volunteers to live as property guardians in empty buildings. It provides a win-win solution for people looking to save on living costs and owners looking to save on security costs. Tenants pay a rent of £200-600 depending on the area, in exchange of 16 hours of social work, while home owners have a cut or exemption on council tax.

**Exchange models with interim use of (empty) buildings and housing upgrade** are the most observed, from Jordan and Israel, to Italy and the UK. These utilise empty housing stock in old historical centres. In many cases, initiatives combine heritage preservation with job creation and the provision of affordable housing for low-income and vulnerable groups in central areas, making use of existing infrastructure. Projects are generally onerous – relying on wide range of organisations and resources. Such diversification helps to reduce the reliance on a single funding stream. Cases are located in contexts with a similar situation of protracted crisis, depopulation, low demographic rates and increased immigration. These cases are generally portrayed as positively impacting the urban surroundings: in particular, they hold potential to re-vitalise local economies by investing resources locally; they create short term employment opportunities; they increase the ability of the local community to cope with protracted crisis by increasing the number of housing units, which in turn mitigates increases in rent prices; they enable the creation of new social ties, knowledge and skill exchange.

Some of these initiatives combine refugee support with the promotion of tourism: the tourism economy finances the assistance of refugees, while renovation and upgrading attracts visitors to previously neglected areas. This is a form of exchange in its own terms. However, besides the immediate economic advantage and increased income brought about by tourism, the social benefit of the initiative remains unevidenced, even in cases of long-term implementation (as is the case of Riace). The reason for this is that increased income does not always result in a decrease of isolation of a social group or of an area of the city. Accordingly, questions remain unanswered: How does upgrading impact the area in both spatial, economic and social terms? Does the renovation work support the integration of the “new” community with the old one? Does it compound or mitigate the increase of housing cost in the area?
In the case of the Urban Shelter project in Jordan, housing rents have exhibited a significant increase following the influx of newcomers. What is more interesting is that the increase comes primarily from high-quality units, as natives who originally resided in the low-quality neighborhoods moved into high-quality ones and refugees substituted them. The demand for low-quality dwellings did not change significantly, but high-quality neighbourhoods experienced a sharp surge in demand. Arguably, this result is connected to, if not generated by, negative attitudes towards refugees.

Most of the selected cases involve small to medium cities. As highlighted in the literature review section, criticism toward urban dispersal policy shows that integration in small cities might be more challenging from a refugee perspective, especially in terms of employment opportunity. Germany issued a domicile policy as a pre-emptive strategy to prevent refugees from moving from small towns to big cities in search for better job opportunities. Similarly, Denmark does not allow refugees to freely pick a housing location until they have completed a three-year integration programme.
The applicability of these projects to large cities like Athens might imply different adaptation measures, especially in consideration of the complexity of the housing market, the size and scale of the city (which has an impact on transport access), and the planning and legal framework.

The difference between the cases in Jordan, Israel, the UK, Italy and the USA lies in the funding process and ownership model. In the case of Jordan, the funder gives cash to local homeowners to renovate their houses that will be subsequently rented to or bought by Syrian refugees. In the case of Israel, Italy and the USA, the houses are bought and owned by the municipality or the government; while in the UK the owner is a charity or a housing association. In all the cases, the beneficiaries do contribute to the renovation and upgrading. The case of Dot Dot Dot Property Guardians has been included in this group because it targets empty properties that are granted to tenants in exchange of hours of surveillance work.
These cases are all refugee-specific, except the case of Hebron, the case of Iberville, the case of Property Guardians and Self-help housing.

# Urban Shelter Project

| | |
|---|---|
| **City** | Jordan |
| **Time** | Since 2013 |
| **Type of measure** | Providing funding for the renovation and refurbishment of uninhabitable properties to create rent-free homes to lease to refugees. |
| **Aim of measure** | The project worked with Jordanian property owners to refurbish uninhabitable properties to create homes. These were leased to Syrian refugees, rent-free for 18 months. Funds were used to subsidize the refurbishments, which had a positive impact on the local economy by increasing the availability of housing and providing jobs. This had the added effect of helping to reduce conflicts between refugees and local people. The main objectives of the project were: to ensure that Syrian refugees were able to access suitable shelter; to ensure the protection of vulnerable people; to ensure that refugees knew their rights and were able to voice those rights. |
| **Number of properties** | Created 5,100 units benefitting 1,106 landlords.<br>Provided 18,127 refugees with shelter, 83% of whom were women or children. |
| **Property type** | Privately owned housing. |
| **Political and institutional context** | The high number of refugees in host communities put increased pressure on the local housing and labour market. This was a key source of tension between Syrian refugees and Jordanians. An estimated 20 percent of Syrian refugees living in host communities did not have rental contracts, which meant that they were at constant risk of being evicted. This lack of security of tenure impacted on the ability of refugees to stay registered with refugee and Jordanian authorities. Registration allowed them access humanitarian and state-provided services. Northern Jordan has experienced an enormous influx of refugees fleeing from the war in Syria. More than 635,000 were registered by the United Nations since the war began in 2011. Whilst several large refugee camps had been built, 82 percent of Syrian refugees lived outside the camps, mainly in cities and towns in the north of Jordan. This created a significant additional demand on and competition for housing. The impacts of this were felt not just by the refugees, but by Jordanians who experienced increases in housing costs. As the conflict has continued the ability of refugees to pay for services (including housing) has decreased and vulnerability has increased. Eighty-six percent of Syrian refugees were living below the Jordanian poverty line. According to the UNHCR Vulnerability Assessment Framework Baseline Survey, 50% of the Syrian refugees outside camps were highly vulnerable from a housing point of view. Many Syrian refugees in Jordan were unable to secure adequate shelter for their families. One in five Syrian refugee households lived in a shelter which did not offer them basic protection from the elements and may have had leaking roofs or plastic sheets in place of windows. Almost half of all accommodation rented by Syrian refugees was also visibly affected by mold and moisture which negatively impacted on family health. |

| | |
|---|---|
| **Local community and market forces** | The high number of refugees in host communities put increased pressure on the local housing and labour market. This was a key source of tension between Syrian refugees and Jordanians. |
| **Stakeholders** | The Norwegian Refugee Council<br>The Local Development Department of the Ministry of Interior of Jordan<br>Local property owners<br>Funding donors: International organisations |
| **Stakeholders roles** | Community Based Organisations and local authorities played a key role in disseminating information and referring potential property owners to the project. |
| **Viability/ financial accessibility** | Funds were allocated to landlords to refurbish the houses on the condition that they rent the homes to refugees. The limitation of funding for one house was 2,000 JDs (approximately USD $3,000). By 2017 one hundred housing units had already been converted through the project using donations. |
| **Incentive structures** | The project worked with local property owners whose properties were uninhabitable because they were unfinished or incomplete. |
| **Funding** | This project involved various donors around the world: the Norwegian Ministry of Foreign Affairs; the Bureau of Population, Refugees and Migration (USA); the Department for International Development (UK); the Norwegian Ministry of Foreign Affairs; the European Commission's Humanitarian Aid Office; the Swedish International Development Cooperation Agency; the Global Affairs Canada (formerly CIDA). |
| **Extent of autonomy** | The project not only focused on the provision of shelters but also made sure that refugees knew their rights and were able to voice those rights. The specific means to enhance the autonomy of refugees, however, were difficult to observe in the project. The refugees need to be categorized as 'vulnerable Syrian refugees' to access the benefit according to vulnerability criteria. |
| **Impact** | This project contributed to revitalising local economies by investing US$10 million locally. It created 20,400 short term employment opportunities in northern Jordan, where, in the city of Irbid, the unemployment rate was the second-highest in the country at 21 percent.<br>This project contributed to local housing stability. In a survey of Syrian refugees who were assisted through the project, 93 percent felt 'secure' or 'very secure' in their new accommodation compared to only 58 percent before. The project also considered the environment. During the project design phase, an internal environmental impact assessment indicated that there were no significant risks to the environment associated with the projects implementation and, therefore, no specific mitigation measures were put in place. |
| **Critique and potential Transferability to Athens** | Integration of legal assistance and security of tenure into the housing project was vital to ensure the sustainability of the activities and to provide, as far as was possible, protection from eviction.<br>The project design, which included significant benefits for the local community in terms of conditional cash grants, mitigated any likelihood of increased tension between host and refugee communities. It also increased the ability of the local communities to cope with the protracted crisis by increasing the number of housing units available and by mitigating the increase in rent prices. |

| | |
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| **Transfer to other cases** | The project in Jordan developed from a similar project implemented by the same organization in Lebanon. Here other organisations involved in shelter also began replicating the intervention.<br>In Jordan, the Norwegian Refugee Council was the only organisation involved in implementing this project. The project was, however, included as a shelter intervention in the Jordan Response Plan for the Syria Crisis of 2015 and the Shelter Working Group was developed. The document prioritised the provision of shelters for Syria refugees.<br>Transferring the project into similar settings and repeating success was very much dependent on communicating the process. The Norwegian Refugee Council was actively engaged outside Jordan with various working groups such as the Shelter Cluster, where this approach was being discussed. |
| **Sources** | World Habitat Awards 2016, Urban Shelter Project, viewed 5 November 2018, <https://www.world-habitat.org/world-habitat-awards/winners-and-finalists/urban-shelter-project/#award-content><br>Norwegian Refugee Council 2016, NRC finalist for humanitarian housing award, viewed 5 November 2018, <https://www.nrc.no/news/2016/november/nrc-finalist-for-top-humanitarian-housing-award/><br>Hashemite Kingdom of Jordan Ministry of Planning and International Cooperation 2014, Jordan Response Plan 2015 for the Syria Crisis, viewed 5 November 2018, <http://www.jo.undp.org/content/dam/jordan/docs/Publications/JRP+Final+Draft+2014.12.17.pdf> |
| **Refugee-specific?** | Yes |
| **Exchange or incentives** | The landlords received the funds for refurbishing unused properties on the condition that they rent the homes to refugees. |

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| **City** | Badolato, Italy |
| **Time** | The project began in 1997 when Kurdish asylum seekers arrived in Italy. Restoration work began in 1999. Fifteen of the eighteen units were completed by 2006. |
| **Type of measure** | Upgrading abandoned houses in exchange for labour. |
| **Aim of measure** | To provide decent, safe accommodation for asylum seekers through the restoration of abandoned buildings in the historic centre of the medieval town of Badolato, restoring dignity and re-unifying the families separated at the moment of arrival. |
| **Number of properties** | The restoration of 18 flats to accommodate asylum seekers and their families for a period of up to one year. Fifteen homes have were completed and occupied by 2006. The group aimed to expand the project to three more houses. |

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| **Initial property type** | The community responded to this emergency situation by setting up temporary accommodation in the local school and providing food and other basic necessities for the refugee families. Most families were subsequently sent to different holding centres in other parts of the country.<br>Residents immediately agreed to make a number of empty properties available. There was a tremendous outpouring of solidarity and support from the residents of Badolato, a small medieval town that had once had 7,000 inhabitants but had experienced depopulation. With an ageing population of only 500, the town had been almost deserted for years and many houses were left vacant.<br>The restoration of 18 flats to accommodate asylum seekers and their families whilst their claims are being assessed, for a period of up to one year.<br>The restored houses were owned by the Municipality and could not be used for any other purpose than to house asylum seekers. |
| **Political and institutional context** | The project was initiated by the Italian Council for Refugees working together with the Municipality of Badolato in southern Italy. It was a response to the arrival by boat in 1997 of over 1,000 Kurdish asylum seekers, transported in inhumane conditions. The mayor of Badolato called a town meeting to discuss the possibility of taking in some of the asylum seekers and residents immediately agreed to make a number of empty properties available. The Ministry of Social Affairs provided funding for the restoration of 18 flats to accommodate asylum seekers and their families for a period of up to one year, whilst their claims are being assessed. CIR (Italian Council for Refugees) set up an office in Badolato and provided support to the asylum seekers throughout the process, giving legal advice, assisting them in filling out forms, finding employment and learning the Italian language. Cultural understanding was established in the town through a series of religious and cultural events; many citizens 'adopted' asylum seekers and involved them in their family lives. The Municipality promoted a number of initiatives to provide employment opportunities to asylum seekers and local residents, including a multi-ethnic restaurant and a shop selling handmade ceramics. Some residents of Badolato and the surrounding areas, including refugees, were employed in the construction and restoration work. Asylum seekers also found work in the fields of agriculture, construction and tourism. A Kurdish family with seven members run a food shop in Badolato Marina, where they sold both Italian and Turkish/Kurdish products. The local government initiative for restoring additional buildings and attracting tourism to the area began to generate new jobs for local people. |
| **Local community and market forces** | The local community was involved throughout the process, from providing initial assistance to the refugee families to being involved in cultural activities and playing a fundamental role in the social integration of the families.<br>Many current and former residents assisted in the project by offering their abandoned properties for restoration at a low cost and some local residents and construction firms were employed to carry out the restoration work.<br>Members of the local community, including some refugees, were employed in the restoration work and the town as a whole benefited from the increased tourism and economic activity that resulted from the wide coverage of the project. |
| **Stakeholders** | The Badolato Municipality<br>Italian Council for Refugees (CIR) |

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| **Stakeholders roles** | The restored houses were owned by the Badolato Municipality. The project was managed by the Municipality with the support of CIR, through funds from the National Protection System for Refugees and Asylum Seekers. |
| **Viability/ financial accessibility** | The Municipality of Badolato, through a fund of €775,000 (US$937,000) from the Ministry of Social Affairs, purchased 18 houses to restore for the refugee families. Within the fund, €155,000 (US$187,000) was used to buy the properties. €620,000 (US$750,000) was spent to restore and to provide basic subsistence needs.<br>The National Asylum Programme and National Protection System for Asylum Seekers and Refugees was granted long-term funding by legislation on asylum. Badolato took steps to improve its local economy and offer greater long-term income generating opportunities for its residents, including refugees and asylum seekers. |
| **Incentive structures** | Members of the local community, including some refugees, were employed in the restoration work. The town as a whole benefited from the increase in tourism and economic activity that resulted from the wide coverage of the project. |
| **Funding** | National Protection System for Refugees and Asylum Seekers<br>The Ministry of Social Affairs |
| **Extent of autonomy** | Great deal. The project aimed to provide support that would allow the refugees to become self-sufficient. |
| **Impact** | The project had a significant impact on the lives of the asylum seekers and the residents of Badolato economically, as well as culturally and socially. The project addressed the housing needs of very vulnerable families and greatly improved their quality of life. The project discouraged dependency and provided needed support to asylum seekers and their families whilst allowing and encouraging them to become self-sufficient.<br>For the town, the project had a strong social, physical and economic impact on the town as a whole. The project had a number of positive side-effects, extending beyond the targeted group and leading to the economic development of the area and the return of local Italians who had been forced to leave due to the economic depression in the region. |
| **Critique and potential Transferability to Athens** | More jobs in the formal sector: The means to provide jobs along with housing provisions was essential for the stable lives of refugees. The large number of inhabitants of the region did not have permanent employment opportunities in the formal sector. The project worked to generate employment and income opportunities for residents and asylum seekers and to attract tourism in the region. The Municipal government began to increase tourism to the area, stimulate the local economy and generate employment opportunities for local people. Wider economic benefit: The visibility of the project attracted many visitors to the area – visitors from Germany, Switzerland and other parts of Italy bought properties in the town – and this offered greater opportunities for income generation during the tourist season.<br>Less effective cooperation: The cooperation between sectors to proceed the project was crucial for refugees who had urgent needs of housing. For example, cooperation between the local authority and the Italian Council for Refugees and creation of an institutionalised system for reception of asylum seekers were necessary. The project delayed and extended waiting periods due to bureaucracy and stalls in the funding process. This made a number of asylum seekers leave Badolato. |

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| **Transferability to Athens** | More potential for the future: The restoration of abandoned properties can lead to wider regeneration and stimulate economic development. The restored houses were owned by the Municipality and could not be used for any other purpose than to house asylum seekers. The case is an example of the creation of an alternative form of housing for asylum seekers that offers greater stability, social integration and support and allows families to stay together in decent, safe accommodation whilst their asylum claims are being assessed. The project made use of existing physical assets, recycling and restoring abandoned buildings into housing for refugee families. Materials were locally sourced and special criteria were used so as to preserve the original structures of the buildings. Other abandoned properties in the town were also being recycled and restored as part of a Municipal initiative to regenerate the area, attract tourism and develop the local economy. Some families from Badolato who migrated to Northern Europe had begun to restore their own abandoned properties in the town for use as summer homes.<br>Political benefits: The municipality gained unforeseen media attention. The newly awakened interest in the village became tangible through actual visits by politicians and journalists, who walked the streets, visited the cafes and interviewed the asylum seekers and the local people. Badolato, previously a poverty-stricken village, was described as a vigorous and even innovative actor in the world that had set an agenda on the issues of refuge and hospitality. |
| **Transfer to other cases** | The Badolato experience was used as a model in the development of the National Protection System for Asylum Seekers and Refugees, which took the approach of using small and medium size towns for reception centres. |
| **Sources** | World Habitat Awards 2006, U Focularu: The Home Village, viewed 5 November 2018, <www.world-habitat.org/world-habitat-awards/winners-and-finalists/u-focularu-the-home-village><br>CIR Rifugiati, viewed 5 November 2018, <www.cir-onlus.org><br>Kaarina Nikunen 2014: 171. Hopes of hospitality: Media, refugee crisis and the politics of a place. International Journal of Cultural Studies 2016, Vol. 19(2) 161–176. |
| **Refugee-specific?** | Yes |
| **Exchange or incentives** | The project involved refugees for renovation works. |

# Iberville Offsites

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| **City** | New Orleans, the United State |
| **Time** | Since 2013 until 2017 |
| **Type of measure** | The funding for renovating houses was provided for Hurricane Katrina refugees. |

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| **Aim of measure** | The Iberville Offsites Project set out to accomplish many interrelated goals. First, it aimed to provide affordable housing for Hurricane Katrina refugees, many of whom were African-Americans and/or on very low incomes. Second, it renovated existing blighted homes from within historic neighbourhoods where long-time residents were being pushed out. Third, the project improved living conditions for women and children involved in the New Orleans Women's Shelter. By doing so, the project broadened the appeal and relevance of historic preservation beyond its traditional constituency of the affluent white population. Blight elimination and neighbourhood redevelopment were public policy goals of the City of New Orleans, the Department of Housing and Urban Development and Redmellon Restoration and Development and these shared objectives were key to the success of this programme. |
| **Number of properties** | The project upgraded 76 houses. The renovation of 46 homes had been completed in 2015, providing housing for 126 residents. A further 30 homes were due for completion in 2017. |
| **Initial property type** | The initial property type was privately owned houses. Those houses were bought by partnerships through the project. The properties were owned by a single-purpose entity set up expressly to develop and own this project and was made up of Redmellon, the New Orleans Women's Shelter and the Housing Authority of New Orleans.<br>In terms of physical features, the housing in the Iberville Offsites redevelopment ranged from Creole cottages built in the mid-19th century to bungalow-style houses built in the early 20th century. Using historic buildings in the renovation was also one of the main aims of this project. |
| **Political and institutional context** | Hurricane Katrina, which devastated the historic US city of New Orleans in 2005, left many people homeless, whole communities displaced and homes abandoned. The project provided affordable homes for local people by renovating abandoned historic homes in neighbourhoods which were vulnerable to gentrification. Together, a rental subsidy and an affordability restriction that ran with the land for 35 years, guaranteed affordable homes for low-income New Orleanians who would otherwise have been pushed out of their own neighbourhood. |
| **Incentive structures** | The project connected two different schemes: affordable housing and the incentive for renovating historic buildings. Although there were some state-supported finance mechanisms in place for the development of affordable housing, most of these supported the development of blocks of apartments that concentrated on alleviating poverty and weren't necessarily designed or built well. In addition to these affordable housing funds, there were incentives for owners of historic buildings to sensitively rehabilitate their properties. These programmes, however, were not designed to work together. |
| **Funding** | The total cost of developing the Iberville Offsites Project over the three phases of construction was approximately USD $20 million.<br>The capital costs for development were met from funds provided by multiple sources: Prudential Insurance provided approximately USD $800,000 in debt to help purchase blighted properties for the project through their social-based investment programme; Through a competitive application process, the Iberville Offsites Project was awarded USD $17.6 million of Federally-funded Low Income Housing tax credits that were to be claimed over a ten-year period. These credits generated equity for construction through an arrangement with Enterprise Community Partners. |

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| | The City of New Orleans provided loans and grants of USD $1.1 million with funds from the Federal government 'Neighbourhood Stabilization' and HOME Investment Partnership programmes. The remaining funds needed were provided by the developer through loans and deferred developer fees. The annual, ongoing operating expenses, which included the costs of maintenance, repairs, property management, insurance, property taxes, accounting and legal fees were estimated to be approximately USD $625,000 per year once the third phase was fully leased. These operating costs were covered by rental revenue, mostly received from the Housing Authority of New Orleans, and a small rent fee was paid by each individual tenant determined by their income level. |
| **Funding** | Tenants paid between USD $15 and USD $150 per month in rent and the exact amount they paid was related to their income. This enabled local people to access housing that would otherwise have a considerably higher market rate (between USD $800 and USD $1,300 per month). |
| **Extent of autonomy** | The project helped the refugees to stay in their neighbourhood by providing houses. |
| **Impact** | By renovating these homes neighbourhoods were restored, both physically and socially. Continuing the history of a community of working class people living within the city meant that another generation can grow up with the traditions of culture, food and music that make New Orleans unique.<br>As a direct result of the Iberville Offsites Project, the City of New Orleans Local Authority altered the application process local organisations use to apply for the federal funds it manages so that it became easier for them to leverage state and other subsidies. This increased the ability of other projects to access funding, which brought public money and more housing to New Orleans. These changes included simple modifications so that the application processes of different funding streams matched and deadlines were aligned so that organisations could apply to several funding streams jointly. In addition, programme guidelines at state level were amended to encourage projects that rehabilitated existing, blighted homes.<br>The approach not only supported individuals but aimed to improve neighbourhoods as a whole. The renovated houses did not look like low-income housing, which meant that residents were part of the community and not stigmatised for living in substandard accommodation. Redmellon achieved this by dedicating time and resources to land banking in blighted neighbourhoods and acquired enough properties to change the face and the feel of neighbourhoods as a whole, instead of, for example, just creating one apartment block with 50 units. This would have been cheaper to deliver but would not have generated wider benefits. |
| **Critique and potential Transferability to Athens** | Collaboration among stakeholders and the role of third sector were significant in this case. The ability to work within the rules associated with funding programmes, to make them compatible with other programmes and with the needs of future residents, became crucial. An example of this arose when they looked at aligning the interests of the contractor and themselves as the client. One of the funders claimed the costs were too high and the rules required them to budget for contingencies. It was only after explaining how the incentive structure would actually solve problems and keep costs down, that the City understood and waived some of its requirements. Redmellon argued that some of their success came from having a team of goal-oriented stakeholders who were very persistent. |

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| **Transfer to other cases** | Redmellon's ability to build or renovate housing was limited by the maximum allowable funding allocations per project as set by the various funding sources. That said, they believed that the impact of their work and this project on the built environment should be more than just the homes built or renovated. They believed their methodologies could be transferred elsewhere and they welcomed the attention from the Secretary of Housing and Urban Development (HUD), the Congress for the New Urbanism (CNU) and the National Trust for Historic Preservation because it showed others that there was a way to scale up this type of single-family rehabilitation.<br>At the invitation of one of their funding partners (Prudential Insurance Company), Redmellon began working on a project in Newark, New Jersey where the insurers had their headquarters and there were significant numbers of abandoned, empty properties. Prudential owned a large part of the city centre in Newark and having worked with Redmellon several times they asked them to redevelop some of their buildings there. The first project was a large, historic office building in central Newark that was built in the 1920s and renovated with a modernistic 'skin' in the 1950s. They were converting the building into approximately 45 residential units for low-income residents. |
| **Sources** | World Habitat Awards 2016, Iberville Offsites: affordable homes resisting gentrification, viewed 5 November 2018, <https://www.world-habitat.org/world-habitat-awards/winners-and-finalists/iberville-offsites-affordable-homes-resisting-gentrification/><br>Redmellon n.d., Iberville Off-Site Homes, viewed 5 November 2018, <http://www.redmellon.com/new-page/> |
| **Refugee-specific?** | No. Residents of the Iberville Offsites houses were selected by the Housing Authority of New Orleans and priority was given first to those displaced from public housing by Hurricane Katrina, then using a waiting list of low-income people in need of housing and, finally, by the project's own waiting list. |
| **Exchange or incentives** | There was not an incentive system for landlords. |

## Self-Help Housing in the North of England

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| **City** | Hull and Leeds, the United Kingdom |
| **Time** | Giroscope began in Hull in 1985, and Canopy Housing began in Leeds in 1996.<br>In 2011, the government introduced a grant programme: the Empty Homes Community Grants Programme. By the time the programme ended in 2015, £49 million had been paid in grants to 110 organisations in England resulting in 1,759 homes being returned to affordable use. Both Canopy and Giroscope embraced this programme. Giroscope doubled their housing stock. |
| **Type of measure** | Incentivising initiative to bring vacant private housing into use. |
| **Aim of measure** | Encouraging the Self-Help Housing approach to bringing empty homes back into use. Canopy Housing managed 71 properties and owned 18 houses. |

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| **Number of properties** | By the end of 2016, Canopy Housing (Leeds) and Giroscope (Hull) had housed over 400 people in over 170 affordable properties. |
| **Initial property type** | Giroscope's model was to buy abandoned houses from private landlords, whereas Canopy operated largely by acquiring most of its houses on long-term leases from the council and housing associations |
| **Political context** | Canopy and Giroscope supported the movement to lobby the UK government for the Empty Homes Community Grants Programme. |
| **Local community and market forces** | The rent the two organisations received covered all the core operational costs of running the organisations. This was achieved by careful budgeting and modest expenditure on running costs. Giroscope had a large asset base relative to its size. This allowed it to borrow and grow at a slow and steady rate without the need for grants or subsidy. |
| **Stakeholders** | Giroscope and Canopy; Leeds council and housing associations;<br>The central government |
| **Stakeholders roles** | Giroscope's model was to buy abandoned houses, whereas Canopy had operated largely by leasing surplus properties from the council and housing associations. The government initiated a grant programme, the Empty Homes Community Grants Programme, which aimed at encouraging the Self-Help Housing approach to bringing empty homes back into use. |
| **Viability/ financial accessibility** | The project gradually increased its stock, buying a small number of empty houses on the open market each year. It used its existing stock of houses as equity towards mortgages for additional properties. Giroscope scaled up their housing stock significantly in recent years and diversified into providing offices for social enterprises and small businesses. Taking advantage of the Government's Empty Homes Community Grants Programme they bought and renovated 48 houses in the period 2013 to 2015, which doubled their housing stock. Rental income covered all the costs of running the organisation, repayments on loans and allowed a small amount of growth each year.<br>On the other hand, Canopy Housing operated a model of leasing rather than buying houses. Most of its houses were leased from Leeds City Council on favourable terms to Canopy. The Council had a surplus of houses, many of which had fallen into disrepair. In the period 2013 to 2015, Canopy bought fourteen empty houses on the open market using the Empty Homes Community Grants Programme. This helped the organisation grow and for the first time gained it some important capital assets. This gave Canopy greater sustainability and made it less financially dependent on Leeds City Council. |
| **Funding** | The project collectively used the loans and rental incomes of Giroscope and the Government's Empty Homes Community Grants Programme. |
| **Extent of autonomy** | They run volunteer and work placement programmes providing training, hands on experience and support to help people from disadvantaged backgrounds. Both organisations employed teams of volunteers to renovate the houses. The teams were comprised of a mixture of practised skilled builders and less experienced people who could learn skills as they worked. There was an overlap between volunteers and tenants. |
| **Impact** | The project provided affordable, secure tenancies that helped tenants to put down roots and build a stronger community in areas that were previously neglected. Regarding its environmental impact, the project used substantially less energy in refurbishing empty homes than in building new properties. |

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| **Critique and potential Transferability to Athens** | The renovation of empty properties was delivered at a fraction of the cost of new build, and the activity rescued derelict stock and helped transform rundown neighbourhoods to stable, functioning communities. Access to banks and loan finance, however, has been problematic at some stages of Canopy and Giroscope's history. Some lenders viewed Canopy's model as high risk due to its low asset base.<br>Before the 2008 financial crisis house prices were high and both organisations had to reduce their growth rates. The Housing Market Renewal Programme led owners of empty homes to anticipate that they would receive large amounts of compensation if their houses were selected for demolition. This meant they were unwilling to sell them. The programme also blighted some of Giroscope's houses, a number of which were threatened with demolition by the programme.<br>Through the project, disadvantaged and isolated people got the chance to learn new skills and to develop confidence and self-esteem on their way to being properly housed and employed. In 2014, 140 volunteers participated and 34 people were helped into jobs, apprenticeships or further training. Through volunteering and providing housing these organisations are able to help in a holistic way, supporting people to improve their lives in a number of ways. The independent nature of the organisations meant that they are free from many of the legislative changes that applied to other social housing landlords. |
| **Transfer to other cases** | The self-help movement grow significantly from around 30 organisations to over 100 operating a similar model in England in 2018. |
| **Sources** | World Habitat Awards 2015, Self-Help Housing in the North of England, Viewed 5 November 2018, <https://www.world-habitat.org/world-habitat-awards/winners-and-finalists/self-help-housing-in-the-north-of-england><br>Giroscope 2018, viewed 5 November 2018, <https://giroscope.org.uk><br>University of Birmingham Housing and Communities Research Group 2015, Evaluation of Empty Homes Community Grants Programme (EHCGP) Midlands, viewed 5 November 2018, <REGIONhttps://www.birmingham.ac.uk/Documents/college-social-sciences/social-policy/SPSW/Housing/working-paper-series/HCR-WP-2-2015.pdf><br>Mullins, D 2010, 'Self-help housing: could it play a greater role?' Third Sector Research Centre Working Paper 11, viewed 5 November 2018, <https://www.birmingham.ac.uk/generic/tsrc/documents/tsrc/working-papers/working-paper-11.pdf><br>Mullins, D, Jones, P & Teasdale, S 2011, 'Self-help housing: Towards a greater role'.<br>Third Sector Research Centre Working Paper 54, viewed 5 November 2018, <https://www.birmingham.ac.uk/generic/tsrc/documents/tsrc/working-papers/working-paper-11.pdf> |
| **Refugee-specific?** | No. The project target was people who could not access good quality housing in the private rented market or were excluded from social housing. These included people on benefits, migrant workers, young people, ex-offenders, people leaving hostel accommodation, people in low-paid work and other vulnerable and marginalised groups. |
| **Exchange or incentives** | The project involved tenants to renovate houses. |

# Hebron Old City Rehabilitation Programme

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| **City** | Hebron, Israel and Occupied Palestine |
| **Time** | Since 1996 |
| **Type of measure** | Restoration and reuse of historic buildings in Hebron's Old City for housing purposes, combined with improvements to public spaces, urban infrastructure and services, social and legal assistance and measures to stimulate job creation and develop the local economy. |
| **Aim of measure** | The Hebron Rehabilitation Committee (HRC) was established as a semi-governmental organisation in 1996 by a presidential declaration of former Palestinian leader Yasser Arafat in order to rehabilitate the Old City of Hebron. The programme's key objectives included the repopulation of the deteriorated city centre, the preservation of cultural heritage, local economic development, the engagement of the population and the provision of affordable housing. |
| **Number of properties** | Over 1,000 housing units had been renovated by 2013. |
| **Initial property type** | Historic buildings which were privately owned. |
| **Political and institutional context** | The Hebron Rehabilitation Committee was established as a semi-governmental organisation in 1996 by a presidential declaration of the former Palestinian leader Yasser Arafat in order to rehabilitate the Old City of Hebron. |
| **Local community and market forces** | Residents were involved in the planning stages of the programme and in wider decisions affecting the community. Citizens played the most important role in the preservation and revitalisation process. The involvement of the local community was essential to guaranteeing its sustainability. |
| **Stakeholders** | The Hebron Rehabilitation Committee<br>Palestinian National Authority<br>Other government sources and international donors including many European governments |
| **Stakeholders roles** | The Hebron Rehabilitation Committee (HRC): involved in the restoration and reuse of historic buildings in Hebron's Old City for housing purposes, combined with improvements to public spaces, urban infrastructure and services, social and legal assistance and measures to stimulate job creation and develop the local economy.<br>The Palestinian National Authority, other government sources and donors: provided funding to cover the costs of housing rehabilitation, urban infrastructure provision, training, economic development and social and legal assistance for the residents of the Old City. |
| **Viability/ financial accessibility** | Funding for the programme was obtained from a range of sources, including the Palestinian National Authority, other government sources and international multi- and bilateral donors (which included many European governments). |

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| | Since the beginning of the programme in 1996, more than US$32 million had been received from over 20 donors in 16 countries to cover the costs of housing rehabilitation, urban infrastructure provision, training, economic development and social and legal assistance for the residents of the Old City. The average cost per unit for housing rehabilitation was US$26,000. Operating costs of the programme have been met through a combination of grants from national and international donors, other revenues and in-kind donations, totaling approximately US$2.7 million per year. Funding in the amount of US$600,000 was provided by AECID for the establishment of a vocational training school in 2009. |
| **Incentive structures** | There were not short-term incentives, but residents gained access to extremely favourable rents which were averagely US$200 per month, including an initial five-year rent-free period. Those on the lowest incomes also had access to multiple free services including electricity, water and health insurance and tax reductions. In the long-term, HRC implemented measures to revitalise the economy and encourage tourism. |
| **Funding** | National and international grant funding, partnerships and funding arrangements with a wide range of organisations |
| **Autonomy** | The project helped residents to stay and to continue their business. |
| **Impact** | More than 6,000 people were able to return to the Old City, ensuring the continuous use and maintenance of historical buildings and urban spaces that had previously been abandoned. The more than tenfold increase in the number of people living within the rehabilitation programme area was the most important indicator of the success of the programme. Rehabilitation of infrastructure, services and public spaces significantly improved living conditions in the Old City. The legal unit of HRC assisted shop owners and families in reclaim properties that had been closed down or expropriated through rulings by the Israeli Supreme Court. This legal support helped protect the rights of the Palestinians. Over 160 shop owners reopened their shops and 207 permanent jobs had been created to date. 41 shops had been restored in the old market by 2013. A range of social development initiatives were established to facilitate greater community cooperation, including setting up a community centre, outreach activities, school trips to the Old City and special activities for young people. |
| **Critique and potential Transferability to Athens** | It was difficult to get permission to work and Israeli military forces prevented tasks from being carried out on many occasions. The integration of the community with the rest of the city was a key challenge. The case contributed to the restoration of the homes of extended family with multiple occupancy and ownership. The case provided implications regarding combining heritage preservation which carried out in accordance with international conservation standards with job creations and the provision of high-quality affordable housing for low-income families in central areas, making use of existing infrastructure. The wide range of organisations helped to reduce reliance on a single funding stream. Environmentally the case was an example of reuse of existing buildings with traditional, locally available materials and with low embodied energy. The programme promoted the use of labour-intensive methods as a means of creating sustainable employment opportunities. It provided specialised training on traditional methods of conservation and increasedt the level of income of the community. HRC implemented measures to revitalise the economy and encourage tourism. |

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| **Transfer to other cases** | The work of HRC had grown, reaching two-thirds of the historic buildings in the Old City by 2013, and plans were in place to rehabilitate the remaining buildings and public spaces.<br>HRC was invited by a number of government agencies and private institutions to advise them on service provision and how to build positive relationships with residents.<br>With the Hebron Municipality, solutions were developed for the rehabilitation of streets and infrastructure across the rest of the city. Nationally, the renovation standards set by the HRC were used as a technical basis for other similar projects, including the Bethlehem 2000 project. |
| **Sources** | World Habitat Awards 2013, Hebron Old City Rehabilitation Programme, viewed 5 November 2018, <https://www.world-habitat.org/world-habitat-awards/winners-and-finalists/hebron-old-city-rehabilitation-programme/#award-content><br>Hebronrc n.d., viewed 5 November 2018, <http://www.hebronrc.org> |
| **Refugee-specific?** | Yes, they are war regugees. |
| **Exchange or incentives** | Local residents were employed through the project. |

# Riace

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| **City** | Riace, Italy |
| **Time** | Since 1998 |
| **Type of measure** | Offered refugees abandoned apartments and with job training in Riace, Italy. |
| **Aim of measure** | Hosted refugees in the old town's abandoned apartments in order to meet refugees; housing needs and to regenerate Riace, which was losing its inhabitants. |
| **Number of properties** | The number of properties used as shelters was not clear. In 2018 an estimated 500 refugees lived there, out of a population of approximately 1,500 people. |
| **Initial property type** | Privately owned abandoned houses. |
| **Political and institutional context** | By 2001, Riace had joined the 'national programme of refugee reception' the government was putting in place. A local currency called a 'social bonus' was created to help immigrants meet their immediate needs and buy food and clothes. Shopkeepers shouldered this debt, waiting up to two months to be reimbursed by the state. |
| **Local community and market forces** | Before the project, the local economy of Riace was in recession due to the decrease in their population. |

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| **Stakeholders** | The association called 'Città Futura' [the City of the Future],<br>The central government<br>The EU<br>The region of Calabria<br>Charities such as ARCI (Associazione Ricreativa Culturale Italiana) and a number of small associations |
| **Stakeholders roles** | Città Futura: restored abandoned houses for refugees and helped them to find jobs. The government of Italy: established the government programme "national programme of refugee reception", reimbursing shopkeepers who accepted food stamps from refugees.<br>Other organisations: funded and supported courses, for example language courses, and helped with practical matters such as medical appointments, problems with finding somewhere to live, benefit payments and legal aid applications. Associations were also set up to counter the influence of the mafia. |
| **Viability/ financial accessibility** | Città Futura rented out some restored homes to tourists, attracted school groups, people from Northern Italy and abroad in summer. The social bonus currency, which was originally invented to support the migrants, was also made available to tourists for purchasing in local shops, with a 20 percent discount, as a way to help sustain local business. |
| **Incentive structures** | The project provided refugee families a separate shelter. It was a big incentive for them to look for a job. They were able to keep shelters rather than waiting for the State or a local cooperative or charity to solve their housing problems. |
| **Funding** | National programme of refugee reception. |
| **Autonomy** | The impact of this project was unknown. |
| **Impact** | The economy of Riace recovered because of the concentration of refugees. Ateliers were created to teach refugees artisanal techniques. |
| **Critique and potential Transferability to Athens** | Although Riace worked for refugees, there were several limitations. First, previous governments had made it available possible for the town to provide houses and to integrate migrants. However, Houses and job in Riace are not enough to accept migrants/refugees because Riace had attracted too many refugees. Second, there were too many children who were not included in The Protection System for Asylum Seekers and Refugees (SPRAR) system. Riace Lacks public funds for too long. Riace was excluded from the July-December 2017 budget (650,000 euros) and for 2018 it is not included about the beneficiaries of funding for the first six months. Funds for Special Reception Centers (CAS) had not arrived for a long time. 165 refugees including 50 children end up in the streets, 80 workers lost their jobs. Third, The mayor, Domenico Lucano, was accused with abuses in the use of funds that previous governments had made available to the town for its projects to house and integrate migrants. The project relied too much on one individual-the mayor, Domenico Lucano. The mayor, who was the pioneer of the project, was hounded out of town for favouring illegal immigration. In September 2018 the Italian interior ministry ordered the Riace programme shut down after an investigation, uncovered alleged administrative wrongdoing. A judicial inquiry has also raised suspicions of "marriages of convenience" for asylum purposes. |

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| **Transfer to other cases** | In Italy and Sweden, many communities had plenty of room but were short of inhabitants. The list of places with the highest intake of refugees relative to the number of settled residents was dominated by small towns in low-population areas: examples included Ljusnarsberg, Norberg, Laxå, Undrom and Lessebo. Just as in Riace, new guests suddenly filled youth hostels that would normally be deserted during colder times of year. External money was flowing in and turnover was growing in the local enterprises. |
| **Sources** | ANSA 2017, Petition to save Riace migrant reception model, viewed 5 November 2018, <http://www.infomigrants.net/en/post/4773/petition-to-save-riace-migrant-reception-model><br>Jones, G 2018, Italy's Salvini condemned for moving migrants from 'model' town, viewed 5 November 2018, https://www.reuters.com/article/us-italy-immigration-salvini-riace/italys-salvini-condemned-for-moving-migrants-from-model-town-idUSKCN1MO0LS><br>Unsgaard, O F 2017. The Riace model, viewed 5 November 2018, <https://www.eurozine.com/the-riace-model/> |
| **Refugee-specific?** | Yes |
| **Exchange or incentives** | Housing in exchange for labour/renovation: The task of transforming the town become better organised over time. Work opportunities were distributed across a range of "laboratories" or workshops. New arrivals could choose, with their previous skills and interests in mind, to go in for pottery, glass making, carpentry, cookery, weaving or sewing. The products were sold to Fair Trade outlets or markets, or consumed in the restaurant Dona Rosa. In addition to the migrant workforce, some 60 locals from Riace were employed on the projects to serve as supervisors and support workers. |

# Open Door North East

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| **City** | Tees Valley, County Durham and North Yorkshire, The United Kingdom |
| **Time** | Since 2001 |
| **Type of measure** | Open Door North East was a Christian charity serving asylum seekers and refugees in the Tees Valley, County Durham and North Yorkshire. They provided a range of services supporting the wellbeing, livelihoods and integration of those seeking sanctuary in the UK. Regarding the housing for refugees and the homeless, the activities of the groups can be seen into two different types. Firstly, the organisation identified potential landlords and investors to rent their properties to refugees. They provided a fully managed service including the organisation of all repairs and maintenance if required. They found the tenants and handled all tenant issues, including rent collection. Secondly, the organisation ran hosting programmes. Hosting was usually on a short-term basis, with an individual being hosted for a maximum of four weeks, although shorter periods were possible to suit circumstances. Open Door worked with two main client groups: asylum seekers who had been made destitute and had no recourse to public funds and refugees who had been granted permission to remain in the UK. |

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| **Aim of measure** | The aim of organisation was to provide housing for refugees and asylum seekers. As a Christian Charity, Open Door aimed to show the love of God, as expressed through the life of Jesus. They aimed to serve all people regardless of their gender, age, race, religion, culture or lifestyle. |
| **Number of properties** | Managed 21 houses, providing homes for 64 refugees and 15 destitute people seeking asylum in 2015. |
| **Property type** | Private owned properties. |
| **Political and institutional context** | Asylum seekers become destitute for a number of reasons, but primarily as a result of the withdrawal of their finance and housing support by the Home Office. Even when an individual was refused asylum in the UK the Home Office did not always deport individuals, and therefore many individuals were left destitute. Asylum seekers were not allowed to work or access mainstream benefits, so if their Home Office support was removed their only means of support was often friends or charitable organisations. People in this situation are often referred to as 'Living Ghosts'. Open Door North East was a Christian charity that worked according to humanitarianism and Christian beliefs. They argued that 'the Bible teaches a lot about caring for the poor and showing hospitality to strangers, and Open Door was one expression of this love and compassion' |
| **Local community and market forces** | Teesside was one of the largest dispersal areas for asylum seekers in the UK. Middlesbrough and the wider Tees Valley make up one of the Home Office dispersal areas for people who have claimed asylum in the UK. Local VCOs may be seeing more service users who are seeking asylum or have refugee status, many of whom may have specific and complex needs. In 2010, between 16,000 and 25,469 new migrants arrived in the North East, who would stay for more than a year. |
| **Stakeholders** | Hosts; Refugees; Open Door North East; NACCOM (The No Accommodation Network). |
| **Stakeholders roles** | NACCOM: an informal network of agencies providing accommodation for migrants who have no recourse to public funds.<br>Hosts: provided their rooms temporarily.<br>Open Door North East: provided the management and connected the hosts and with refugees. |
| **Financial accessibility** | The organisation was dependent on donations. |
| **Incentive structures** | They provided management of houses. |
| **Funding** | Donation |
| **Extent of autonomy** | The organisation provided training programmes for job seeking, welfare benefits, housing advice and ESOL Classes for refugees and asylum seekers. |
| **Impact** | The impact of this project was still unknown. |
| **Critique and transferability** | The motivation of organisations can be various. They emphasise Christian values to motivate landlords, in a similar way to Hope in Action. |

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| **Transfer to other cases** | The transfer to other cases of this project was still unknown. |
| **Sources** | Open Door North East n.d., viewed 5 November 2018, <http://www.opendoornortheast.com><br>Social Futures Institute 2004, Middlesbrough Asylum Seekers and Refugees Skills Audit, viewed 5 November 2018, <https://www.tees.ac.uk/docs/DocRepo/Social%20Futures%20Institute/asylum_seekers_skills_audit.pdf><br>The North East Strategic Migration Partnership 2011, The North East Regional Migration Profile Quarter 3 2011-12, viewed 5 November 2018, <http://www.refugee.org.uk/sites/default/files/Q3-2011-12%2BThe%2BNorth%2BEast%2BRegion.pdf> |
| **Refugee-specific?** | Partly |
| **Exchange or incentives** | They provided a fully managed service including the organisation of all repairs and maintenance if required. They found the tenants and handled all tenant issues including rent collection. |

# Dot Dot Dot Property Guardian

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| **City** | Across England, the United Kingdom |
| **Time** | Since 2011 |
| **Type of measure** | Dot Dot Dot Property Guardian was an award winning social enterprise that placeds people who do great volunteering to live as property guardians in buildings that would otherwise be empty. |
| **Aim of measure** | They aimed to provide a win-win property guardian solution for working professionals looking to save on living costs and owners of vacant property looking to save on security costs. The project provided protection for vacant properties and achieved this through placing and managing property guardians who were living as tenants and served in voluntary works in local areas. |
| **Number of properties** | The total number of properties was 33 in 2018. There were six in Buckinghamshire, five in Central England, five in East England, four in East London, two in North London, two in North England, one in South Coast England and ten properties in South London. |
| **Initial property type** | The property types used as Dot Dot Dot Property Guardian projects were vacant residential or non-residential buildings. Property guardians could also live in commercial properties, providing security and mitigating business rates while in occupation (Grade II Listed Office Block in Sheffield).<br>A range of properties, from large shared buildings to self-contained units. These buildings could be anything that was suitable to be used or converted into appropriate accommodation: offices, flats, houses, churches, former GP's surgeries, even disused fire stations. |

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| **Political and institutional context** | The Law on Property Guardianship: Dot Dot Dot helped to publish a white paper regarding safety. It has been issued jointly by seven leading UK property guardian companies to drive up standards, to inform stakeholders and to help safeguard the interests of both property owners and guardians. |
| **Local community and market forces** | The local contexts of properties were varied. The project worked across the UK. |
| **Stakeholders** | Global Guardians Management Ltd<br>other responsible property guardian organisations<br>Guardians (tenants)<br>Owners of vacant property<br>other organisations |
| **Stakeholders roles** | Global Guardians Management Ltd: provided guardians with good quality housing which was much more cost effective than the private rental market. They managed the project and the properties.<br>Other responsible property guardian organisations: worked with Dot Dot Dot to publicise the legal minimum standards all property guardian companies should comply with.<br>Guardians (tenants): to give at least 16 hours of voluntary work to charitable causes (as defined by the Charities Commission) every month.<br>Homeowners: to provide vacant properties. Editorial collaboration with innovative property developers U+I Plc -the View Tube managed by Poplar HARCA provided place making services<br>Media partnership with Cosmopolitan Magazine |
| **Viability/ financial accessibility** | Guardians (tenants): Monthly occupation fees from £200 to £600 depending on size of rooms, location and facilities. |
| **Incentive structures** | Security & Financial Savings for owners of all types of empty properties. The service can save owners on business rates, council tax, utilities, repairs and maintenance costs, as well as being cheaper than alternative empty property security services. |
| **Funding** | Public fundraising |
| **Extent of autonomy** | Great deal. As the guardians (tenants) had to take the initiative to either contact the organisation, apply to the project, search for and select a potential flat, research and apply for volunteer opportunities that suit them |
| **Impact** | Dot Dot Dot Property Guardian stood for property guardianship performed in a way that served the interests of property owners, property guardians and local communities. |

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| **Critique and potential Transferability to Athens** | The project required tenants to have jobs and referees. Guardians supported a complex transition for a contentious project under local and national scrutiny. The guardians moved in alongside existing tenants waiting to move. The mixture of different buildings required a variety of approaches, including property guardians and short-term tenancies.<br>The interview with a previous tenant of Dot Dot Dot Property Guardian revealed several limitations on the project from the view of tenants. Firstly, the project required the tenant to have a formal job and at least two referees in order to move in. Refugees and the homeless could not approach the project. Secondly, living conditions were worse than online advertising pictures presented. There was no furniture provided in most properties, which meant that tenants needed to spend money on furnishing. Thirdly, the rooms are usually located in deprived council house communities. The interviewee did not feel safe to live there. Fourthly, although the official website showed that properties were available for 3-8 months, Dot Dot Dot Property Guardian could not guarantee that tenants could live there as long as the contract stated. The interviewee in question was forced to move out after being given 14-days-notice. Nevertheless, there were advantages of the project which met the demands of both house owners and tenants. Property guardianship was different from renting in the private sector as the main role of a guardian was to protect the property they are in from squatters and anti-social behaviour and to keep an eye out for maintenance issues. |
| **Transfer to other cases** | Dot Dot Dot Property Guardian and the idea of property guardianship provided an example of the possibilities of using private rented houses for low-income tenants. The group such as Reimagining Rent, began to search for alternative ways to use the private rental market. |
| **Sources** | Dot Dot Dot Property Guardian 2018. viewed 5 November 2018, <https://dotdotdotproperty.com><br>Global Guardians. 2018, viewed 5 November 2018, <https://www.global-guardians.co.uk/about-global-guardians><br>Cave, A 2015, Making an empty house a home: how some people are living rent-free in London, viewed 5 November 2018, <https://www.telegraph.co.uk/finance/businessclub/11445284/Making-an-empty-house-a-home-how-some-people-are-living-rent-free-in-London.html> |
| **Refugee-specific?** | No |
| **Exchange or incentives** | Exchange: low rent/monthly fees in exchange for property guardians, volunteering or labour |

# Exchange

## Shared homes

### Sharehouse Refugio

This is a shared house managed by refugees in the neighbourhood of Kreuzkölln, Berlin. Such model fosters sense of responsibility and autonomy, as refugees actively participate in the management of the place and take decisions around their collective wellbeing. It is situated in a prime and highly sought after location in the city.

### El Casal Collaborative House

El Casal collaborative house is not a case focusing on refugees. However, it shows a possibility to reuse an abandoned house through a sharing model.

# Sharehaus Refugio

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| **City** | Berlin, Germany |
| **Time** | Since 2015 |
| **Type of measure** | Sharehaus Refugio was a city-owned space that functioned as co-op-style refugee housing, community centre and café. |
| **Aim of measure** | Sharehaus Refugio was home to around 40 refugees, all of whom applied to live there. Residents lived privately as in a shared flat for 12-18 months and organised a lively community life together. Sharehaus Refugio was not only a home but also a holistic living experiment and working community. The Refugio café Berlin was a project for co-working, training and networking. It was awarded as a social enterprise.<br>Many residents had their rent paid through public funds such as Jobcenter or Sozialamt or the LAGeSo. However, there were some refugees who already had jobs and financed themselves. The goals of the refugee community was to develop independence and responsibility. |
| **Number of properties** | One building with five floors. The building was a hundred-year old house in Neukölln. |
| **Initial property type** | The house was used formerly as a home for the elderly. |
| **Political and institutional context** | This share house concept was created by Sven Lager and Elke Naters. Refugio café was not their first but their third share house. They created the Refugio café on behalf of the Berlin City Mission [Berliner Stadtmission], which was a Christian organisation that has supported people of all social classes since 1877. |
| **Local community and market forces** | Kreuzkölln was a rather special neighborhood in Berlin where the hipster chic of Kreuzberg was mixed with the multicultural communities of Neukölln. The area was considered prime real estate for many newcomers to Berlin. Berlin's housing shortage, however, meant that there rarely were any new properties available in this desirable neighborhood. The group provided the affordable shared house in the context of housing shortage. |
| **Stakeholders** | The Share House Association: founded by Sven Lager & Elke Naters at the beginning of 2017<br>Berlin City Mission [Berliner Stadtmission]: a Christian organisation that has supported people of all social classes since 1877<br>Other funding bodies such as Jobcenter. |
| **Stakeholders roles** | Two individual actors, Sven Lager and Elke Naters, created the house on behalf of the Berlin City Mission [Berliner Stadtmission]. Refugees paid the rent through other funding such as from Jobcenter. |
| **Viability/ financial accessibility** | The impact of this project was still unknown. |
| **Incentive** | There was not incentive structure for house owners. |

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| **Funding** | Funding came from the Berlin City Mission, from donations and the revenue from the onsite cafe. The rent was paid by Jobcentre. Sozialamt or LAGeSo. |
| **Autonomy** | Great deal. The project provided activities that refugees could participate. |
| **Impact** | The response from the neighbourhood was positive. One of the popular activities of the group was 'Kiezkochen'. This was a cooking class, which was held by refugees for the elder people of the district of Kreuzberg. The activity provided opportunities to communicate between the tenants and other members of local communities. The refugees became a part of the community and enriched it with their handicrafts and personal abilities. |
| **Critique and potential Transferability to Athens** | The Sharehaus Refugio consisted of multiple floors with diverse activities. The building was used as a café that other members of local neighbourhood could access easily. The activities to link the refugees with the local neighbourhood drew positive attention. It helped refugees to develop their abilities and capabilities. Also, by enhancing public engagement, the project can find ways to expand the project. |
| **Transfer to other cases** | The initiative extended to other cases by searching for eligible houses where former Refugio residents could move to, ideally as family. |
| **Sources** | Das Sharehaus Refugio 2018, viewed 5 November 2018, <http://www.refugio.berlin><br>Misra, T 2018, Conversations in a Divided Berlin, viewed 5 November 2018, <https://www.citylab.com/life/2018/01/conversations-in-a-divided-berlin/543099/><br>Ethletic n.d., "Refugio" Berlin: Why We Lose When We Deny to Share, viewed 5 November 2018, https://ethletic.com/en/2018/01/refugio-berlin/<br>Give Something Back To Berlin 2018, Open English Café at Refugio, viewed 5 November 2018, <http://gsbtb.org/events/open-english-cafe-at-refugio/> |
| **Refugee-specific?** | Yes |
| **Exchange or incentives** | The refugees shared and developed their skills through participation in workshops and local neighbourhood activities. |

# El Casal Collaborative House

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| **City** | Portbou, Spain |
| **Time** | Since 2013 |
| **Type of measure** | El Casal was a collaborative house, bought by a group of people called El Casal. El Casal was a collective organisation and they jointly used space. |
| **Aim of measure** | The aim of project was to build a project that could become involved in local activities such as gardening. The local activities functioned as an alternative means to learn about the local neighbourhood and to experiment in collective ownership of the house. |
| **Nr properties** | El Casal house was a small two-storied house with a large garden |

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| **Property type** | Abandoned houses and gardens for about eight years duration. |
| **Political and institutional context** | El Casal Project was financed by those who wanted to live or to use the house, but also by those who simply wanted to support the project. The group started the project to provide a shared-living alternative to the private real estate market. |
| **Local community & market forces** | The group looked for a site in the region of the French-Spanish border. The border village of Portbou was historically a place of resistance and escape from fascism, and became known as a region of social struggles and alternative approaches to housing and agriculture. |
| **Stakeholders** | Group de El Casal |
| **Stakeholders roles** | Group de El Casal was a group of around 60 people. They bought a house and renovated it. The project was divided into two groups: The largest group consisted of all those who provided direct loans to the project. Together the loans were used to buy the property and to cover the most urgent repair works. Instead of interest, the credit providers enjoyed the right to use the upper part of the house.<br>The smaller group consisted of those who actually run the project on a day-to-day basis. This core group was in charge of maintenance and representative works such as running the website.<br>Nobody liveed permanently in the house (although most of the time someone was there). Rather, the smaller core group managed the requests and bookings of the direct credit givers and other interested people. |
| **Financial accessibility** | Not applicable. The project was a collective housing project but not designed for low-income or refugees. |
| **Incentive structures** | The upper floor served as a holiday home or as short term accommodation for the credit providers. Instead of interest, the creditors were given the right to use the upper part of the house. |
| **Funding** | The financing mainly consisted of contributions from the standing group for the repayment of loans and direct loans from the participants. |
| **Extent of autonomy** | Not applicable. The project was a collective housing project but not particularly for low-income or refugees. |
| **Impact** | They presented the project at the annual meeting of the Mietshäuser Syndikat network in 2013. |
| **Critique and Transferability to Athens** | The uses of the house were not predetermined. It could be holiday home, a house to live in all year around, a place to concentrate on your own work, and which everyone could use. |
| **Transfer to other cases** | They were in contact with Sostre Civic, a network promoting similar ideas, especially in the north of Spain. |
| **Sources** | Hausprojekt El Casal, Hausprojekt El Casal, viewed 5 November 2018, <http://el-casal.de/indexes.htm><br>Calastri S 2014, House sharing and new frontier of ownership: a pioneer project in Portbou, viewed 5 November 2018, <https://paralleliurbani.wordpress.com/2014/06/11/shared-housing-in-portbou/> |
| **Refugee-specific?** | No |
| **Exchange or incentives** | The investors can use the house. |

# Exchange

## Family-host (subletting rooms to refugees)

This typology of case is widespread in Italy, Spain, France and in the UK. Cases target refugees only and are managed by charities, CBOs and municipalities. They are small scale initiatives, both in terms of beneficiaries, the number of properties and their impact, as they are mostly temporary solutions for phases of transition from one form of accommodation to another. Families receive a reimbursement: in some cases, beneficiaries help with house management or childcare. Families are usually middle income families living in single houses in middle income neighborhoods. These initiatives might offer the opportunity to consolidate networks outside the familial one. They tend, however, to promote integration within the domestic space rather than the public space, where a refugee can be recognised as a political subject. The temporariness of the initiatives, however, does not help the refugee to emancipate from a role of "guest" as the have a limited level of participation, autonomy and decision-making. These initiatives are based on an idea of assimilation to local culture by living with local people, learning the language in the domestic space.

### CALM (Comme a la Maison)

CALM is a temporary host programme in France. It integrates language class and follows an assimilationist approach.

### Vesta Project

Vesta is a project run by the social cooperative Camelot in Italy. It is supported by the government. Each host receive a reimbursement of 350 euros per month in exchange of a private room and subsistence.

# CALM (Comme à la Maison)

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| **City** | France (Lille, Paris, Montpellier and Lyon) |
| **Time** | Since 2015 |
| **Type of measure** | CALM (Comme à la Maison) was a temporary host programme. Through its reception network, SINGA connected French citizens and refugees for temporary cohabitation. CALM offered to welcome hosts for periods of 3 to 12 months, allowing the guests to engage in the project while living together. The host could also provide the house when it was available, for example during the weekend. Through the project, the host assisted a refugee to practice the language and share daily lives of host families for a few days. |
| **Aim of measure** | Cohabitation allowed people to practice the French language, to become familiar with French socio-cultural codes and to create a social and professional networks for greater inclusion. The goal of CALM was to connect refugees with people with similar interests and similar work experiences. |
| **Number of properties** | For the first one year from October 2015 to November 2016, CALM provided 376 connections. |
| **Initial property type** | Privately owned houses. |
| **Political and institutional context** | SINGA which ran CALM project was an organisation that helped refugees, based on humanitarian values. SINGA's approach to refugee issues can be summarised in three key methods: information, interaction and innovation. First, the provision of relevant knowledge was important to facilitate the integration of refugees. Second, the organisation placed a high value on bringing together newcomers and locals to engage in social, economic and cultural projects. Third, innovation and using unexpected situations or different points of view could change the ways to deal with the refugee situation. CALM was one of the projects implementing these three key methods of SINGA. |
| **Local community and market forces** | The project did not focus on a specific local neighbourhood. |
| **Stakeholders** | SINGA developed partnerships with:<br>The SOS Solidarités Group in the Île de France, Cosi Forumand the Mouvement of Social Action (MAS) in the Rhône and the Northern Safeguarding in the North. |
| **Stakeholders roles** | SINGA France was an international citizen organisation which developed the project CALM. |
| **Viability/ financial accessibility** | The project developed a short-term temporary host programme, which required a small budget. The programme was, therefore, accessible to a large number of participants who were willing to be part of it. |

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| **Incentive structures** | The hosts and refugees could share knowledge together. SINGA aimed to connect hosts and refugees who had similar interest. |
| **Funding** | The programme administration was supported by SINGA. |
| **Extent of autonomy** | Great deal. The goal of the project was to make the refugees feel at home and to provide opportunities to build competency to find jobs. Learning about French culture and language was another main aim of the programme. |
| **Impact** | On average, after nine months of cohabitation, a person was five times more likely to find a job related to their skills and seven times more likely to find independent housing! And for good reason. Have you ever tried to find a job or start your business with no fixed roof, permanent address or regular internet connection? Living in the home made it possible for refugees to accelerate access to employment and housing. The development of a strong social network actively contributed to this.<br>SINGA produced an evaluation report in 2017. The report was based on a comparison of two newcomer groups: the CALM participants and the non-participants, and it focused on two periods: the year before joining CALM and the year after CALM. Whereas in the pre-CALM year, there was no difference between the two groups, the analysis showed a trend difference between the housing situation and CALM programme follow-up in the post-CALM year. Participants were less likely to be in emergency accommodation or intermediate housing the year following CALM than non-participants in the programme. The survey also showed that the CALM programme helped refugees dedicate more time to finding jobs. A significant majority of newcomers (40% said 'quite positive', 26% said 'rather positive') believed that CALM had enabled them to dedicate time to finding a job.<br>Regarding the benefits of CALM, the report found that a majority of new newcomers who participated in CALM highlighted two aspects of programme. The first was the interactions in the programme, such as the meetings and humanism related to the programme ("The welcome, the beneficence, humanism ... "). The second was learning the culture and the French language ("on discover culture, language, how France, communications, many things"). |
| **Critique and potential Transferability to Athens** | The project focused on the interactions between hosts and refugees. The interactions can build bonds of friendship. It was looking to instigate social changes through micro relationships. Building relationships helped the refugees feel like they were 'being welcomed' and provided them with important knowledge to find jobs and to build stable lives. |
| **Transfer to other cases** | The evaluation report and survey of CALM members included research about the suggested methodologies for dealing with refugees. The survey results contributed to the further development of SINGA activities. |
| **Sources** | SINGA 2017, RAPPORT D'EVALUATION, viewed 5 November 2018, https://docs.wixstatic.com/ugd/f50b6d_d9116e6e11524f6098355dc20e139687.pdf><br>SINGA n.d. Charter of values, viewed 5 November 2018, <https://docs.wixstatic.com/ugd/f50b6d_2a82ff1239294ca0be4705727c6f4354.pdf> |
| **Refugee-specific?** | Yes |
| **Exchange or incentives** | There was not a financial incentive system for landlords, but through the project's activities participants shared their knowledge. |

# Vesta Project

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| **City** | Italy |
| **Time** | Since 2016 |
| **Type of measure** | Temporary host programme. The host programme generally lasted six to nine months and was constantly monitored by Vesta operators. |
| **Aim of measure** | Vesta was a project run by the social cooperative Camelot that worked to build a new community model, oriented towards social cohesion and the reduction of discrimination.<br>Vesta was a service for families and citizens that allowed them to be directly involved in refugee support by hosting refugees and asylum seekers in their homes, in a structured and supervised project. The Vesta project focused on fostering sociability and creating bonds within the home, as well as between host families and the wider community.<br>They aimed to: respond to citizens' requests to be able to do something that could help; create new opportunities for integration and for working together with other local bodies running SPRAR projects; support refugees who had left reception projects to begin their journey towards independence and integration into the world of work. |
| **Number of properties** | The number of host programme of this project was still unknown. |
| **Initial property type** | Privately owned houses |
| **Political and institutional context** | Vesta was part of the national System of Protection for Asylum Seekers and Refugees (SPRAR) |
| **Local community and market forces** | The project did not focus on a specific local neighbourhood. |
| **Stakeholders** | Camelot cooperative:<br>SPRAR (Protection System for Asylum Seekers and Refugees) in the Ministry of the Interior<br>Municipality of Ferrara<br>Municipality of Bologna<br>ASP City of Bologna (Public enterprise) |
| **Stakeholders roles** | Camelot cooperative: The Vesta project used the professionals of the Camelot cooperative, operators and case managers, social workers, psychologists and lawyers, with many years of experience in the reception and integration of migrants seeking asylum and of refugees.<br>The SPRAR programme (Protection System for Asylum Seekers and Refugees) of the Ministry of the Interior: provided funds. |

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| | Vesta: provided monitoring; reviewing applications; allocation and matching hosts and refugees. The applications of hosts were reviewed by the Vesta staff. The staff pool was made up of operators specialised in reception, social workers and psychologists of the Camelot Social Cooperative, each with many years of experience in the field of reception and integration of migrants requesting international protection. |
| **Viability/ financial accessibility** | The project was a short-term, temporary host programme, which required a small budget. The programme, therefore, was accessible to a large number of participants who requested to be part of it. |
| **Incentive structures** | The host received 350 Euros per month. The host was required to guarantee a private room and food for their guest. |
| **Funding** | The Vesta project was managed with funds from the SPRAR programme (Protection System for Asylum Seekers and Refugees) of the Ministry of the Interior. |
| **Extent of autonomy** | The Vesta project tended to demonstrate an active approach to taking care of applicants. The programme provided the budge utilised for hosting refugees and monitoring the process. However, it was difficult to see how the programme built the autonomy of participants during the programme and afterward. In 2018 Vesta chose to focus in particular on young refugees, or 'new adults', who were young people who had recently turned 18 and had arrived in Italy without their families. The project aimed to accompany them through the delicate passage to adulthood and independence. Hosting young persons within the family context would support them in looking for accommodation and work. The stability of a family environment could also provide further opportunities for integration and help develop new social networks. Vesta met the candidates for hosting, who were invited to attend group and individual training sessions, led by professionals from Camelot and other local institutions. At the end of the training period, both sides would consider the possibility of beginning the hospitality process. Vesta's idea was that the beneficiaries were people who had already begun the integration process, and who seemed compatible with family living. |

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| **Impact** | The consistent monitoring and training by the experts helped to maximise the benefits during the period of hosting. |
| **Critique and potential Transferability to Athens** | Similar to CALM project in France, the Vesta project also highlighted the importance of building social relations between local Italian residents and refugees. By hosting refugees, the project aimed to build relationship bonds. Moreover, Vesta exhibited two characteristics different from other hosting programmes. First, it provided the systematic support of experts for the participants in order to enhance the effect of the host programme. Second, it was run by the local authority rather than by private organisations. |
| **Transfer to other cases** | The methodologies of Vesta began to be applied in other regions of Italy. The first Vesta project began in April 2016 in Bologna, and another started in Ferrara in October 2017. |
| **Sources** | Vesta n.d. viewed 5 November 2018, <http://www.progettovesta.com/english><br>Teatro dell'Argine 2018, Acting Together #WithRefugees: guidelines, viewed 5 November 2018, <https://teatrodellargine.org/site/data/downloads/files/5b55d3f9b60d7.pdf><br>Voinea, A 2017, Taking steps to meet the long-term needs of refugees, viewed 5 November 2018, <https://www.thenews.coop/122486/sector/taking-steps-meet-long-term-needs-refugees/> |
| **Refugee-specific?** | Yes |
| **Exchange or incentives** | The hosts was provided 350 Euros per month. This was to be spent on providing a room and foods, and was not an additional income for the hosts. |

# Exchange

## Intergenerational housing

These exchange models support younger people, often students, to find low-cost accommodation by matching them with older people that they can offer companionship to, along with practical support around the home. They serve well the escalating needs of an aging society. They aim to reduce loneliness and improve wellbeing by facilitating intergenerational relationships, while providing affordable housing for younger people who are often priced out of home ownership and even renting. Recently, these schemes have been offered to refugees, matching them with elderly people or local students. One case of refugees matched with patients recovering from mental illness (Amici per casa, Trento, Italy) has been observed. Intergenerational housing for elderly people and students or refugees is presented as an alternative to social and health care. Such model has several complications in terms of safeguarding. In comparison, the case of home-sharing between refugees and students is more flexible and the safeguarding component less problematic. Refugees/students initiatives imply a high level of self-organisation, participation in decision-making and collective management of the property. Casa Baobab (Italy) and Startblok (Germany) are examples of this model, which constitute opportunities to promote and experience active citizenship from a participatory, supportive and cultural point of view. Most of the selected cases make use of existing properties, except for Startblok, which involves the construction of a temporary building with a nine year lease.

### Homeshare the UK

This is a nationally implemented programme for matching old people seeking assistance and companionship with young people looking for affordable rents. It has its own policy framework and links to the National Health System. Tenants provide work (40 hours per month), while homeowners provide spare rooms. Safeguarding is still the key concern cited by potential referral agencies; along with locally limited housing availability with spare bedrooms suitable for the project.

### Intergenerational Housing (Portland)

The organisation links elderly host and students guests through the programme. Students contribute 30 hours of activities per month.

### Casa Baobab

The NGO Il Calabrone offers flats to students and registered refugees for a monthly rent of 15 Euros. In exchange, renters take on some service tasks, such as: cleaning, surveillance shifts, and support activities. Beneficiaries commit a part of their time in carrying out socio-cultural activities.

### Startblok

In cooperation with the municipality of Amsterdam, the housing organisation De Key offers housing units to young Dutch citizens and registered refugees. This is a temporary building on a former sports-grounds next to the A10 highway in Amsterdam New West with a 9 year lease, after which new residential units will be built.

# Homeshare the UK

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| **City** | The United Kingdom and Ireland |
| **Time** | Since 2015 |
| **Type of measure** | Temporary hosting programme. Hosts (Homesharers) provided up to 40 hours of support each month. |
| **Aim of measure** | To help younger people, often students, find low-cost accommodation by matching them with an older people that they couldan offer companionship to, along as well aswith practical support around the home. |
| **Number of properties** | Until 2018, there were 357 cases in the programme. |
| **Initial property type** | Privately owned homes |
| **Political and institutional context** | Homeshare the UK reflected the good practice outlined in the Homeshare Good Practice Guide and in the National Quality Assurance Framework, both of which were maintained and updated with input from the UK government and national partners. Homeshare was the trust partnerships between the government and regulators who drew on materials in inspections. Homeshare also supported councils and NHS commissioners to develop their local provisions. They collaborated with organisations who considered developing Homeshare projects for the first time. Homeshare the UK supported and guided Homeshare schemes. |
| **Local community and market forces** | The project spread all over the UK with 27 providers. |
| **Stakeholders** | Householders<br>Homesharers<br>Homeshare providers (Not-for-profit agencies and private companies)<br>Homeshare Partner Programme |
| **Stakeholders roles** | Householders: provided a spare room at a very low monthly fee to a Homeshare provider. For example, the fee for a Homesharer in Novus Homeshare was £130.00 per month, approximately £4.33 per day.<br>Homesharers: provided up to 40 hours of support each month, with tasks including cooking, DIY, doing the laundry, gardening, help with electronics, shopping and companionship. Pay project provider a very low service fee. For example, the Novus Homeshare service fee was £200.00 per month.<br>Project providers: through the payments for services, they could support the development of the programme. They provided for stakeholders: feasibility training, consultation and research with key stakeholders and business planning, training covering key policy and practice areas, process and resource design including safeguarding, monitoring, data collection, outcome monitoring and design of key forms. They developed a plan and evaluation framework, a framework for commissioning a Homeshare service and impact evaluations and management of staffs. |

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| | Homeshare Partner Programme: provided funds. It was developed by the Lloyds Bank Foundation for England and Wales and the Big Lottery Fund. It brought together a range of partners including Shared Lives Plus; Age UK; the Foyer Federation; and Social Care. The Institute for Excellence supported the establishment and development of eight new schemes along with providing resources and support for the wider Homeshare Network |
| **Viability/ financial accessibility** | In 2018, there were 27 providers. Eight of them benefited from the Homeshare Partner Programme, which was a £2 million programme. This programme had a significant impact on supporting growth in the sector over the past two years and renewed interest in the potential of Homeshare shemes. |
| **Incentive structures** | Homesharers (tenants) provided householders (houseowners) with support each month: with tasks including cooking, DIY, doing the laundry, gardening, help with electronics, shopping and companionship. Homesharers could would get benefits, such as a bedroom in a house and access to other facilities. |
| **Funding** | A £2 million fund from the Lloyds Foundation and Big Lottery Fund; Novus Homeshare; Age UK Oxfordshire; Click Homeshare (now closed); Leeds Homeshare; Age UK Isle of Wight; PossAbilities Homeshare (Greater Manchester); Knowsley Homeshare and Edinburgh Development Group Homeshare. |
| **Extent of autonomy** | The homuseholders can help hosts and used their abilities to rent rooms. |
| **Impact** | This model helped to meet demands on housing, as well as provide health and social care. |
| **Critique and potential Transferability to Athens** | Homeshare brings people together for mutual benefit. Typically, a householder was a person who felt that they would benefit from low-level support (from the homesharer). They would usually be a homeowner or tenant who had a comfortable room to spare. A homesharer, was typically a person who needed affordable accommodation (with the homeholder). The homesharer would provide around 10 hours of practical support and companionship each week in exchange for low-cost accommodation.<br>Homeshare still only attracted people who could 'self-fund'. Tenants did not need to pay rent but tax. Restrictions imposed by mainstream legislation and policy, notably in relation to social housing, benefits and council tax, continued to impact on the wider take-up of the service and limited the breadth of potential outcomes achievable by this scheme. There were still large areas of the UK and Republic of Ireland that were not well serviced by Homeshare, in particular within Northern Ireland, Scotland, Wales, the North East and South East.<br>There was a lack of formalised referral routes from health and social care professionals to Homeshare providers. The escalating needs of older householders may mean that they need more support than can be offered through a home sharing arrangement. Homeshare was relatively unknown amongst key potential supporters, including health and social care professionals, local authority front line staff and amongst older people themselves. Safeguarding was still the key concern cited by potential referral agencies. It took longer than anticipated to establish a steady pipeline of referrals. Time has also been spent on referrals for householders with needs too complex to be supported by Homeshare. |

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| | There was also limited housing available with spare bedrooms suitable for Home Sharing. The scheme however, reduced loneliness and improved wellbeing by offering companionship and facilitating intergenerational relationships. It provided affordable housing for younger people who are often priced out of home ownership and even renting |
| **Transfer to other cases** | The transfer to other cases of this project was still unknown. |
| **Sources** | Hillier, A 2017, Homeshare – The international and intergenerational housing solution, viewed 5 November 2018, <http://www.firststopcareadvice.org.uk/homeshare-international-intergenerational-housing-solution/><br>Shared Lives Plus 2018, Homeshare UK Annual report 2017-18, viewed 5 November 2018, <https://homeshareuk.org/wp-content/uploads/2018/10/SOS_Homeshare_Full-2018-lo-res.pdf> |
| **Refugee-specific?** | No. The project supported individuals looking for affordable accommodation and willing to provide help at home. |
| **Exchange or incentives** | Affordable housing in exchange for companionship and practical support to elderly residents. |

# Casa Baobab

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| **City** | Brescia, Italy |
| **Time** | Since 2014 |
| **Type of measure** | The Calabrone NGO rented out flats (Casa Baobab) to students and registered refugees for a monthly rent of 15 Euro. In exchange, renters ensured surveillance shifts, maintenance and repair work to the building. |
| **Aim of measure** | To support young students. Within the project, participation in voluntary activities and developing relationships with the local neighbourhood were emphasised. |
| **Number of properties** | A house |
| **Initial property type** | Privately owned house. |
| **Political and institutional context** | Casa Baobab was a cohousing project for university students and refugees. |
| **Community & market forces** | The local community and market forces of this project wereas still unknown. |
| **Stakeholders** | The Calabrone |

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| **Stakeholders roles** | The Clabrone: received and processed applications from the young people and students and selected the individuals that would live in the house. They did local voluntary work with the participants. |
| **Financial accessibility** | There was not rent payable to live Casa Baobab. The participants needed to do local voluntary work instead of paying rent. |
| **Incentive structures** | The house was granted to students without a rental fee. There was only a symbolic contribution of 15 Euro monthly. Instead of rent the organisation asked them to perform some service tasks, such as cleaning offices which were located at Casa di Legno; night watch duty on weekly shifts; and to support activities in the Bukra House, which was an apartment for six children who were unaccompanied ethnic minorities. They had to commit part of their time to carrying out socio-cultural activities and carrying out good-neighbourly actions for the local environment. |
| **Funding** | Casa Baobab was managed by the Clabrone |
| **Extent of autonomy** | Great deal. The project emphasized being active citizens through participating in related local activities. See the interview: “We organize events together such as dinner or lunch. Then the students organised events, we prepared a snack with all the operators of Calabrone. We helped the cleaning of the offices. We give a hand to the foreign minority communities such as unaccompanied children without families. When they need to go to school I help them to do homework and sleep with them as voluntary work.” (A refugee tenant. Interview held in November, 2018) |
| **Impact** | Casa Baobab was an opportunity to promote the experience of active citizenship, significant from a participatory, supportive and cultural point of view. In an interview with a tenant (a refugee, November 2018), he expressed a positive understanding of the project. The local activities were not only for paying rent but also a means of linking with the local neighbourhood. The interviewee previously lived in the shelter for refugees in Italy, but he preferred to live in Casa Baobab because it was an opportunity to interact with other members socially. |
| **Critique and potential Transferability to Athens** | Building autonomy by connecting living to contributing to the local neighbourhood could be important. The participants were satisfied that they were able to find alternative and low-cost ways to live from a secure base and, at the same time, to serve the local society. |
| **Transfer to other cases** | The transfer to other cases of the case was still unknown. The tenants commonly moved to privately rented houses after Casa Baobab. |
| **Sources** | Il Calabrone 2018, Nuovo Bando per Casa Baobab, viewed 5 November 2018, <http://www.ilcalabrone.org/nuovo-bando-per-casa-baobab/><br>Interview via emails with a tenant (a refugee. the interview held November, 2018). |
| **Refugee-specific?** | No. However, refugees could apply to the project. |
| **Exchange or incentives** | Low rent in exchange for performing surveillance, repair and maintenance duties. |

# Intergenerational Housing (Portland)

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| **City** | Various |
| **Time** | Started in 1996-1997 |
| **Type of measure** | Intergenerational housing |
| **Aim of measure** | To provide a solution to affordable housing issues experienced by the young generation, to address housing issues and to benefit seniors and youth within their communities. The mixture of ages proved beneficial to all three generations living in such communities. Senior residents reported benefits from living in a community with a common purpose, sharing their talents and life experiences with a new generation, and building new relationships though the bonds formed by living in an intergenerational community. Foster and adoptive children enjoyed the stability of having surrogate grandparents. And parents benefited from assistance in raising children in an environment that supported them economically and socially. |
| **Number of properties** | Different implementation in each city. |
| **Initial property type** | Affordable Housing such as apartment blocks or separate, usually terraced, houses, and revamped building. Units may be rented or privately owned. |
| **Political and institutional context** | None. |
| **Local community and market forces** | The contexts were different depending on the nations and regions. |
| **Stakeholders** | Non-profit organisations<br>Tthe elderly and young residents<br>Other foundations, business community and civic leaders |
| **Stakeholders roles** | Non-profit organisation: bridging elderly householders and young tenants or, in some cases, build a housing complex for intergenerational residents.<br>Foundations: grant funding.<br>Elderly residents: provided a free/low-rental room.<br>Young tenants: contributed to elderly residents.<br>Other foundations, business community and civic leaders: funding and other supports. |
| **Viability/ financial accessibility** | In the case in Portland, the Bridge Meadows leadership and board of directors of the 501(c)(3) tax-exempt organization, retained GRES (Guardian Real Estate Services ) to develop and manage the project, which cost $11.4 million, or $316,255 per unit, including all the public spaces and offices of Bridge Meadows, said Ross Cornelius, GRES vice president for development. |

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| | GRES, the largest manager of tax-credit housing in Portland, recognized that the operating income from the 36 units at below-market rents would not cover debt service on a mortgage, so it put together a package that would cover costs through an all-equity deal structures for both the family and seniors' housing components. It arranged with the Portland office of the National Equity Fund (NEF), an affiliate of the Local Initiatives Support Corporation (LISC), to purchase the equity of the seniors' portion of the project for $5.3 million. NEF was the largest national syndicator of equity investments in Low-Income Housing Tax Credit (LIHTC) projects. Investors in such equity are allocated the tax credits attributable to the project. According to Schubert, the project covered all of its operating expenses, including a concessionary 1 percent property management fee, and had positive cash flow. Based on this success, the Bridge Meadows leadership and board of directors were planning to replicate the community in the Portland area. |
| **Incentive structures** | Intergenerational living does not need to have affordable housing financing built in. some residnets live rent free in the scheme in exchange for services. For example, rent-free living for students. Students can come and go as they please. Students do not become a nuisance to the elderly as they contribute 30 hours of activities per month, for example: watching sports, meal preparation, celebrating birthdays, offering company when seniors are ill, emailing, teaching how to use social media, Skyping, graffiti art, unstructured time together, solo recitals every few months, weekend concerts, impromptu concerts, leading art therapy classes, or unstructured activities like hang outs. |
| **Funding** | Other funding was a mix of public and private funds. The family and seniors' elements were structured independently, both with separate Portland Development Commission and Portland Housing Bureau resources. "The $931,581 family units' loan has been converted to an equity gap vehicle, which was essentially a grant," said Cornelius. "The $710,725 senior units' loan was a cash flow–dependent loan, which was serviced but not treated as hard debt. The $1,020,612 development fee was split between GRES and the Bridge Meadows non-profit," noted Cornelius. "It was a true development effort, and both depended on each other to complete the project successfully." Additional funding of $100,000 came from the State Housing Trust Fund; $30,000 from the Low-Income Weatherization Programme, and $671,304 from the city of Portland land lease. The 86,000 square feet (8,000 sq m) of land and the school were purchased by the city of Portland from the Portland Public Schools and have been leased to Portland Bridge Meadows for 99 years at $1 per year. The city also waived $216,000 of $338,626 of systems development charges. Business energy tax credits and Energy Trust of Oregon grants totaling $66,220 were provided to the project, which allowed solar hot-water panels to be installed on many unit rooftops. Bridge Meadows raised equity for the adoptive family homes from more than two dozen foundations in the Portland metro area and from more than two dozen banks, corporations, law firms, and real estate developers and brokers. One successful fundraising effort was to organize an adopt-a-house strategy to help raise private equity to build the family houses. The Windermere Foundation, funded by the Windermere Real Estate brokerage firm, donated $250,000 for one of the houses, which was named after the foundation. |

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| **Extent of autonomy** | The tenants helped each other. |
| **Impact** | Preventing care 'ghettoes'. There was 'noticeably positive effect on the residents' from having young people in the building. It prevented age segregation. |
| **Critique and potential Transferability to Athens** | Two more intergenerational living model facilities had opened in the Netherlands since 2012. The Dutch system of social housing and a much wider and deeper safety net made this work easier. |
| **Transfer to other cases** | Two more intergenerational living model facilities had opened in the Netherlands since 2012.<br>Inspired by Bridge Meadows, the Native American Youth and Family Services organisation created a multigenerational community with a specific cultural focus at the former Foster Elementary School in the Lents District of outer southeast Portland. GRES has negotiated a ground lease with Portland Public Schools through the city of Portland for a 2.16-acre (0.9 ha) portion of the Foster school site, which will allow Native American Youth Association and Family Services to sublease the area to develop about 40 units of intergenerational housing for senior citizens and Native American families who adopt foster children.<br>The mixture of ages proved beneficial to all three generations living in such communities. Senior residents report benefits from living in a community with a common purpose, sharing their talents and life experiences with a new generation, and building new relationships though the bonds formed by living in an intergenerational community. Foster and adoptive children enjoy the stability of having surrogate grandparents. And parents benefit from the assistance raising children in an environment that supports them economically and socially. |
| **Sources** | Intergenerational Living, An Affordable Housing Model n.d., Case Studies: This page features popular intergenerational living projects widely reported on by the media, viewed 5 November 2018, <https://intergenerationalhousing.wordpress.com/case-studies><br>Will M 2013, Intergenerational Ingenuity: Mixing Age Groups in Affordable Housing<br><https://urbanland.uli.org/industry-sectors/residential/intergenerational-ingenuity-mixing-age-groups-in-affordable-housing> |
| **Refugee-specific?** | No |
| **Exchange or incentives** | Rent-free/affordable housing in exchange for contribution to elderly residents |

# Exchange

## Matching schemes

Matching schemes are widely diffused. They present several benefits for homesharers, including shared utility costs and the reduction of financial worries. They provide mutual assistance, increased security and independence for those who cannot afford pay full rent. They foster autonomy of the participants, as houseshares have to take the initiative to either contact the organisation, or apply to the project. They also serve the interests of the local community, as shared living makes efficient use of existing housing stock, helps preserve the fabric of the neighborhood and, in certain cases, helps to lessen the need for costly care services and long-term institutional care. However, affordable developments usually have many applicants for a limited number of units. Waiting lists can be as long as two years; sometimes waiting lists are “closed” because there are already so many people in line.

Matching schemes are more suitable for places with low vacancy rates, than for places with a large stock of empty buildings. Additionally, there is no possibility to interfere with matching, as it is fully regulated by the supply and offer. It does not contemplate safeguarding either.

### National Shared Housing Resource Center

This initiative has been implemented since the 1970s. It has a massive scale, as it has interested more than 65,000 people. Home providers with one or more bedroom property are matched with home seekers. There is an agreed level of support in the form of financial exchange, and assistance with household tasks.

# National Shared Housing Resource Center

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| **City** | San Mateo County, California, The United States |
| **Time** | Since 1979 |
| **Type of measure** | The project helped to find people to share houses. A homeowner offered accommodation to a homesharer in exchange for an agreed level of support in the form of financial exchange, assistance with household tasks, or both. HIP (Take Human Investment Project) Housing operated a living arrangement among two or more unrelated people. Homeowners or renters, who called Home Providers, who had residence with one or more bedrooms were matched with persons seeking housing, who were called Home Seekers. |
| **Aim of measure** | The project aimed to invest in human potential by improving the housing and lives of people in the community. HIP Housing enabled people with special needs, either from income or circumstance, to live independent, self-sufficient lives in decent, safe, low-cost homes. |
| **Number of properties** | The number of properties was unknown, but 65,000 persons received benefits from the scheme. |
| **Initial property type** | Private owned properties. |
| **Political and institutional context** | It provided housing services to the community through funds that it raised from corporate and institutional partners. HIP Housing also worked closely with local municipalities and the county of San Mateo. Nearly 400 government officials, corporate representatives and community leaders attended the HIP Housing's Annual Luncheon. |
| **Local community and market forces** | The impact of this project was still unknown. |
| **Stakeholders** | NSHRC (National Shared Housing Resource Center)<br>HIP Housing<br>Home Sharers<br>Home Providers |
| **Stakeholders roles** | NSHRC: a clearinghouse of information for people looking to find a shared housing organisation in their community or to help get a programme started. NSHRC did not register home providers and home seekers to help them find a shared living arrangement, nor did they have legal authority over Shared Housing programmes listed in the directory.<br>HIP Housing: they were independent and were available to help consumers who want to pursue Shared Housing. They carefully screened each programme applicant through interviewing, background checking, and personal references. The group provided home sharing, self-sufficiency and property development.<br>Home sharers and Home providers: A home provider matched a home seeker who paid rent or exchanged household duties for reduced rent. |

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| **Viability/ financial accessibility** | HIP Housing was a private non-profit organisation. It provided housing services to the community. Public donations, sponsors of HIP Housing's events and projects helped to raise funds and awareness. |
| **Incentive structures** | There was not specific incentive structure for home sharers, but they could save money through the programme. |
| **Funding** | The programme was run by private donations from individuals, as well as corporate and foundation grants. Sponsors of HIP Housing's events and projects helped to raise funds and awareness such as Luncheon and Calender Project. Many companies sponsored matching gift programmes and matched charitable contributions made by their employees. For example, Amazonsmile made customers' Amazon purchases count for HIP Housing when they joined AmazonSmile. At no cost to customers', the AmazonSmile Foundation donated 0.5% of their purchase price from eligible items. |
| **Extent of autonomy** | Great deal, as the house shares have to take the initiative to contact the organisation and to apply to the project. |
| **Impact** | It served the interests of homeowners, home sharers and local communities. The communities were beneficiaries of Home Sharing. Shared living made efficient use of existing housing stock, helped preserve the fabric of the neighbourhood and, in certain cases, helped to lessen the need for costly chore, care services and for long term institutional care. |
| **Critique and potential Transferability to Athens** | Affordable developments usually had many applicants for a limited number of units. Waiting lists could be as long as two years. Sometimes, waiting lists were 'closed' because there were already so many people in line. In relation to transferability to Athens, Shared Home was suitable for places with low vacancy rates, such as city centres. |
| **Transfer to other cases** | The transfer of this project to other cases was still unknown. |
| **Sources** | HIP Housing 2018, viewed 5 November 2018, <http://hiphousing.org><br>National Shared Housing Resource Center 2018, viewed 5 November 2018, <http://nationalsharedhousing.org> |
| **Refugee-specific?** | No. A home sharer might be a senior citizen, a person with disabilities, a working professional, someone at-risk of homelessness, a single parent, or simply a person wishing to share his or her life and home with others. |
| **Exchange or incentives** | Both home sharers and home providers could save money by sharing utility costs and reducing financial worry. Also, they could provide mutual assistance and increased security and independence |

# Exchange

## Co-housing

Co-housing models have been widely explored in the past decade. They started with groups of people sharing similar interests, such as artists, or between people in similar age groups, like in care-houses. Co-housing holds a political value, in shedding light on the importance of alternative, anti-capitalist, and less individualised way of living. There are several advantages in sharing the house. Firstly, using collective budgets, individuals can save money for living without sacrificing the quality of accommodation. Secondly, living together can be a way to care for each other and increase security. Thirdly, co-housers can collectively work for a shared aim. In light of these advantages, some governments have recently begun to provide incentives for groups who aim to build co-housing models.

### Rocky Hill Cohousing

Based on shared values such as the ethic of care and kindness, this co-housing aims to build houses where people can feel an attachment. It helps the elderly to feel less lonely. Recently, refugees and their families have been involved in the project.

# Credit

## Credit based models

These models focus on individuals. Individuals who meet the criteria can apply to the scheme and to the funds. As individuals can choose how to use the financial support, these models provide greater possibilities of enhancing autonomy. However, administrative processes and applications are demanding and might discourage potential applicants, including refugees.

### Universal Credit

Universal Credit was introduced to merge different types of benefit together. Low-income residents can receive the benefit including housing benefits through the scheme, but the procedure to be recognised as the receivers of the credits is complicated and time-consuming. The majority of refugees cannot access welfare benefits due to the difficulties in the administrative process (especially if work permit and residence are amongst the requirement).

### Vivienda para la Persona Migrante

Ecuadorian government introduced this policy to solve the problems induced by losing population. The country lost young generation by emigration throughout the recent history, and the policy aims to help migrants and returnees by supporting their housing processes.

# Universal Credit

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| **City** | The United Kingdom |
| **Time** | Since 2012. The starting year of the scheme was different depending on the region of the UK. The scheme was based on the Welfare Reform Act 2012. |
| **Type of measure** | Credit based system: a benefit that an individual could claim if their income was low. |
| **Aim of measure** | Universal Credit was introduced to simplify the benefits system in the UK (DWP, 2015). Before 2012, there were separate benefits for different purposes. For example, child tax credits, which helped meet the costs of raising a child, and housing benefit, to help with the costs of rent, existed as separate schemes. Universal Credit was a single payment intended to meet the different types of costs. |
| **Number of properties** | The overall number of properties which had been rented or purchased through the Universal Credit system was unknown because the credit was allocated to individuals to use. Individuals could use the benefit to search for council housing or the houses on the private market.<br>For Universal Credit recipients, however, the scheme seems to have a limitations when it comes to searching for housing. The Refugee Council (2017) stated that several housing agencies advertising properties or rooms to rent specifically stated 'No Universal Credit'. They pointed out that this attitude expressed by housing agencies could limit the pool of housing that refugees could access. |
| **Initial property type** | Various. Individuals were able to use the benefit to search for council housing or for houses on the private market. |
| **Political and institutional context** | The United Kingdom's 2010-2015 coalition government announced Universal Credit in 2010. The initiative was introduced in the Welfare Reform Act 2012 as a means of bringing together six benefits, income-based Jobseeker's Allowance, Housing Benefit, Working Tax Credit, Child Tax Credit, income-based Employment and Support Allowance and Income Support. |
| **Community & market forces** | Not applicable. Universal Credit was the UK national scheme. |
| **Stakeholders** | In cases of housing benefits for refugees: Home Office; Local council or private rented sectors; Third sectors; Refugees |
| **Stakeholders roles** | Home Office: Asylum seekers with an asylum claim in process should have a Home Office Immigration 'case worker' with whom they were required to remain in contact with until status was granted.<br>Local council or private rented sector: housing suppliers allocated housings.<br>Third sectors: there were organisations such as Homeless Link and Refugee Council that provided information for refugees. They also collected evidence about the housing situation of refugees in order to improve the system. They collected and submitted evidence to the inquiry relating to the particular difficulties encountered by new refugees attempting to claim Universal Credit. |

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| **Viability/ financial accessibility** | The benefit that the refugees received from the scheme was difficult to observe (see the critique section). |
| **Incentive structures** | There was no particular incentive system for landlords. |
| **Funding** | In 2010, £2 billion was pledged in support of the Universal Credit programme over the following four years. Actual spending on UC was estimated to have reached around £3 billion in 2017-18 and an initial forecast of actual spending in 2018-19 was around £8 billion, reflecting the gathering pace of the rollout. |
| **Extent of autonomy** | Once refugees were recognised as the recipients of Universal Credit, they were able to utilise the benefits, but first, to be recognised as a recipients was challenging for refugees (see critique section), and second, some housing suppliers did not favour using Universal Credit (see the number of properties). |
| **Impact** | The benefit that refugees received from the scheme was difficult to observe (see the critique section). |
| **Critique and potential Transferability to Athens** | There were several problems with the use of Universal Credit in cases involving refugees:<br>1. The time scale of Universal Credit and asylum support: The issues relate to the time-consuming processes of the Universal Credit system. It involved a seven day 'waiting period', a four week 'assessment period' and a week's processing time. For refugees, asylum support in the UK ends 28 days after a refugee has been notified of their leave and entitlements. This means that, even without the documented delays, a refugee was unable to secure an income within the time allowed by government. The Refugee Council (2017) urged that 'the government must find a way to amend one or other time scale (either the 28 day move on period or the 6 weeks' delay in Universal Credit) to avoid making new refugees destitute as a matter of government policy'.<br>2. The difficulties experienced by refugees to meet the requirements for Universal Credit: Refugees are often disadvantaged due to a lack of stable address and income. The lack of stable address has prevented them from opening bank accounts. For example, the Citizens Advice advised refugees to open Post Office Current Accounts, because opening an account did not require so many forms of identification. Refugees can use a Post Office Current Account to collect benefits, tax credits and state pensions, but people can't receive Universal Credit into it. |
| **Transfer to other cases** | The transfer cases of this project were still unknown. |
| **Sources** | The UK government 2018, Housing costs and Universal Credit, viewed 5 November 2018, <https://www.gov.uk/housing-and-universal-credit><br>Refugee Council 2017, Refugee Council submission to the Work and Pensions Universal Credit Inquiry, viewed 5 November 2018, <https://www.refugeecouncil.org.uk/assets/0004/0348/Refugee_Council_Universal_Credit.pdf><br>Pidd, H 2017, Landlords 'unwilling' to rent to universal credit recipients, viewed 5 November 2018, <https://www.theguardian.com/society/2017/dec/24/landlords-unwilling-to-rent-to-universal-credit-recipients> |

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| | Savage M 2018, Millions to lose £52 a week with universal credit, report shows, viewed 5 November 2018, <https://www.theguardian.com/society/2018/oct/14/universal-credit-hits-vulnerable-hardest><br>Child Poverty Action Group in Scotland 2017, Benefits for new refugees, viewed 5 November 2018, <http://www.cpag.org.uk/sites/default/files/CPAG-scot-factsheet-benefits-refugees-Dec17.pdf><br>Citizens Advice 2018, After you get refugee status, Viewed 5 November 2018, <https://www.citizensadvice.org.uk/immigration/asylum-and-refugees/after-you-get-refugee-status/><br>Homeless Link 2017, Working with refugees: Guidance for homelessness services, viewed 5 November 2018, <https://www.homeless.org.uk/sites/default/files/site-attachments/Working%20with%20refugees%20guidance%20for%20homelessness%20services%202017.pdf> |
| **Refugee-specific?** | No |
| **Exchange or incentives** | There was not an incentive system for landlords. |

# Vivienda para la Persona Migrante

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| **City** | Ecuador |
| **Time** | Since 2015 |
| **Type of measure** | An economic aid that the National Government would provide to migrants and /or his family as a reward for the effort to complete a saving. The 'bono' (bond or voucher) could be used to buy a house or to build a house on land owned by the migrant or his family.<br>The focus of the measure was the migrant person and his/her close family (the parents, children and grandparents of the migrant who depend on him/her). Eligibility criteria include that neither the migrant person or his/her family had a house(s) in Ecuador; the applicants had to have lived at least one year out of the country. |
| **Aim of measure** | The measure was introduced to help migrants to find housing.<br>To facilitate access to housing for migrant persons and his/her family; to strengthen ties with Ecuador<br>To generate participation of the private construction company.<br>To promote saving of remittances intended for the acquisition, construction or improvement of own housing. |
| **Number of properties** | The number of properties which had been supported by this scheme was still unknown. |
| **Initial property type** | The property types which could be supported by the policy were various. |

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| **Political and institutional context** | During the months of June and July 2015, Assemblywoman Ximena Peña, representative of Ecuadorians residing in the United States and Canada Circumscription, held working meetings with the Vice Minister of Urban Development and Housing, Jorge Navas and the Undersecretary of Housing, Adriana Salgado, to whom she raised the importance of reviewing the terms of the draft ministerial agreement.<br>The objective was to ensure that migrants, including Ecuadorians who want to return, could apply for these incentives. The number of emigrants of Ecuador who left the country reached 80,000 in the eight years from 1997 to 2005. The main population of emigrants were middle-aged people who could work actively; therefore, the Ecuador government attempted to provide incentive for them to return to the country. Emigration from Ecuador was a relatively recent phenomenon, but one that had a huge impact on the country's demographics and economy. Eleven percent of Ecuadorians (1.5 million people) lived outside Ecuador, primarily in Spain and in the United States. |
| **Local community and market forces** | There was not a specific local force observed. This project was national policy. |
| **Stakeholders** | Migrants<br>Vice Ministry of Human Mobility<br>MIDUVI (Ministry of Urban Development and Housing)<br>Real Estate Developers, Offerors of Housing in Own Land, professionals or organisations dedicated to the construction of housing<br>National and international financial institutions<br>Ministry of Foreign Affairs, Trade and Integration |
| **Stakeholders roles** | Public bodies, such as Vice Ministry of Human Mobility and Ministry of Urban Development and Housing, led the project.<br>Real Estate Developers, including those in the private sector, provided the housing.<br>National and institutional financial institutions provided the funding. |
| **Viability/ financial accessibility** | The financial accessibility of this project was still unknown. |
| **Incentive structures** | The housing or the improvement of housing was financed in the following way: SAVINGS + BONO + CREDIT<br>SAVINGS: The beneficiary of the bond must contribute with mandatory savings deposited in one of the qualified financial institutions in the CONAFIPS (Corporación Nacional de Finanzas Populares y Solidarias); one of the institutions that have an agreement with MIDUVI (Ministry of Urban Development and Housing); or, directly delivered to the Real Estate Developer as part of the payment for the purchase of the home.<br>CREDIT: The difference in the value of the home will be financed by any of the institutions qualified by CONAFIPS |

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| **Funding** | Bono of up to US $ 6,000.00 for the purchase of new or used housing.<br>Bono of US $ 6,000.00 for the construction of housing on own land.<br>Bono of US $ 2,000.00 for the improvement of the only house owned by the family.<br>The value of the home to buy or acquire was up to USD $ 30,000.00<br>The value of the house to be built was up to USD $ 30,000.00 including the value of the land.<br>The value of the improved housing, including the value of the land was up to USD $ 30,000.00 |
| **Extent of autonomy** | Great deal. The applicants can use the bono for buying, building and refurbishing the house. |
| **Impact** | The impact of this project was still unknown. |
| **Critique and potential Transferability to Athens** | Diversifying the structure of funding could help applicants who with different housing situations. For example, the project supported migrants who do not have a house as well as those who only had lands. |
| **Transfer to other cases** | The transfer cases of this project were still unknown. |
| **Sources** | Asylum Access 2011, "To have work is to have life" Refugees' experience with the right to work in Ecuador, viewed 5 November 2018, <https://rtwasylumaccess.files.wordpress.com/2011/03/asylum-access-right-to-work-in-ecuador.pdf><br>CONAFIPS 2014, Bono de Vivienda Para la Persona Migrante, viewed 5 November 2018, <https://www.habitatyvivienda.gob.ec/wp-content/uploads/downloads/2014/01/requisitos_bono_migrante_ene_2014.pdf><br>CONAFIPS 2014, Vivienda para la Persona Migrante, Viewed 5 November 2018, <https://www.habitatyvivienda.gob.ec/vivienda-urbana-para-el-migrante/><br>Feinstein International Center 2012, Refugee Livelihoods in Urban Areas: Identifying Program Opportunities, viewed 5 November 2018, <http://fic.tufts.edu/assets/PRM_report_Ecuador_resized.pdf> |
| **Refugee-specific?** | No. The migrant scheme in Ecuador mainly focused on returned migrants. Although the criteria for applicants do not seem to restrict the participation of refugees, specific cases of refugees in this scheme were difficult to find. Similarly, the Ecuadorian government offers a "bono de la vivienda" [housing subsidy] to families with scarce resources who would like to buy or build a house. While the subsidy was intended for families in highly vulnerable circumstances, refugees are not considered as possible beneficiaries (see Feinstein International Center 2012). |
| **Exchange or incentives** | There was not an incentive system for landlords. |

# Credit

## Housing Cooperatives and Associations

### Numbers for Good

This organisation provides support to housing associations in the UK to navigate possible methods to utilise fund by linking them to other funding sources. The group recently suggested a new model for refugee housing provision specifically, but it has not been implemented yet. The model is a Property Fund to be used for purchasing houses for refugees - following a Housing First model.

### Mietshäuser Syndikat

This is a very long term measure started in the 1990s and implementing solidarity based economy and social ownership. The aim is to take property out of the real estate market through joint acquisition of residential buildings. The Sindikat works like a housing cooperative. It provides input to policy but it is not derived from policy.

### Monteagudo Housing Project

This project is the first community-led and managed housing project in Argentina to receive direct funding from the municipal government. The community group, Territorial Liberation Movement (MTL) supports low-income communities in local areas for housing and job creation.

# Numbers for Good

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| **City** | The United Kingdom |
| **Time** | Since 2012 |
| **Type of measure** | Numbers for Good created financial solutions that allowed organisations to find ways to fund social and environmental projects and to connect investors with opportunities for sustainable financial and social returns. Numbers for Good proposed that investors participate in the Refugee Property Fund. The Refugee Property Fund provided funding to purchase, and potentially to build, property for refugees following a 'Housing First' model. The capital of the fund could also be used to build or acquire more homes. For example, the fund could be used by scaling up existing housing services or pioneering intervention for using properties. It could also be used to generate a sustainable business model by providing resources. The Refugee Property Fund would also provide implications to charities about how to support the homeless and to build sustainable models. It fostered independence and reduced dependency on local or central government. Participation in the Refugee Property Fund had not yet been implemented. |
| **Aim of measure** | The aim of Numbers for Good was not only to ensure the best response to the current refugee crisis, but also to develop long-term integration strategies. The project aimed to help the homeless find affordable housing, aid integration into the UK and finding links with communities and employments. |
| **Number of properties** | The aim of Numbers for Good was not only to ensure the best response to the current refugee crisis, but also to develop long-term integration strategies. The project aimed to help the homeless find affordable housing, aid integration into the UK and finding links with communities and employments. |
| **Property type** | The impact of this project was still unknown. |
| **Political and institutional context** | Numbers for Good worked with local authorities on a range of issues including housing, education and employment and worked alongside Clinical Commissioning Groups in health. |
| **Local community and market forces** | They offered a range of volunteer roles in different areas of the charity, from working in their food stop to running volunteer sports clubs. For example, they actively sought: 1. Volunteers to help run their city centre based Food Stop, which provided emergency food parcels to individuals and families in need. Whether it was serving customers, collecting donations or stocking shelves there was a place at the Food Stop. 2. Drivers to help collect donations from around the city. Every item in their food bank was donated and they needed drivers' support to continue to provide ambient and fresh food donations to people facing in crisis. 3. Volunteers to support the work of the community centre, Engage. They were interested in hearing from people interested in running: cooking sessions; job search, CV, interview and employability workshops; and Fitness classes (e.g. boxing) |

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| | 4. Flexible volunteers with an interest in working with women and young children to support staff at Bridge House and the children's project, Building Blocks. Moving On was a project run by Numbers for Good. It was established 17 years ago to break the cycle of youth homelessness in County Durham. It worked with people who are between 16 – 25 years old and offered a range of services including assistance in obtaining and maintaining a tenancy, information advice and guidance to young people who are homeless or affected by homelessness, as well as counselling services. In 2017, it supported over 300 young people, who were homeless or at risk of becoming homeless. In County Durham, Numbers for Good helped to open a social lettings agency in 2015. Moving on Housing leased and managed good quality accommodation, which it let to young people receiving tenancy training and other education and employment support from Moving On in order to bring them closer to independent living. |
| **Stakeholders** | Numbers for Good,<br>Social enterprises and charities,<br>Investors,<br>Public sector commissioners |
| **Stakeholders roles** | There were a few projects under the supervision of Number for Good, namely Action Homeless, Fusion Housing, Groundswell and Moving On.<br>The Refugee Property Fund was just a proposal by Number for Good presented during the Housing Summit for Refugees in 2016. However, it had not been implemented. Numbers for Good supported Action Homeless to raise £600,000 social investment to deliver their mission to help people and families affected by homelessness.<br>Action Homeless secured a loan from Charity Bank of £400,000 to purchase three empty properties in Leicester that would provide safe accommodation for fifteen people experiencing homelessness.<br>In addition, Charity Bank committed an additional £200,000 to purchase two more properties that would house an additional eight people.<br>Fusion House approached NFG for help developing a social impact bond (SIB). Together they built a model that could help 261 vulnerable people find a safe place to live and work. Together they secured an investment of £840,000 from Bridges Ventures and Key Fund.<br>Trafford Housing Trust (THT) provided 9,000 affordable homes in Manchester. THT became investors in the Health Social Innovators' (HSI) accelerator. Through the accelerator THT sought to support the growth of social ventures that had the potential to improve the wellbeing of their tenants. If these ventures were successful, THT would be seeding ventures that benefited the lives of their tenants, while making a financial return: a true virtuous circle.<br>In County Durham, Moving On opened a social lettings agency in 2015. Moving on Housing leased and managed good quality accommodation, which it let to young people receiving tenancy training and other education and employment support from Moving On in order to bring them closer to independent living.<br>When it comes to other cases Action Homeless, Fusion Housing, Groundswell and Moving On, the role of stakeholders showed in the ways as below.<br>Numbers for Good: Numbers for Good was an organisation bridging the world of finance to organisations that arededicated to inproving people's lives. In 2018, Numbers for Good had engaged a number of key stakeholders. |

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| | They proposed setting up a 'Refugee Property Fund': a fund for purchasing and, potentially, to building rental properties for refugees, following a 'Housing First' model. The Refugee Property Fund would lend money to charities in order for charities to purchase properties in the private rental market and to make these properties available for refugees.<br>Social enterprises and charities: the organisations would raise capital and deliver their social missions.<br>Investors: they invested in properties and business.<br>Public sectors: they improved public services. |
| **Financial accessibility** | The financial accessibility was different depending on the cases. |
| **Incentive structures** | Investors participated in their fund for housing the homeless. The fund provided the resources needed to generate a sustainable business model. |
| **Funding** | Charity Bank, Bridges Ventures, Key Fund |
| **Extent of autonomy** | For some projects, homeless people needed to apply for jobs and accommodations. |
| **Impact** | NFG created financial solutions that allowed organisations to fund social and environmental projects and connected investors with opportunities for sustainable financial and social returns. It benefited all. |
| **Critique and potential Transferability to Athens** | There was not enough incentive for refugees because it required sustainable rent and reduced dependency on governments. |
| **Transfer to other cases** | Numbers for Good tried to implement the fund specifically focusing on the cases of refugees. |
| **Sources** | Numbers for Good, viewed 5 November 2018, <https://numbersforgood.com><br>Housing Summit for Refugees 2016, Housing Summit for Refugees, viewed 5 November 2018, <http://www.forrefugees.uk/wp-content/uploads/2016/05/Housing-Summit-For-Refugees-Brochure-4_5_16.pdf> |
| **Refugee-specific?** | Partly. Most of their existing housing projects focused on homelessness. |
| **Exchange or incentives** | NFG proposed setting up investors participate in their fund. They invested in properties and business. The fund would provide the resources needed to generate a sustainable business model. |

# Monteagudo Housing Project

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| **City** | Buenos Aires, Argentina |
| **Time** | Since 2000 |

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| **Type of measure** | The Monteagudo Housing Project was a community-led and managed housing project. The residents were involved in the project and it was funded by the government. |
| **Aim of measure** | The project aimed to ensure that unemployed, formerly homeless households had access to affordable and decent housing. The project aimed to build capacity and solidarity among the unemployed. |
| **Number of properties** | Initially the project provided 326 housing units. In the second stage, the Emetele cooperative established its own construction company and an additional 700 housing units were built by the cooperative throughout Buenos Aires. Plans were for the construction of a 'Monteagudo II' in the neighbourhood of Barracas, which would provide accommodation for 184 families. |
| **Initial property type** | The first project was located on a 14,000m$^2$ plot of land that belonged to an old paint factory. It was planned as mixed-use buildings with housing units, including retail facilities, communal areas, a day nursery and a community radio station. |
| **Political and institutional context** | In response to a growing demand from civil society and pressure from grassroots organisations, such as the Territorial Liberation Movement (MTL), Law 341 was approved in 2000 by the municipal government of Buenos Aires' City Housing Institute (IVC). The law allowed community-based organisations to directly receive and manage public funds for housing construction in the form of cooperatives. In 2003, MTL established the 'Emetele' housing cooperative. They were able to obtain the first loan granted by IVC for the construction of housing for 326 families. |
| **Local community and market forces** | The project was initiated, built and managed by the MTL movement, which was a grassroots organisation, organised by the Emetele housing cooperative, with technical, legal, social and financial assistance provided by a multidisciplinary team comprising a lawyer, sociologist, accountant and architects from the Pfeiffer-Zurdo architectural firm.<br>The residents of Complejo Monetagudo were at the centre of the process, collaborating with the architects in the design and planning process, working in building construction and managing the IVC resources during the implementation phase, as well as being responsible for the ongoing management of the project.<br><br>The project also included the establishment of a technical training centre for men and women and generated permanent jobs for over 400 previously unemployed members of the MTL movement. The Emetele cooperative trained the unemployed members in skills that were needed for the construction projects: as plumbers, carpenters, electricians and administrative staff. Workshops were also carried out in financial management and the production of small productive units. |
| **Stakeholders** | The municipal government of Buenos Aires' City Housing Institute (IVC)<br>Community-based organisations<br>Residents |
| **Stakeholders roles** | The municipal government of Buenos Aires' City Housing Institute (IVC): provided grant loan<br>Community-based organisations: directly received and managed public funds for housing constructions. |

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| **Stakeholders roles** | Local community: collaborated with the architects in the design and planning process, working in construction and in managing the IVC resources during the implementation phase, as well as being responsible for the ongoing management of the project. |
| **Viability/ financial accessibility** | Within the framework of Law 341, the cooperative gained access to public funding for the purchase of a plot of land and the construction of the multi-use Monteagudo complex. A total of US$5.3 million in funding was received from the IVC, with an approximate cost per unit of US$16,000. |
| | The funding covered the cost of the land and existing property (US$465,000) as well as building materials and equipment, professional fees for the technical assistance team and wages for the Emetele members carrying out the construction work. An additional US$2.5 million was obtained from IVC for community facilities. |
| **Incentive structures** | The loan obtained by the cooperative enabled families who did not previously have access to land, housing, employment or credit to acquire a home, paying back the loan through affordable monthly instalments. Repayments began one month after construction was complete and when wages received through their work in the construction of the Monteagudo housing project, and subsequent construction work with the Emetele cooperative, had enabled residents to afford to repay the loan (repayment rates were over 99 percent). Residents were responsible for the ongoing maintenance costs. |
| **Funding** | The municipal government of Buenos Aires' City Housing Institute (IVC) |
| **Extent of autonomy** | Residents were trained in building construction and in self-management of resources and were able to access employment opportunities and set up their own small businesses. |
| **Impact** | The project provided access to affordable housing and employment for low-income families who were previously homeless and/or unemployed, with 326 housing units provided for formerly homeless families and 400 permanent jobs generated for previously unemployed members of the MTL movement. The project not only revitalised the site but also contributed to the regeneration of the surrounding neighbourhood as a whole. |
| **Critique and potential Transferability to Athens** | This project was the first community-led and managed housing project in the country to receive direct funding from the municipal government.<br>A strong emphasis was placed on job creation. Through the project, 400 permanent jobs were generated by 2008. Initially there was resistance from some members of the wider community to what some saw as an 'invasion' of the unemployed into their neighbourhood. A special open workshop was carried out with the neighbours to promote dialogue.<br>Over time a positive relationship developed and the wider community was able to see the benefits that the project brought to the area and was very supportive of the initiative.<br>When the construction work began, the team discovered that the soil on which the buildings were being built could not withstand the heavy loads, requiring a change to deep foundations, which cost both time and resources. The difficulties implementing the work were linked to the issue of structural unemployment. |

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| **Critique and potential Transferability to Athens** | The transition to formal employment for people who had either been unemployed for years or young people who had never been able to get a job was more difficult than one might have expected, with some unable to cope with the physical demands of the work due to years of poor nutrition. The Monteagudo project served as a vocational training centre, building capacity and instilling a solid work ethic within the group.<br><br>The project received a large number of visiting delegations from other countries who came to learn from the project with a view to transferring it to their own particular context. |
| **Transfer to other cases** | A number of other community groups in the greater Buenos Aires area have begun similar projects with IVC funding. |
| **Sources** | World Habitat Awards 2008, Monteagudo Housing Project, viewed 5 November 2018, <https://www.world-habitat.org/world-habitat-awards/winners-and-finalists/monteagudo-housing-project/> |
| **Refugee-specific?** | Partly. This project mainly focused on formerly homeless families that did not have access to credit. A large number of MTL members were refugees or economic migrants from other countries, such as Uruguay, Chile, Bolivia, Paraguay and Peru. |
| **Exchange or incentives** | The loan obtained by the cooperative enabled families who did not previously have access to land, housing, employment or credit to acquire a home, paying back the loan through affordable monthly instalments. Repayments began one month after construction was complete and when the wages received through their work in the construction of the Monteagudo housing project, and subsequent construction work with the Emetele cooperative, enabled residents to afford to repay the loan. |

# Mietshäuser Syndikat

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| **City** | Germany |
| **Time** | Since 1992 |
| **Type of measure** | This project focused on three objects: self-organised living, solidarity-based economy and social ownership.<br>The Mietshäuser Syndikat provided advice to self-organised housing projects interested in the syndikat (syndicate) model. In the syndikat model, a group invested in the build-ing so that they can take the building off the real estate market. Their experiences and knowledge about how to build financial structure for initiates enabled the Mietshäuser Syndikat to help initiated new projects. |

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| **Aim of measure** | This project aimed to provide financial, organisational and planning support to low-income groups who possessed few assets, or none at all, when they wished to purchase residential buildings. When construction projects were implemented, particular attention was paid to sociological research and urban development approaches that could help achieve ecological sustainability. |
| **Number of properties** | The Mietshäuser Syndikat network encompassed 94 housing projects and 25 project initiatives across Germany. |
| **Initial property type** | Residential buildings, lands or sites. |
| **Political and institutional context** | It was project-based and not based on a certain policy. However, when they looked for suitable properties or when they had to convert sites they sought to involve administrators and policymakers as partners. They sometimes offered to buy municipal real estates and lands on the open market. In this case, it was possible for the Syndikat to enter into leasehold agreements and incorporate more housing policy directives into master plans. |
| **Local community and market forces** | The incorporation and promotion of housing that fell under *Michael Stone's (2006) social ownership concept into housing policy approaches could not only provide a creative mechanism for government/public housing provision to be approached, but would also empower citizens to become actively engaged in creating affordable housing and filling market gaps. It would also acknowledge that housing and ownership were spectrum concepts, and open a space for all citizens to engage in the production and use of an inherently social entity, all while alleviating some of the burden of housing provision from the state.<br>* In the book, 'A Right to Housing: Foundation for a New Social Agenda', Michael Stone presented the concept of 'social ownership' which aimed to facilitate the provision of affordable and socially just housing (Pattillo, 2013:518). Fundamental to this concept was the treatment of housing as a 'social resource rather than a commodity' and thus it must adhere to given criteria (Stone, 2006:240). Stone argued that housing was uniquely and inherently social as it was created, acquired, used and disposed by 'socially created and enforced rights and obligations'. |
| **Stakeholders** | The Mietshäuser Syndikat<br>Housing associations of the house projects<br>Tenants |
| **Stakeholders roles** | The Mietshäuser Syndikat was an investment company for the joint acquisition of residential buildings. It formed the link between projects and initiatives and acted as a control body with a right of veto. Without the approval of the Syndikat no housing projects could be sold nor could individual apartments be converted into properties owned by individual occupants. Both stakeholders had equal voting rights concerning the possible resale of the house and changes in the project's Limited Liability Company (LLCs') articles of organisation (Hummel, 2010:124). It required a unanimous vote to re-privatise the house, which the Syndicate acted as a preventative safeguard against. |

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| **Viability/ financial accessibility** | Each housing project was a legally independent entity with a company of its own (the German equivalent of an LLC). For each new housing ownership company the Syndikat contributed a capital share of 12,400 Euros, which was generated from the membership fees of the Mietshäuser Syndikat association. Each individual housing association contributed 12,600 Euros. These two amounts together made up the so-called capital stock of the LLC. Similar to the principle of cooperatives, the members of the Mietshäuser Syndikat association made an initial contribution of 250 Euros or more. The housing associations were also members of the association. The deposits did not accrue interest, but were repayable upon withdrawal. As at the end of 2013, deposits totaled 338,000 Euros. The capital stock of 25,000 Euros was used for the planned purchase of housing. The remaining capital – or at least a part of it – was financed by crowdfunding, in the form of direct loans from local supporters of the housing projects in question. These were often friends or relatives, or people who would like to actively support the housing idea. Increasingly, social media was also being used to advertise the projects and to attract funding. In most cases, up to 40 percent of the purchase amount was obtained in this way. Shortfalls were made up by low-interest bank loans. Savings are invested directly with the housing ownership LLC on the basis of a legally valid loan agreement between the lender and the borrower. The low-interest direct loans helped close gaps in funding and guaranteed the residents sustainably low rents. These were calculated on the basis of the costs of the repayment instalments, plus interest. As these costs fall over the years, the surpluses generated by established projects were used to kick-start new initiatives. A further cornerstone of the Syndikat resulted from the solidarity transfers paid by each housing project.<br>For every square metre of space used, 10 cents were paid into a fund every month. These funds were then used for infrastructure measures, consulting and start-up costs, for example, and for later renovation work, or they are made available as loans to close funding gaps for new projects. |
| **Incentive structures** | The benefit of this model was that this ‘social housing’ sector could co-exist with the private sector, and incorporate the public and third sector depending on context. |
| **Funding** | The funding derived from low interest direct loans, around 0-3%, from individuals and rents paid by each tenant. The housing project members contributed to the projects by paying a small amount money: around 10 cents per $m^2$ each month. |
| **Extent of autonomy** | Not applicable. The project was a collective housing project but not particularly for low-income or refugees. |
| **Impact** | Mietshäuser Syndikat attracted considerable attention in recent years and was recognised in other EU countries, such as Austria and Spain. |
| **Critique and potential Transferability to Athens** | It required a stable legal regulatory framework to exist and effectively operate, even if a supportive policy framework was missing. This limited the creation of country specific Mietshäuser Syndikat style initiatives to countries with a strong and enforceable legal regulatory framework. |

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| **Critique and potential Transferability to Athens** | The Mietshäuser Syndikat case study shows that Stone's concept of social ownership (see footnote) could be applied and expanded successfully on a national scale. The Mietshäuser Syndikat recognised its limitation on expanding beyond the German border: the foundation of its non-speculative ownership model was specifically tailored to the German legal system and LLC regulation varies from country to country. The Syndicate component of the Mietshäuser Syndikat organisation was aware of this limitation, and instead of compromising its orientation towards affordable, self-determined housing through international expansion, it used its network and advisory capabilities to help interested parties in other European countries set up a country specific Mietshäuser Syndikat.<br>In order to continue profiting from low-interest loans, the Syndikat intended to press ahead with developing innovative models for the alternative funding of housing projects, for instance, based on revolving funds for pre-financing. This policy incorporation would address one of the main criticisms levelled at alternative homeownership models which lack policy supports, causing them to remain small and mainly project-focused (Horlitz, 2012:5). It could therefore create a policy foothold for such alternative approaches to provide affordable housing. |
| **Transfer to other cases** | Mietshäuser Syndikat attracted attention in other EU countries such as Austria and Spain. They used alternative financial instruments such as crowdfunding, direct loans and solidarity transfers. |
| **Sources** | The Mietshäuser Syndikat, viewed 5 November 2018, <https://www.syndikat.org/en><br>Buerk, F 2016, 'Welcome to the Syndicate – How social ownership can provide affordable housing'. No Cost Housing Conference, ETH Zurich, 30 June - 1 July, viewed 5 November 2018,<br>Connective Cities 2015, The Mietshäuser Syndikat, viewed 5 November 2018, https://www.connective-cities.net/en/good-practice-details/gutepraktik/the-mietshaeuser-syndikat-apartment-house-syndicate-germany/><br>Pattillo, Mary. "Housing: Commodity versus Right." Annual Review of Sociology 39 (2013): 509- 531.<br>Stone, M E 2006, "Social Ownership." In A Right to Housing: Foundation for a New Social Agenda, edited by Rachel G. Bratt, Michael E. Stone, and C. Hartman, 240-260. Philadelphia: Temple University Press,<br>Hummel, B 2010, "Das Mietshäuser Syndikat: Eine Alternative zum Eigentumsprinzip." Arch Plus 201.<br>Horlitz, S. 2012, "Housing Beyond Profit: A Comparison of US and German Alternative Ownership Models." American Institute for Contemporary German Studies. |
| **Refugee-specific?** | No. This project focused on low-income groups that possessed few assets or none at all. |
| **Exchange or incentives** | There was not an incentive system for landlords. |

# Credit

## Revolving loans

### Baan Mankong Collective Housing

This is a secure housing programme implemented by the National Housing Authority (NHA) through an independent office (CODI) set up in the late 1990s. So far it has funded community-led upgrading in more than 300 cities in Thailand. The programme is based on a system of collective finance. Revolving loans with low interest rates are given to saving groups with a project for purchasing land and building or upgrading existing housing stock. The end goal of the programme is to enhance autonomy and empower community groups. The case strongly emphasises the autonomy of the participants, from the initial stages to the design stages.

# Baan Mankong Collective Housing

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| **City** | Baan Mankong, Thailand |
| **Time** | Since 2003 |
| **Type of measure** | The project was launched in 2003 to help address the housing needs of the poor urban slum populations. Under the programme, the government channeled infrastructure subsidies and money for soft loans, to slum communities themselves. Communities became responsible for managing their own budget through which they would finance infrastructure and shelter upgrades and secure land tenure for themselves. Slum community set up a savings and credit group in which all residents were required to be members. The programme channeled government funds, in the form of infrastructure subsidies and soft housing and land loans, directly to poor communities, which planed and carried out improvements to their housing, environment, basic services and tenure security and managed the budget themselves. Instead of delivering housing units to individual poor families, the Baan Mankong Programme ("Secure housing" in Thai) focused Thailand's slum communities and their community networks at the centre of a process of long-term development. |
| **Aim of measure** | It aimed to provide a comprehensive solutions to problems of land and housing in Thai cities. |
| **Number of properties** | Between 2003 and 2008 the programme supported 512 upgrading initiatives involving 1,010 communities. |
| **Initial property type** | The strategy adopted in the Baan Mankong programme turned over the task of identifying and acquiring land for housing to local communities and their citywide networks. The accessible and flexible finance that the programme offered enabled poor people in communities around the country to search for, negotiate for and acquire public or private land under a variety of purchase and leasehold arrangements, often in collaboration with their local authorities. |
| **Political and institutional context** | This housing experiment in Thailand was the result of a process which developed since 2003 which started by building community savings activities around the country, then forming and strengthening large-scale networks of poor communities, and finally using these people's managerial skills to deal with housing problems at city scale. But Baan Mankong was made possible by the commitment of the central government to allow people to be the core actors in the project and to decentralize the solution-finding process to cities and communities.<br>By creating space for poor communities, municipalities, professionals and NGOs to work together on the housing problems in their cities, Baan Mankong brought about an important change in how the issue of low-income housing was dealt with: not as an ad-hoc welfare process or a civic embarrassment to be swept under the carpet, but as an important structural issue that related to the whole city and which could be resolved. The upgrading programme helped to create local partnerships that could integrate poor community housing needs into the larger city's development and resolve future housing problems as a matter of course. |

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| **Local community and market forces** | The holistic approach focusing on poor local communities. They could improve infrastructure, and not only housing in the area. The local communities worked as a main part of the collaboration. |
| **Stakeholders** | Community Organizations Development Institute<br>Communities<br>Local governments<br>Professionals<br>Universities<br>NGOs |
| **Stakeholders roles** | The local community led the processes including identifying the lands and negotiating in collaborations with local governments and other sectors. |
| **Viability/ financial accessibility** | The local communities could use the governmental funding to purchase the lands and develop infrastructure. Flexible funding: It was rare for communities living in informal settlements to be able to find and develop the solutions that worked best for them, and which were supported by flexible finance. Such communities typically did not get access to funding or, if they do, it did not support what they wanted, what was possible or what they could afford; it generally came with many rules, regulations and requirements attached to it. Within this more flexible approach, it was also important to develop a concept of land for building community, or of housing as something socially special, that would keep people together and develop a strong social structure in the community– as opposed to upgrading that could quickly turn upgraded homes and neighbourhoods into commodity objects in the speculative commercial market. |
| **Incentive structures** | The project focused on the overall communities not only landlords. |
| **Funding** | CODI utilised $83 millions of funding, from Urban Community Development Office (UCDO): $61 million<br>Rural Development Fund (RDF): $21 million |
| **Extent of autonomy** | The great deal of autonomy was the main characteristics of this project. This project was a people-driven housing development process, in which poor people themselves were the main actors, the main solution-finders and the main delivery mechanism. This people-driven approach has been the core principle since the beginning of the upgrading programme.<br>Since the beginning, people who were located in different contexts transformed their situations. They were situated in informal, unsecured and powerless positions. However, by taking control of their housing, their settlements became clean, healthy, beautiful and secure, with social support systems that were stronger than ever before. |
| **Impact** | Most conventional low-income housing strategies focus on the physical aspects of housing and treat housing as an individual need, to be provided to poor families individually. |

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| | The individual approach may work for better-off people, but not for the poor, whose position at the bottom of the economic ladder leaves them especially vulnerable when they're alone. But while the poor may be weak in financial terms, they are particularly rich in social terms. In Thailand's communities of the poor, there was a social force which could deal with most of the economic disadvantages people experienced individually.<br>Until 2008, upgrading projects in 1,010 communities were either finished or underway in 226 towns and cities, in 69 of the country's 76 provinces, involving 54,000 households. Between 2003 and 2011, more than 60 percent of the households involved were able to negotiate land deals that allowed them to remain in place and more than 78% were either able to negotiate a long-term lease (43 %) or cooperative land ownership with title (35 %). |
| **Critique and potential Transferability to Athens** | Providing a means for autonomy of communities can be important for long-term impacts of the projects. Flexible funding can include a wider range of members of communities. |
| **Transfer to other cases** | The transfer to other cases of this project was still unknown. |
| **Sources** | CODI, Baan Mankong Collective Housing, viewed 5 November 2018, <http://www.codi.or.th/housing/aboutBaanmankong.html><br>India Urban Conference 2011, Housing Solutions: A Review of Models, viewed 5 November 2018, <http://iihs.co.in/knowledge-gateway/wp-content/uploads/2017/06/Housing-Solutions-A-Review-of-Models.pdf><br>Norford & Virsilas 2016, What Can We Learn from Thailand's Inclusive Approach to Upgrading Informal Settlements?, viewed 5 November 2018, <http://thecityfix.com/blog/thailands-inclusive-upgrading-informal-settlements-terra-virsilas-emily-norford><br>Boonyabancha, S 2009, Land for housing the poor—by the poor: experiences from the Baan Mankong nationwide slum upgrading programme in Thailand. Environment and Urbanization, 21(2), pp.309-329. viewed 5 November 2018, <http://journals.sagepub.com/doi/pdf/10.1177/0956247809342180><br>Development Progress 2015, Community-driven Development in the Slums: Thailand's Experience. viewed 5 November 2018. <https://www.odi.org/sites/odi.org.uk/files/odi-assets/publications-opinion-files/9669.pdf><br>Noppaladarom T 2015, Thailand: National City-Wide Slum Upgrading Program. Tackling Tough Living SSLF, Beijing, 9-13 November, viewed 5 November 2018, <http://pubdocs.worldbank.org/en/909981448383203803/Nov-12-3-4-Thailand.pdf> |
| **Refugee-specific?** | No |
| **Exchange or incentives** | There was not an incentive system for landlords. |

# Incentive

## Incentive to homeowners

### Àncora

This is an AMIF-funded project for integration and housing of refugees. The number of housing contracts are considerably less than expected. The project encountered great deal of reticence and resistance from estate agents and private owners. This can be traced back to the political instability, the criminalization of refugees and migrants and the xenophobic surge. However, the latter is context-specific. The same project could find great applicability elsewhere.

### Housing First

In the housing first model, rent is kept low trough market mechanisms, including incentives to landlords and guarantees. Even if it is a widespread and rather successful model in Europe, critiques to this approach include insecurity of tenure, and lack of legal protection from eviction after the short-term let is finished; high rent, especially in central urban areas that make the cheapest private rented housing inaccessible to people on benefits; scarce availability in acceptable locations, as any area with high economic growth is likely to be a challenging place to find sufficient housing of the right sort.

### Landlord Guarantee Pilot Program

This is a recently launched programme that gives resources and financial support to small landlords to renting to homeless. In case of loss due to the tenancy, such as unpaid rent, the Landlord Guarantee Fund provide a reimbursement. It is run by the Office of Housing Stability that acts as an insurer, as guarantor, in case the tenant does not pay. It is derived from the Housing First model.

### Rental Mediation Programme

This is a programme that enables market moderation through several market mechanisms – such as financial support though reduced interest rates, subsidies and tax exemptions for homeowners, and rent guarantees. The programme is managed by Provivienda that operates as guarantor. There is a minimum income requirement to apply to the scheme. However, the current economic crisis is causing major problems with non-payment; access to credit is more difficult; the constant fluctuation in the private housing market, both in rent levels and regulations, requires continual revision of the programme's tools and methods of working. The programme pays attention to location, which is important to participants who want to be able to live where they have solid social networks and/or are near to work, social and health services. Satisfaction surveys are sent to landlords and tenants and interviews are carried out with tenants. Discussion groups, meetings, workshops and group sessions are also used to evaluate the project.

**Incentives to individual homeowners** are the most commonly observed cases. There is a broad variety of incentive schemes that range from advance payments to cover monthly rent, to council tax exemption and to insurance and guarantees for tenants. In the latter cases, a landlord must be willing to participate with no incentive other than his or her good-will effort to help combat homelessness. However, the insurance may encourage landlords to participate, knowing they will have resources available if there is a dispute.
Some cases are part of national policy (for example, Rental Mediation and Housing First), while others stem from municipal and charity initiatives. Some require the tenant to have a minimum income, some others do not. Rents are on average, 10 and 30% lower than market rent. Reduced rent levels are negotiated to reflect the guarantee provided.

Most incentive schemes are aimed at overcoming stereotypes when homeless and vulnerable people need to access housing rent. Yet they often tend to reproduce stigma and discrimination. Furthermore, incentives are politically sensitive and might have different outcomes depending on local perceptions of refugees and homelessness. In some cases that use this approach (such as the Rental Mediation) landlords are not permitted to choose the tenants who will occupy their property, thus preventing exclusion on the basis of racial groups, for example. In other cases (such as Ancora), landlords and estate agents have refused to join due to racial and ethnic discrimination. In several cases, government cuts resulted in funding barriers, as this type of incentive depends primarily upon social expenditure (Ancora, Rental mediation).

In the case of Housing First, it has been observed that both social and private sector landlords may be reluctant to house formerly homeless people with high support needs, because Housing First service users sometimes cannot access sufficient welfare benefits to pay the rent. NIMBY (not in my back yard) attitudes linked to the stigmatisation of homeless people led neighbourhoods to try to stop Housing First services from operating in their area.

**The Housing First model** starts from the supposition that 'One of the basic prerequisites for social inclusion is having adequate housing from which to live one's life in the community' (Quilgars & Pleace 2016:5). The model originated in New York in 1990 as a method (the most effective) for addressing homelessness and exclusion, enabling social integration in the community. The Housing First model has been seen as an improvement on the Staircase Model which 'requires people to demonstrate an ability to move from one level of accommodation to another, either as part of the rehabilitation process or by acting in accordance with the targets that have been jointly laid down. It is based on legislation and the end goal is independent living.' (Tainio and Fredriksson 2009)

The Housing First model is not immune to criticism. Quilgars & Pleace (2016) argue that a lack of clarity around the mechanisms by which Housing First is designed to deliver 'social integration', coupled with poor measurement, helps explain the inconsistent and sometimes limited results for Housing First services. Another critique suggests that the system has produced a climate where merely being homeless is no longer enough to be considered sufficiently vulnerable for receiving housing (Osborne, 2018). This must be contextualised, however, by housing shortages. The majority of housing programs available are designed to provide only temporary financial support and many people return to homeless shelters months after because of difficulties meeting responsibilities expected of them without supplemental supportive services.

The argument for adaption of the model to specific geographies and groups of homeless persons is given by Waegemakers & Schiff (2014). Regarding the efficacy of the Housing First model, they suggest that 'Declaring the HF concept as a best practice appears to be a political rather than a decision premised on best practices or top tier research conclusions.' (p97). They note the 'rapid up take of this HFPA across the spectrum of homeless sub-populations despite the lack of availability of, by generally accepted research standards, rigorous confirmation of outcomes and lack of adverse consequences'.

# Àncora

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| **City** | Trieste, Brescia, Ivrea, Parma, Chivasso, Italy |
| **Time** | Since 2018 |
| **Type of measure** | Incentivizing initiative to bring vacant private housing into use. |
| **Aim of measure** | To facilitate access to private housing for registered refugees after SPRAR (System for the Protection of Asylum Seekers and Refugees). Housing access was one of the components of the project: “the most challenging one”. (Extract from phone conversation with Ms Gabriella Presta, ICS Italian Consortium of Solidarity - Refugees Office Onlus). |
| **Number of properties** | The project has a different implementation in each city. In the case of Trieste, “they issued 6 housing contracts for 14 beneficiaries. In two apartments live 4 + 4 beneficiaries, in another one, a husband and his wife, 1 beneficiary, actually, lives on his own, 1 other shares a room in an apartment, and 1 has found his house with the support of the parish. Finally, one beneficiary has a lodging made available by the Municipality through social services for fragile situations.” (Extract from phone conversation with Ms Gabriella Presta ICS Italian Consortium of Solidarity - Refugees Office Onlus) |
| **Initial property type** | Private rent (3+2 year agreement. Valid for three years with two years’ renewal). Individual flats; shared houses. |
| **Political context** | Lack of commitment by the municipality; Reticence from real estate agents as well as private owners to rent to refugees. |
| **Local community and market forces** | Availability of empty properties in the city centre; however, the rent was so high that it was not accessible for the project. Better rates in the non-central areas, but scarcity of available properties. Housing market has changed in the past few years, with less availability of low rent houses. The housing demand used to be small enough to be absorbed by the private market; now, this is no longer the case. So houses would need to be acquired or taken out of the market to meet the housing demand. |
| **Stakeholders** | ICS Italian Consortium of Solidarity - Refugees Office Onlus; registered refugees; private owners; estate agents. |
| **Stakeholders roles** | The role of ICS was to facilitate contact between refugees and property owners; to stipulate contracts, provide legal assistance and house hunting support. In terms of target, only refugees at the end of the SPRAR, but in need of further support, can join the programme. Refugees have to demonstrate to have a clear project for future employment and/or part time contract in place. |
| **Viability/ financial accessibility** | Rent at the average market price for the area. Estate agent fees were covered by the ICS through refugee cash assistance. |
| **Incentive structures** | Support was given to both landlords and refugees to prepare contracts. ICS operate as guarantor for refugees. |

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| **Funding** | The Asylum, Migration and Integration Fund (AMIF) |
| **Extent of autonomy** | Great deal, as the refugees had to take the initiative to either contact the organisation, apply to the project and to search for and select a potential flat/ owner. |
| **Impact** | The impact of this project was still unknown. |
| **Critique and potential Transferability to Athens** | Evaluation was not particularly positive, even though the project had been implemented for short time. Implementers complain about the lack of participation from government actors. The number of contracts were less than expected. The project encountered reticence and resistance from estate agents and private owners. This can be traced back to the political instability, the criminalization of refugees and migrants and the surge in xenophobia. However, the latter was context-specific. The same project could find greater applicability elsewhere. |
| **Transfer to other cases** | The transfer to other cases of this project was still unknown. |
| **Sources** | ICS Ufficio Rifugiati Onlus 2018, viewed 5 November 2018, <http://www.icsufficiorifugiati.org><br>ENTE CAPOFILA: CIAC Onlus n.d., Àncora: Progetto Sperimentale di Comunita' a Supporto Dell'autonomia dei Titolari di Protezione Internazionale, viewed 5 November 2018, <http://www.ciaconlus.org/ciaconlus/wp-content/uploads/2017/09/Esperto-legale_ANCORA-1.pdf><br>Comune Chivasso 2018, viewed 5 November 2018, <http://www.comune.chivasso.to.it/it/news/ancora-un-supporto-all-autonomia-dei-titolari-di-pr> |
| **Refugee-specific?** | Yes |
| **Exchange or incentives** | There was not an incentive system for landlords, besides the guarantee provided by the organization implementing the project. |

# Rental Mediation Programme

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| **City** | 32 Spanish cities in the regions of Madrid, Catalonia, the Canary Islands, Andalusia and Valencia, Spain |
| **Time** | Starting in Madrid in 1990. The programme spread to other regions in Spain over the last 20 years. |
| **Type of measure** | Provivienda is a non-profit organization created in 1992 by a group of businessmen concerned with values of community solidarity and social responsibility. The foundation's primary mission is to alleviate problems associated with poverty by improving housing and living conditions in low-income districts: the "bottom of the pyramid." its projects involve primarily microfinance and infrastructure development. Benefiting individuals experiencing difficulties accessing housing. |

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| | Through the Rental Mediation Programme, Provivienda mediated between property owners and individuals who were experiencing difficulties accessing housing, to open up opportunities in the rental market that would not otherwise have been available. The guarantees offered by the programme, that ensured that rent was paid by the tenants, were provided through an external insurance company or directly by a Provivienda bank guarantee. These guarantees served to attract landlords, although in practice they were rarely called upon, as incidences of unpaid rents were very low. The Provivienda arranged guarantee was typically provided for the first year and after this the lease continued between the two parties without further guarantee. The period of cover was sometimes extended for up to five years, if it was necessary. Provivienda also provided a range of services including: providing information and training to tenants and landlords on their rights and obligations under tenancy law; assessments of rental properties including valuations and furniture inventorie; selection and invitation of applicants for identified properties; drafting contracts and follow-up; and assistance with problems, termination of contracts, defaults etc. These services were provided without any charge. |
| **Aim of measure** | The project aimed to facilitate access to privately-rented housing for people with limited financial means. |
| **Number of properties** | By September 2015, the programme had housed 120,437 people, in 62,823 private homes. |
| **Property type** | Privately owned housing. |
| **Political and institutional context** | The number of private houses was high in Spain, which was nationally 82 per cent. State intervention was mainly through market mechanisms, such as financial support though reduced interest rates, subsidies and tax exemptions for homeowners. Provivienda worked in collaboration with local authorities, who largely funded its activities and refered the residents. The programme was incorporated within housing and other policy measures for youth and people at risk of exclusion at a national and regional level. For example, it was in the Ministry of Housing's State Housing and Rehabilitation Plan 2009-2012 and in the National Action Plan for Social Inclusion 2008-2010 of the Ministry of Health, Social Policy and Equity. It was also included in most regional plans, for example in the Canary Islands Housing Plan and the Youth Housing Plan of Catalonia. Provivienda participated in the consultation phase of the Ministry of Labour and Immigration Strategy Plan for the Integration of Immigrants 2007-2010 and the Community of Madrid's Regional Plan for Integration. |
| **Local community and market forces** | Landlords were typically wary of renting to, or imposed abusive contractual terms on those they perceive as having insecure/irregular employment. Provivienda, who provided the Rental Mediation Programme, addressed this by arranging multi-risk insurance guarantees for rental payment, either through an insurance company or, more often, providing these guarantees themselves. |
| **Stakeholders** | Provivienda; Landlords; Municipal authorities |
| **Stakeholders roles** | Provivienda: established in 1989, the non-profit organisation's initial work focused on ensuring that young people had access to rental housing. Its methodology was later adapted to meet the needs of other groups at risk of social exclusion. |

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| **Stakeholders roles** | In 2010, Provivienda was directly involved in 32 different projects in five regions of Spain, housing a total of 11,968 people and providing 1,891 mortgages to young people. In the last 20 years the programme housed 87,000 people, was scaled up within the autonomous region of Madrid and was extended to other regions. It was operating within 25 municipal authorities. The Rental Mediation Programme mediated between property owners and individuals with low incomes and limited social support. They especially arranged multi-risk insurance guarantees for rental payments, either through an insurance company or, more often, providing these guarantees themselves. The organisation provided mortgages for young people and directly provided shared accommodation and supported housing for people with social or economic problems and for whom the rental mediation programme was not immediately appropriate. If it was necessary, Provivienda also provided a range of free services, including information and training to tenants and landlords on their rights and obligations under tenancy law; assessments of rental properties including valuations and furniture inventories; selection and invitation of applicants for identified properties; drafting of contracts and follow-up; and assistance in problems, termination of contracts, defaults etc. Landlords: agreed to let their properties approximately 20 percent lower than market rents. Municipal authorities: provided funds for activities and refered the residents. |
| **Viability/ financial accessibility** | The programme received considerable public funding, since it was generally executed in partnership with a municipal authority.<br>Minor budget reductions were imposed in 2014 and 2015, although the economic crisis caused major problems with non-payment on government contracts in the last six months in 2015. Provivienda built up its own funds over the last 25 years to be able to use as a guarantee fund and for other emergency needs, although these were being rapidly depleted. |
| **Incentive structures** | House owners could benefit from reducing housing vacancy. In 2007, over two million homes were empty in Spain. Landlords are typically wary of renting to, or imposed abusive contractual terms on those they perceive as having insecure/irregular employment. Provivienda addresses this by arranging multi-risk insurance guarantees for rental payment, either through an insurance company or, more often, providing these guarantees themselves. Agreed rents were approximately 20 percent lower than market rents, but were still attractive for landlords, particularly to those whose property was standing empty. |
| **Funding** | The programme received considerable public funding, since it was primarily executed in partnership with a municipal authority. 90.5 percent of the funds came from contracts with municipalities and eight percent were from grants, mostly from social programmes of savings banks with the remainder from Provivienda's own reserves and funds. Staff costs were the major expense, accounting for 69 percent of expenditure. |
| **Extent of autonomy** | The programme aimed to provide stability of living. |
| **Impact** | The programme created stability and reduced mobility, which brought substantial financial benefits to private tenants as well as helping to create greater permanence, which was of benefit to the local community. The provision of social support created greater stability and independence in tenants. It provided greater social interaction between private tenants and their local communities. |

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| **Critique and potential Transferability to Athens** | Disadvantages: Spain's economic crisis had not resulted in a significant decrease in house prices or rents but had made access to credit more difficult as well as causing a rise in unemployment. Some applicants did not qualify for the programme due to the minimum income requirement. Funding barriers such as cuts have been made by government in its social expenditure. Where the government had taken on the programme as a public service, it was often less flexible and more bureaucratic, losing some of the key successes of Provivienda's own approach, such as its rapid response and attentive listening.<br>The project Increased supply of affordable housing for those on low incomes, with rents being anywhere between 10 and 30 percent lower than market rent.<br>Advantages: for landlords, particularly older persons on low pensions with a property to let, the programme restored a reliable and important income stream. The use of the rental guarantees helped bring empty homes back into use and increased the affordable rental stock, with the reduced rent level negotiated to reflect the guarantee provided. Bringing empty properties back into use helped improve vibrancy of residential areas and the attitude of landlords towards tenants. |
| **Transfer to other cases** | In some areas the programme had been adopted by local authorities and replicated as a public service, albeit generally with some modifications. Provivienda had been successful in establishing the model in a large number of locations, with a variety of institutional partners, thereby spreading the risk of over-dependence on a single funding stream.<br>The programme was scaled up within the autonomous region of Madrid and extended to other autonomous regions, including Valencia, Canaria and Catalonia, where it was operating within 25 municipalities. It was also extended from young people to cover others at risk of social exclusion. The Good Practice Manual prepared by Provivienda was subsidised by Madrid Council in order to plan and improve future extensions of the works in 2006. |
| **Sources** | World Habitat Awards 2011, Rental Mediation Programme, viewed 5 November 2018, <https://www.world-habitat.org/world-habitat-awards/winners-and-finalists/rental-mediation-programme/#award-content><br>Provivienda n.d., viewed 5 November 2018, <http://www.provivienda.org> |
| **Refugee-specific?** | Partly |
| **Exchange or incentives** | The guarantees offered by the programme to ensure that rent was paid by the tenants were provided through an external insurance company or directly by a Provivienda bank guarantee.<br>Provivienda also occasionally funded refurbishment of properties that owners could not afford to upgrade and, in return, received the rents over a contractually agreed time period. It also made arrangements for single people, who do not have friends, to share with or move in with others in what they termed 'Living Groups'. Currently 24 percent of tenancies are let on this basis. It also met a broader range of needs, including the provision of mortgages for young people and directly providing shared accommodation and supported housing for those with social or economic problems, for whom the rental mediation programme was not immediately appropriate. |

# Landlord Guarantee Pilot Programme

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| **City** | Boston, the United States |
| **Time** | Since 2017 |
| **Type of measure** | The Office of Housing Stability and Supportive Housing Division gave resources and financial help to small landlords new to renting to homeless households. They provided reimbursement, through the Landlord Guarantee Fund, in cases where the landlords made a loss due to the tenancy, for example because of unpaid rent. |
| **Aim of measure** | To overcome stereotypes of homeless people in the context of access to housing and renting accommodation. To ensure that homeless people have good, committed support from the city and from non-profits organisations..<br>The programme was part of the city's effort to eliminate chronic homelessness by the end of 2018.<br>The city reimbursed participating landlords up to $10,000 for losses due to unpaid rent, repairs due to damage, insurance deductibles, or court costs.<br>City officials acknowledged that a landlord must be willing to participate with no incentive other than his or her good-will effort to help combat homelessness. But they also said the support structure may encourage landlords to participate, knowing they will have resources available if there was a dispute. |
| **Number of properties** | The city had set a target under the two-year pilot scheme to help 30 families and 30 chronically homeless individuals transition into permanent housing in 2017. |
| **Initial property type** | Private homes |
| **Political and institutional context** | The programme was part of the city's effort to eliminate chronic homelessness by the end of the next year. That plan was based on a model being adopted in many cities around the country, known as "housing first." People entering the emergency homeless shelter system were immediately assessed so their health care, education, employment and transportation needs are known and they were immediately put on a path toward supportive housing. |
| **Local community and market forces** | City-wide programme |
| **Stakeholders** | The government<br>Landlord Partner<br>Local non-profit organisations<br>Landlords |

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| **Stakeholders roles** | The government: provided the Landlord Guarantee Fund.<br>Local non-profit organisations: a local non-profit needed to inspect the unit before tenants could move in. The non-profit scheduled the inspection, which looked at general habitability and safety of the property. |
| | Landlord Partner: Landlord Partner supported landlords who applied to the programme. Landlord Partner helped with the application and tenant selection process as well as providing support during the tenancy or to access the fund, if necessary. Landlord Partner provided coaching, training and professional referrals. Landlord Partner provided support and could coordinate free mediation services to help resolve disputes. |
| **Viability/ financial accessibility** | The housing price was similar to other houses in the same area. The financial support was only for the landlords and as a guarantee. |
| **Incentive structures** | Reimbursement of up to $10,000: In the first two years of the tenancy, if a conflict could not be resolved and financial cost were incurred, the landlord could receive a reimbursement for losses such as unpaid back rent, repairs for tenant caused damage, insurance deductibles and certain costs associated with legal action. These were fully outlined in the Participation Agreement. Reimbursement was expected within 45 days of submission of the claim form and complete documentation. |
| **Funding** | Governmental funding |
| **Extent of autonomy** | The extent of autonomy of tenants in this project was still unknown. |
| **Impact** | The project had started its pilot programme. An evaluation report was not published. |
| **Critique and potential Transferability to Athens** | The means to overcome the barrier of stereotypes and worries of homeowners was important. The project was similar to the Rental Mediation Programme provided by Provivienda. |
| **Transfer to other cases** | The transfer to other cases of this project was still unknown. |
| **Sources** | City of Boston 2017, Landlord guarantee pilot program, viewed 5 November 2018, <https://www.boston.gov/landlord-guarantee-pilot-program> |
| **Refugee-specific?** | No |
| **Exchange or incentives** | An incentive for landlords was the Landlord Guarantee Fund. There was not specific exchange component. |

# Housing First

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| **City** | Finland, Denmark, Spain, England, France, Austria, Canada, the United States, Japan, and Australia |
| **Time** | Since 1992 |
| **Type of measure** | An alternative to a system of emergency shelter/transitional housing progressions, Housing First moves the homeless individual or household immediately from the streets or homeless shelters into their own accommodation. |
| **Aim of measure** | To offer permanent housing and needs-based support for homeless people instead of temporary accommodation in hostels or in emergency shelters. Permanent housing means an independent rental flat with own rental contract. |
| **Number of properties** | Different in each city. |
| **Initial property type** | Housing First employed the private rented sector as a source of homes, or affordable housing and shelters. |
| **Political and institutional context** | Significantly, it was endorsed strongly in policy terms at the European level. The European Commission 'peer review' of the National Homelessness Strategy in Portugal, for example, urged member states to integrate a Housing First approach in their homelessness strategies. The European Consensus Conference on Homelessness provided the framework for a more strategic approach to tackling homelessness. The jury of the European Consensus Conference on Homelessness called for a shift from the use of transitional accommodation as the predominant solution to homelessness toward increased access to permanent housing with support, in what they called 'housing-led' approaches. |
| **Local community and market forces** | In some cases like Camden Housing First (CAMHF) in England, CAMHF developed relationships with estate agents, helping service users to find suitable private rented housing and arrange their own tenancy. The rental agreement, i.e. the tenancy agreement, was between the person using CAMHF and the private sector landlord who owned the property, with an estate agent acting as the intermediary that arranged the tenancy. |
| **Stakeholders** | Authorities; Charities; Private landlords |
| **Stakeholders roles** | Authorities and charities: provided funding<br>Landlords: provided property to rent. Tenants pay rent and are entitled to receive housing benefits. Depending on their income, they may contribute to the cost of the services. The rest was covered by the municipalities. They provided the support themselves or bought support from other service providers, mainly from the NGOs. |
| **Viability/ financial accessibility** | Some Housing First services required a 30 percent contribution of income towards rent. In some countries, this was not practical, as the Housing First service user may have had a very low income and the Housing First service itself would need to pay or subsidise the rent. |

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| **Viability/ financial accessibility** | In other countries, the welfare system paid all, or most of, the rent for a Housing First service user, meaning that the Housing First service either only had to make a small contribution to housing costs, or had no direct housing costs at all. In Finland for example, tenants paid rent and were entitled to receive housing benefits. Depending on their income, they might contribute to the cost of the services. The rest was covered by the municipalities. They provided the support themselves or bought support from other service providers, mainly from the NGOs. |
| **Incentive structures** | Some countries offered a housing management service to private landlords. A Housing First service could offer to guarantee that rent would be paid and that any management issues, such as neighbour disputes, would be dealt with and would perhaps also undertake the maintenance, repair or renovation of housing. If a private landlord effectively had to do no more than collect a guaranteed rent, potential worries about making their housing available to homeless people could often be overcome. Some Housing First services offered to be directly responsible for a tenancy, subletting to a Housing First service user, so the service, rather than the Housing First service user, was legally responsible for any problems with the tenancy. This offered a financial incentive to private rented sector landlords. This was a possible strategy, but experience in some countries, for example in Finland and in the UK, demonstrated that private rental markets tended to react to financial incentives for housing homeless people by increasing rents. For some countries, such as Finland, the key components were affordable housing and support. Extra funding that the state allocated for flats and services was an incentive for the municipalities to implement Housing First. |
| **Funding** | Most projects were funded through local authorities. The European Union then funded a social experimentation project called the 'Housing First Europe' project under the PROGRESS programme, between August 2011 and July 2013. The UK: usually nded through Housing Related Support budgets. Another common type of funding was through grant-making charities. |
| **Extent of autonomy** | The extent of autonomy of this project was still unknown. |
| **Impact** | The impact of this project was still unknown. |
| **Critique and potential Transferability to Athens** | Insecurity of tenure. Most private rented housing was let on short-term (six or 12 month) tenancies. These tenancies provided some protection from eviction, but once the period covered by the tenancy ended, there was no legal protection. High rents in some places in the UK made all but the cheapest private rented housing inaccessible to someone claiming welfare benefits. |

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| **Critique and potential Transferability to Athens** | Finding enough affordable, adequate housing in acceptable locations in high-pressure housing markets was an obstacle. Any area with high economic growth was likely to be a challenging place to find sufficient housing of the right sort. The type of housing available in some rural areas could also present a challenge.<br><br>Where social housing was available, it may be targeted on groups other than people who are homeless, or it may be subject to high demand. There could be problems with the availability, affordability and quality of housing in the private rented sector.<br><br>Both social and private sector landlords may be reluctant to house formerly homeless people with high support needs. Housing First service users were, sometimes, not able to access sufficient welfare benefits to pay the rent.<br>The costs of development (building new housing) or renovating/converting existing housing were considerable. NIMBY (not in my back yard) attitudes, linked to the stigmatisation of homeless people, may lead neighbourhoods to try to stop Housing First services from operating in their area.<br>Housing First did fix underlying problems with affordable and adequate housing supply. |
| **Transfer to other cases** | Housing First was widely applied in Europe, Canada, America, Australia, New Zealand and Japan. |
| **Sources** | Housing First England n.d., viewed 5 November 2018, <https://hfe.homeless.org.uk><br>Pleace N 2016, Housing First Guide Europe, viewed 5 November 2018, <http://housingfirstguide.eu/website/wp-content/uploads/2016/06/HFG_full_Digital.pdf><br>Pleace, N & Bretherton, J 2013. Camden Housing First A Housing First Experiment in London, viewed 5 November 2018, <https://www.york.ac.uk/media/chp/documents/2013/Camden%20Housing%20First%20Final%20Report%20NM2.pdf><br>Rice, B 2018, Investigating the current and future funding of Housing First in England, viewed 5 November 2018, <https://hfe.homeless.org.uk/sites/default/files/attachments/Investigating%20current%20and%20future%20funding%20of%20HFE_Aug18.pdf> |
| **Refugee-specific?** | Partly |
| **Exchange or incentives** | There was not an incentive system for landlords. |

# Incentive

## Incentives + FAR (Floor Area Ratio)

These are incentives given to homeowners in the form of extra FAR (Floor Area Ratio) to host homeless and refugees. Such initiatives add value to the properties (by increasing the FAR) up to 20% of the market value, and enable opportunities for income generation (rent). The limit of this initiative is that it works well on a specific housing typology (single house with garden). In the case of high density and vertical areas with shared ownership, the incentive might be impracticable unless in the form of loft conversions.

### Multnomah County Granny Flats

This is a recent initiative (2018) for the construction of small houses in the backyards of private houses. If the homeowner agrees to let a homeless family live there for five years, the municipality takes care of the cost of construction (around 75,000 USD). After the period of 5 years, the owner can rent it to whoever they want. Renters: pay 30% of their income to state. The initiative drew massive interest from the owners.

### IMBY

This is a case which is similar to Granny flats, but led by private sector. IMBY received applications who wanted to have a small additional house in their backyard to host the homeless. The construction of a small house was done by volunteers.

# Multnomah County Granny Flats

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| **City** | Multnomah County, the United States |
| **Time** | Pilot project planned to start in 2017 (for five years), but delayed more than six months. The project started in April, 2018. |
| **Type of measure** | Small additional construction in the backyards of private houses.<br>If you owned a house in Portland, Oregon, the county government offered you a deal: It would build you a free tiny house in your backyard if you agreed to let a homeless family live there for five years. After that, you were able to rent it to whoever you want.<br>The pods would house one adult and two children. |
| **Aim of measure** | To prepare other schemes, such as bonds for the homeless, to examine alternative ways to solve affordable homes shortage. |
| **Number of properties** | Four house owners were selected in the pilot programme. Multnomah County choose four property owners to host homeless families in a tiny home the county was providing. Two of each design were to be tested in the pilot project, one of which was assembled in the yard.<br>More than 1,000 people applied to have a small prefabricated apartment placed in their backyard for free, contingent on renting it to a homeless family with children for five years. |
| **Initial property type** | The small additional construction in the backyards of private houses. |
| **Political and institutional context** | Portland and the county it sits in Multnomah, had working on the issue of homelessness for years. In 2016, the city committed to adding 650 new shelter beds to make a total of 1,240. Approved $258 million bond measure in 2016 would fund 1,300 new units of affordable housing, but those units would not be ready for at least two years by 2018. In the meantime, the county thinks that new backyard houses could be one way to help small families–such as a single mother and a child or two–get off the street.<br>Portland, in 2017, had an affordable rental shortage of about 24,000 units. |
| **Local community and market forces** | Unlike larger developments for housing the homeless, which often faced local opposition, backyards were likely to be easier places to build. Tiny backyard houses, also known as accessory dwelling units, were already common and typically could be built “by right” by landowners, meaning that neighbours could not stop their construction.<br>For neighbours, it was an opportunity to get to know someone who had dealt with homelessness personally, and to begin to dismantle some of the stereotypes they might hold about what a homeless person was like or why they might be in that situation. |
| **Stakeholders** | Multnomah County<br>Multnomah County Idea Lab<br>Homeowners |
| **Stakeholders roles** | Multnomah County Idea Lab: the programme, created by the Multnomah County Idea Lab<br>Multnomah County: the programme was financed by a combination of local government funds and private donations. |

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| **Viability/ financial accessibility** | Still limited. The house owners and properties that possess the proper conditions to participate in the programme were limited. Due to regulations about the distance between trees and constructions, the number of houses in the pilot became smaller. |
| **Incentive structures** | Governmental funding was provided to build additional houses. The rent fee was paid to the government to support the programme. After the pilot programme, the house owners could rent the new structure. |
| **Funding** | Each 200-square-foot pod had a unique design. They cost around $75,000 each and were financed by a combination of local government funds and private donations.<br>Families using the homes paid 30 percent of their income as rent to the government; those funds were be used for maintenance or insurance costs over the five years, or were placed in matched savings accounts. |
| **Extent of autonomy** | The extent of autonomy of this project was still unknown. |
| **Impact** | The impact of the programme was still unknown, but the pilot programme drew huge interest from homeowners. |
| **Critique and potential Transferability to Athens** | Infill development was effective to draw the interest of homeowners. The local objections toward the project were not high because it involved small developments focused on individual house owners. The project had potential to bring a lot of applicants because homeowners could have new buildings by participating in the programme.<br>However, implementing the small additional house in the backyard could be challenging depending on the legal regulations. The backyard tiny home concept presented unforeseen challenges. Portland had strict rules regulating how close a structure could be to a tree. That ended up severely limiting which properties qualified to host a small secondary residence. Finding workable sites, inking the right legal deals and avoiding a punishing tax hit to volunteer homeowners all added to the timeline. |
| **Transfer to other cases** | The transfer to other cases of this project was still unknown. |
| **Sources** | Peters, A 2017, Can Tiny Houses In People's Backyards Help Alleviate The Homelessness Crisis?, viewed 5 November 2018, <https://www.fastcompany.com/40401771/can-tiny-houses-in-peoples-backyards-help-alleviate-the-homelessness-crisis><br>Portland Bureau of Planning and Sustainability 2016, Residential Infill Project, viewed 5 November 2018, <https://www.portlandoregon.gov/bps/article/594795><br>Monahan R 2017, Multnomah County Hopes to Build Granny Flats to House Hundreds of Homeless Families in Portland Backyards, <https://openhousing.net/portlands-1-599-new-granny-flats-mapped-4e15d29da274> |
| **Refugee-specific?** | No. The project focused on the homeless. In the pilot project the refugees were not included. |
| **Exchange or incentives** | If the landlords agreed to let a homeless family live there for five years. After that, the landlords could rent it to whoever they want. |

# IMBY (In My Back Yard)

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| **City** | Montreuil, France |
| **Time** | Since 2017 |
| **Type of measure** | Small additional construction in the backyards of private houses. A tiny-house was built in someone's backyard, in order to host a homeless person. It was designed for people excluded from society, such as a refugee or a homeless woman. The houses were for one or two persons.<br>The tiny-house was installed for free in the garden of the volunteer family for two years. At the end of this period, they can renew the contract and continue to host, or they can stop the experience. It was similar to the movement of granny houses in Portland, but the means of providing the houses was more similar to a host programme. The applicants showed the intention to host refugees or the homeless through the webpage, and they introduced families who needed places to stay. |
| **Aim of measure** | IMBY developed a social mix principle. The project allowed a house owner to host someone with a financial and social position more unstable than his/her own.<br>Above all, by being incorporated within the existing urban fabric, the tiny-house fights urban sprawl and exclusion towards outskirts. |
| **Number of properties** | In 2017 the first tiny-house was installed in the garden of a family in the municipality of Montreuil. The goal was to build 50 of them over two years to see if it was sustainable as a model. |
| **Initial property type** | Small additional houses in the backyards of private houses. |
| **Political and institutional context** | IMBY was born from architects from France, Quatorze, and Spain, D.A.T. Pangea (Design of Architectural Territories Pangea). IMBY received an honour of merit mention at the competition 'From Border to Home' organised by the Museum of Finnish Architecture and was presented at the Biennale di Venezia in 2016. |
| **Local community and market forces** | The impact of this project was still unknown. |
| **Stakeholders** | Quatorze (Paris)<br>D.A.T Pangea (Barcelona)<br>Fabricació Ateneus of Barcelona<br>le Samusocial de Paris (a municipal humanitarian emergency service)<br>House owners<br>Local communities |

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| **Stakeholders roles** | Quatorze (Paris) and D.A.T Pangea (Design of Architectural Territories Pangea): they worked in collaboration to develop the model. Fabricació Ateneus of Barcelona: presented the first prototype. Quatorze: a non-profit organisation. They promoted, tested and spread a social and solidarity approach to a resilient and agile city. le Samusocial de Paris: Identified people who could use the houses. Local communities: the actual building was built through a community volunteering project. |
| **Viability/ financial accessibility** | The house was free of rent fee. The house owners also did not pay to construct. The financial support for materials and buildings was collected through crowd funding. Labour to build was supported by local voluntary works. |
| **Incentive structures** | There was not specific incentive structure for landlords. |
| **Funding** | The organisation received crowd funding for constructing. |
| **Extent of autonomy** | The extent of autonomy of this project was still unknown. |
| **Impact** | The project, called In My Backyard or IMBY, helped refugees, who had a residence permit but did not feel like part of French society, to connect with their French hosts. They would receive assistance in finding jobs and permanent homes. While refugees lived in the house, they would work closely with social workers to find work and an apartment, while getting government financial support and healthcare. |
| **Critique and potential Transferability to Athens** | Environmental friendly: The tiny-house was made of eco-materials<br>Value of living together: Hosts and guests meet each other, share and exchange, while preserving their intimacy thanks to separated accommodations. Infill: By being integrated into urban fabric, the tiny house fights urban sprawl and exclusion towards outskirts. |
| **Transfer to other cases** | The second project was prepared in 2018. The project was mainly developed in Paris. The project was presented and discussed through all Europe, during a variety of events. The organisation aimed to apply their design in other cases, for example in the U.S where cities such as Portland and Los Angeles were beginning to encourage homeowners to install backyard houses to shelter homeless people. |
| **Sources** | IMBY 2018, viewed 5 November 2018, <https://www.imby.fr/copie-de-accueil><br>Peters, A 2017, These Tiny Houses Are Designed To Give Refugees A Home In Your Backyard, viewed 5 November 2018, <https://www.fastcompany.com/40474575/these-tiny-houses-are-designed-to-give-refugees-a-home-in-your-backyard><br>The Observer 2017, French family installs tiny house for refugees in their backyard, viewed 5 November 2018, < http://observers.france24.com/en/20171106-france-tiny-house-refugees-backyard><br>Comte P 2018, Fab City: In My BackYard is building hospitality, <http://www.makery.info/en/2018/06/12/fab-city-in-my-backyard-construit-lhospitalite/> |
| **Refugee-specific?** | Partly |
| **Exchange or incentives** | There was not an incentive system for landlords. |

**Picture 1.** Comte P, 2018
**Picture 2.** The first house which was moved in Montreuil. The Observer, 2017.

# Incentive

## Incentives to investors and private sector

### Green Pastures

The programme purchases properties for churches and Christian charities so that they can reach out and house the homeless in their area. It is similar to a housing association taking properties out of the market to sell at low interest rates. The Green Pastures Community Benefit Society Limited (CBS) issues loan stock to investors. Subscriptions for loan stock inject cash into CBS which uses the money to purchase and build property, often in conjunction with other sources of finance. Repayment is made from cash held on deposit within CBS or alternative lending.

### Yield Sharing

This scheme is recent, it has been implemented since 2018. It is similar to a housing cooperative that offer low interest loans, to create a balance, wherein the power between an investor and investee becomes co-operative instead of potentially exploitative. The investors benefit as their investment is directly tied to the success of the investee's mission, yielding a financial return on a fair and equal basis. In some cases run by people who were refugees.

### Hope into Action

Hope into Action collects funding from investors and supports the homeless. It provides professional support such as referrals, needs assessments, key working, signposting, tenancy, benefits and rent collection. The organisation collects funding from investors. Investors receives up to 2% return on investment per year.

### Reimagining Rent

This is an organisation that supports other housing associations by providing training and education. By networking several different organisations, the programme aims to produce a novel approach to tackle housing issue through private market.

# Green Pastures

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| **City** | The United Kingdom |
| **Time** | Since 1997 |
| **Type of measure** | Green Pastures purchased property for churches and Christian charities so that they could reach out and house the homeless in their area. |
| **Aim of measure** | Green Pastures was a national Christian social enterprise that provided the church to end homelessness. |
| **Number of properties** | There were properties in more than 55 local neighbourhood housing and caring for more than 930 people in the UK.<br>The project aimed to purchase 200 family units in the North West, 59 new homes in Marks Gate Barking and Dagenham, London, 6 flats and two 3-bed houses in Greenwich etc. |
| **Initial property type** | The initial property types were residential, non-residential buildings in Rotherham, and brown field site in Southport. |
| **Political and institutional context** | None. |
| **Local community and market forces** | Each partner agreed to house and care for the homeless in their locality. The partner recommended property for Green Pastures to purchase, received housing referrals, maintained the property, cared for residents and managed their Housing Benefit claim. Through their volunteer team each partner assisted the residents with managing bills, family advice, claiming benefits, training, accessing employment and more. |
| **Stakeholders** | Green Pastures,<br>Partners with Green Pastures which were more than 55 organisations and investors |
| **Stakeholders roles** | Green Pastures: buying property for churches and Christian charities, providing all the paperwork, expertise and ongoing support to operate a successful supported housing project.<br>The partners: Each partner agreed to house and care for the homeless in their locality. The partner recommended property for Green Pastures to purchase, received housing referrals, maintained the property, cared for residents and managed their Housing Benefit claim. Through their volunteer team each partner assisted the residents with managing bills, family advice, claiming benefits, training, accessing employment and more.<br>Investors: investing in properties for homeless people with financial return. |
| **Viability/ financial accessibility** | In November 2010 Green Pastures formed Green Pastures Community Benefit Society Limited (CBS) which is an Exempt Charity registered with the Financial Conduct Authority(FCA). Through this vehicle CBS commenced issuing loan stock to investors. Subscriptions for loan stock inject cash into CBS which uses the money to purchase and build property, often in conjunction with other sources of finance. |

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| **Incentive structures** | investors invested properties for homeless people with financial return. Repayment is made from cash held on deposit within CBS or alternative lending. Investors select an interest rate in the range of 0% pa - 4% pa for investments of 1-4 years, or in the range of 0% pa - 5% pa for terms of 5 years and over. CBS does not attract stamp duty, allowing more homeless people to be housed due to cost savings. |
| **Funding** | Public Fundraising |
| **Extent of autonomy** | Homeless people or those who were threatened with homelessness needed to go to local authority to present and register as homeless. The local authority would be able to tell them if they could help them find accommodation. They might offer emergency accommodation, add the person to a housing waiting list or send them to another local authority to find accommodation if they thought another local authority was responsible for finding them accommodation. |
| **Impact** | The impact of this project was still unknown. |
| **Critique and potential Transferability to Athens** | Green Pastures issued unsecured Loan Stock. Unsecured means that the money was not secured against any property (in the way that a mortgage is). Loan stock subscriptions were unsecured because securing properties against loan stock would interfere with CBS' ability to obtain mortgages and bank finance. Furthermore, refinancing property every time investments matured would be impractical. Loan Stock was a vital ingredient in funding the expansion of CBS because they could obtain only about 65 percent of the cost of a property by way of bank loans. Low minimum investment, £1000. Short minimum investment term, of one year. |
| **Transfer to other cases** | The transfer to other cases of this project was still unknown. |
| **Sources** | Green Pastures 2018, viewed 5 November 2018, <http://greenpastures.net> Green Pastures 2018, Loan Stock Information & FAQS, Viewed 5 November 2018, <https://docs.google.com/document/d/1BSaJmKioJKEzm94KY_9wpgOKkZ3Keqg1HlQNNtVErLM/edit> |
| **Refugee-specific?** | Partly |
| **Exchange or incentives** | Individuals can invest in the CBS and get 5% interest, and Green Pastures invested in churches for the homeless to stay. |

# Hope into Action

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| **City** | The United Kingdom |
| **Time** | Since 2010 |
| **Type of measure** | Hope into Action collected funding from investors and supported the homeless. The processes of the model were:<br>First, the church got in touch with Hope into Action, who supported every stage of the process. Second, they used the investment. One house was bought in a reasonable area of their community. The house was used to support two or maybe three people in a vulnerable situation. Ideally the church chose which need or group to target, such as male, female, ex-offender, younger, those coming out of rehab. Third, the rent and housing benefit payed a return on the investment. |
| **Aim of measure** | The mission was to show Christians a wise, responsible but also radical, loving way to share their resources with the poor.<br>The model was built on the belief that when people have a safe, secure home surrounded by loving, non-judgemental relationships they will find the strength and motivation to make positive life choices. |
| **Number of properties** | 63 homes over 19 towns. Each house was a home to two to four tenants |
| **Initial property type** | Privately owned property |
| **Political and institutional context** | The organisation emphasised Christian values. For example, they stated: "We're told in The Acts of the Apostles that the believers 'shared everything they had so there was no needy amongst them' (Acts 2 and 4)." |
| **Local community and market forces** | The impact of this project was still unknown. |
| **Stakeholders** | Hope into Action; Church partners<br>Investors; Local councils (some cases) |
| **Stakeholders roles** | Hope into Action: in the processes, Hope into Aciton provided professional support, such as in referrals, needs assessments, key working, signposting, tenancy, benefits and in rent collection. The organisation collected funding from investors<br>Church partners: the church provided community, non-judgemental relationships, mentoring, befriending, practical support and prayers.<br>Local councils: sometimes local councils were involved. The organisation built partnerships with Lincoln and Wolverhampton councils. Both were running homes in partnership with a church in their cities. |
| **Viability/ financial accessibility** | The financial accessibility of this project was still unknown. |

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| **Incentive structures** | Financially investors received up to 2% return on investment per year, which was similar to interest-bearing bank or building society account. |
| **Funding** | From investors. |
| **Extent of autonomy** | The church could choose which need to target: whether the target groups would be male, female, ex-offender, younger, those coming out of rehab etc. |
| **Impact** | The impact of Hope into Action was various.<br>Maintain tenancy- 93%: 165 were adults with 26 children (up from 139 and 13 respectively). The increase in children reflected opening two more refugee homes for Syrian families and the increased need to house mothers as councils were struggling to cope, especially in Peterborough. 55 people moved on from the homes: 23 percent of the move-ons went into social housing and 17 percent into private rentals. Abstain from crime- 90%: 40 of the tenants had previously served time in custody (that was 24% of the tenants). Only four returned to custody. Many of the other 125 adult tenants were at risk to crime, and only one of those tenants went into custody. Reduced their drug intake-63%: 57 of the tenants had a previous relationship with hard drugs. That was 35 percent of all the tenants. Of those, 21 had worsened. Many of those Hope into Action continued to work with on their journey of recovery. In 2018, also, Hope into Action had to cope with new drugs on the market, which added a challenge. Improved social relations with their family-70%: 115 of the 165 adult tenants had improved their relationship with their family. Hope into Action had also kept many families together by giving them a home and, by housing Syrian refugees, Hope into Action had allowed them to access vital health care unavailable to them in refugee camps.<br>Volunteered, education or training-48%: 79 of the tenants were involved in volunteering, education or training. Positive occupation of time helped self-esteem and gave a sense of purpose as well as being recognised as vital in recovery. Got a job-18%: 30 of the tenants in 2014 had found employment and maintained it. Finance management-88%: Financial management was essential to preventing homelessness and sustaining a tenancy. 88 percent of the tenants had established or maintained a bank account. 74 percent were paying their personal charge regularly, with 51 percent using standing orders. 77 percent were debt free or re-paying debts/arrears. |
| **Critique and potential Transferability to Athens** | The organisation had a strong vision and belief in their value. The third sector, which had strong motivation, was vital to draw investors' participation. |
| **Transfer to other cases** | 55 people moved on from the homes. 23 percent of them went on to social housing and 17 percent moved into private rental. |
| **Sources** | Hope into Action 2018, Viewed 5 November 2018, <http://hopeintoaction.org.uk/><br>Hope into Action 2018, Frequently Asked Questions for Investors, Viewed 5 November 2018, <http://hopeintoaction.org.uk/wp-content/uploads/2018/03/FAQs-for-Investors-2.pdf> |
| **Refugee-specific?** | Partly |
| **Exchange or incentives** | 2% of investment as incentives. |

# Yield Sharing

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| **City** | The United Kingdom |
| **Time** | since 2018 |
| **Type of measure** | Yield sharing was the model to cover purchase prices. It was invested for a fixed term. The model was developed through the collaboration between ACH (Ashley Community Housing), which was a housing association dealing with a large number of refugees, and Resonance working on the financial model for property management.<br>The processes of the model are: first, collecting the funds from the investor; second, allowing ACH to buy houses; third, investment income was asset backed; fourth, rent was paid to ACH; fifth, investment output was paid annually for a 5-year term. Finally, it was retained by ACH or paid to investors. |
| **Aim of measure** | ACH's housing was mostly leased from private landlords but difficulties could arise as owners raised rents or sold for capital gain. ACH decided to gain more control and approached Resonance to see if they could arrange investment for them to rebalance by purchasing freehold houses. |
| **Number of properties** | The overall number of properties which had been supported by the Yield Sharing model was not clear, but ACH have successfully resettled over 2000 individuals from refugee backgrounds. |
| **Initial property type** | Social housing which was managed by ACH |
| **Political and institutional context** | Each year ACH received over 700 people exiting UK asylum centres with refugee status and who would otherwise find themselves homeless. To purchase freehold houses, ACH and Resonance built a model to approach investors who had specific backgrounds as Muslim.<br>With many of ACH's stakeholders not wanting to take on interest-bearing debt for faith reasons as Muslim, ACH developed a yield-sharing finance model: an alternative investment structure which was social, ethical and open to all communities.<br>Working with social enterprise ACH, the social impact investment company Resonance developed an innovative, ethical and Sharia compliant financing model for purchasing properties to house refugees. The solution developed by Resonance and ACH was a first in the UK: Yield Sharing Finance, where the risk and reward was shared by the lender and the investee. |
| **Local community and market forces** | ACH was located in various cities including Bristol, Birmingham and Wolverhampton. The contexts were different in each city. |
| **Stakeholders** | ACH (Ashley Community Housing)<br>Resonance<br>Investors |

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| **Stakeholders roles** | ACH: get investment, buy houses and maintain<br>Resonance: provide finance model<br>Investors: the first investment was drawn down in Spring 2018, from The Joseph Rowntree Foundation, from Barrow Cadbury Trust and from The Orp Foundation, whose hard work and vision had been outstanding. |
| **Viability/ financial accessibility** | The individuals, such as refugees, were supported through ACH. |
| **Incentive structures** | The lender was set to receive a certain level of interest per annum based on the amount invested e.g. borrow £100K at 5% and receive £5K interest. This was due whether the underlying asset performed well or not.<br>With the Yield Sharing model, the investors' returns were tied to performance.<br>The net yield from the property, for example net income from the rents, was shared between the investors who lent the capital and ACH who supported the tenants and maintained the properties. Payments to investors were based on an expectation of what the yield will be, which was paid and re-confirmed annually. |
| **Funding** | Funding from investors. |
| **Extent of autonomy** | Funding was used for works in ACH. ACH provided a great deal of autonomy for refugees. They focused on labour market and integration. ACH provided training and conduct research about refugee integration.<br>The aim of the organisation was to support the settlement and resettlement needs of refugees, to develop their independence and equip them with the skills they needed to gain sustainable employment. They promoted the positive contribution that refugees can have on the local communities. |
| **Impact** | The impact of the funding model was difficult to find yet. Among ACH tenants, more than 2,000 Individuals from refugee backgrounds successfully resettled in the UK. |
| **Critique and potential Transferability to Athens** | The cases showed that this was a win-win model, which solve the investors' issues and the housing problems of refugees. The Muslim stakeholders had some difficulty in investing due to the faith reason. The financial model was developed from a specific understanding and knowledge about the context. Knowing the groups and promoting the particular model targeting the groups can be successful. |
| **Transfer to other cases** | The transfer to other cases of this project was still unknown. |
| **Sources** | Resonance 2018, UK's First Yield Sharing Financing Model to Deliver Homes for Refugees, viewed 5 November 2018, <http://resonance.ltd.uk/uks-first-yield-sharing-financing-model-to-deliver-homes-for-refugees/><br>ACH 2018, viewed 5 November 2018, <https://ach.org.uk> |
| **Refugee-specific?** | Yes |
| **Exchange or incentives** | The investors received around 5% interest. |

# Reimagining Rent

| | |
|---|---|
| **City** | London. The organisations who participated in the programme were located in different cities, but the programme was held in London. |
| **Time** | since 2017 |
| **Type of measure** | Networks of experts in private housing sector to search for means to tackle housing problems. Reimagining Rent supported these innovations in order to help make this sector work better for vulnerable people and for those on low incomes. Through a programme of workshops, consultancy and access to experts at no cost to participants, Reimagining Rent helped participating teams strengthen the innovations' models, demonstrate their social impact and grow their potential to scale. They also built alliances and networks with housing stakeholders to increase attention on housing innovation and attract investment so that ultimately more people would have access to safe, secure and affordable homes.<br>Reimagining Rent provided a six month programme of support to initiatives tackling the challenges in the private rented sector. Held in London, the programme offered entrepreneurs support to strengthen their models, demonstrate their social impact and grow their potential to scale by building their capacity, capability and confidence. On completion, participants had a robust business plan, a compelling story of social impact and expanded networks to help them access further support and investment.<br>Five core components of the model were: a structured and intensive support programme, sector expertise, collaboration and networks, pro bono support, social finance advisory. |
| **Aim of measure** | To tackle housing problems for low-income people and to involve the private sector. |
| **Number of properties** | Reimagining Rent was an initiative to support organisations. The organisations had different roles and different numbesr of properties. Among them, some organisations like Homeless Rooms and Homeshare UK provided a platform for housing exchanging.<br>Homeless Rooms matched empty rooms in supported accommodation to homeless people and sofa surfers who need somewhere to live. By using an innovative property search site, it made a dent in the soaring numbers of people facing homelessness and provided support, whilst at the same time saving local authorities millions of pounds.<br>Homeshare UK brought together people with spare rooms with people who were happy to chat and lend a hand around the house in return for affordable, sociable accommodation. Part of Shared Lives Plus, the model aimed to ensure that people were well-supported to pursue ordinary lives within the households and relationships of their choice, to feel that they belonged and could make a valued contributions to those around them. There were 23 UK Homeshare delivery organisations, supporting 400 Homeshare matches and benefitting 800 people. |

| | |
|---|---|
| **Initial property type** | In cases of Homeless Rooms and Homeshare UK, they used private houses to run host programme. |
| **Political and institutional context** | For the vulnerable and those on low incomes, the failure of the housing system was widespread, with the social and economic inequalities perpetuated by the private rented sector being particularly acute. Poverty among renters had doubled in the last decade, leaving millions trapped in insecure, expensive housing. In addition to a shortage of supply, issues with regulation, affordability, access, quality and security pervaded this dysfunctional market. As rents continued to rise, the need for change, especially in high-cost areas, was urgent. There were many innovations that tried to tackle the issues presented by a challenging private rented sector, including social lettings agencies, homeshare schemes and ventures working to improve specific barriers like credit histories or large deposits. The Young Foundation believed that innovation could play a significant role in making the private rented sector work better and improve the experiences of tenants. |
| **Local community and market forces** | The local contexts of organisations were different depending on the participants. |
| **Stakeholders** | The first-year cohort:<br>Kineara<br>Nationwide Foundation<br>Community Sponsors Homes (CSH)<br>Safer Renting<br>Homeless Rooms<br>RentSquare<br>RentProfile<br>Fifty Thousand Homes<br>The second-year cohort:<br>Ethical Rental Sector<br>GetRentr<br>Homeshare UK<br>Sharing Solutions<br>Smart Renter<br>The Kohab<br>Your Own Place |
| **Stakeholders roles** | The participants searched for new models to provide private housing for low-income people. The roles of organisations were different. For example, some of them offered a platform to provide information for homeowners and tenants, whilst others worked as providers for housing like other housing associations. |
| **Viability/ financial accessibility** | Every six months the group of organisations were selected and supported by the programme. |
| **Incentive structures** | The participants could get knowledge and ways to collaborate. |
| **Funding** | The Young Foundation's Reimagining Rent programme was funded by the Nationwide Foundation, a charitable funder aiming to increase the availability of decent affordable homes for people in housing need. |

| | |
|---|---|
| **Extent of autonomy** | The programme focused on the organisations, not individuals. |
| **Impact** | The impact of this project was still unknown. |
| **Critique and potential Transferability to Athens** | The private sector can be a part of activities for social good. Sharing the knowledge among them facilitated housing provisions. |
| **Transfer to other cases** | The transfer to other cases of this project was still unknown. |
| **Sources** | The Young Foundation. 2018. Reimagining Rent: Innovative solutions for the Private Rented Sector, viewed 5 November 2018, <https://youngfoundation.org/projects/reimaginingrent/> |
| **Refugee-specific?** | No |
| **Exchange or incentives** | The programme focused on the organisations, not individuals. |

# Renting houses for returning to rural areas

| | |
|---|---|
| **City** | South Korea, Jeollanam-do ('do' is a unit for provinces, higher level than cities)<br>Other provinces located in rural areas started similar projects recently. |
| **Time** | Since 2012 |
| **Type of measure** | Empty houses in rural areas were rented to applicants who want to learn to farm in the local areas. |
| **Aim of measure** | To rebalance the population between central areas and rural areas in South Korea.<br>The local council, which was located in the southern part of South Korea, decided to link house owners in the region who had empty houses with applicants who wanted to learn agriculture and to settle down in the rural area. The scheme was difficult for refugees to apply to because the aim of the project focused on finding a balance between urban and rural areas; therefore, the applicants needed to be residents in urban areas with their families. |
| **Number of properties** | The website provided information on empty houses: Jeollanam-do had 325 houses, Gyeongsangnam-do had 33 houses, Chungcheoungnam-do had 19 cases in 2018. Not all the houses were rented for free but the information provided connected the owners with applicants and provided an opportunity for negotiation. Munkyung-si (Gyeongsangbook-do) provided 9 houses rent-free between 2014 and 2017. |
| **Initial property type** | Private homes |
| **Political and institutional context** | The local council, Jeollanam-do office, which was located in the southern part of South Korea, decided to link house owners in the region who had empty houses with applicants who wanted to learn agriculture and aimed to settle down in the rural area. |
| **Local community and market forces** | The rural areas in South Korea were continuously losing their population. Of the overall population of 51 million, 49.5 percent were living in the central area, which included Seoul and surrounding areas (data based on the 2015 census). The house owners in rural areas tended to keep their houses without using them. Also, the population of the elderly who were living alone after their children moved to Seoul was high. |
| **Stakeholders** | Local councils<br>House owners<br>Tenants |
| **Stakeholders roles** | Local councils identified empty houses where no one had lived for more than one year. They contacted the house owners to ask their intentions and to provide information on the website. If the owners gave consent, the councils upload the information on the property. Applicants would make contact through the website or through the councils to get information about the houses. |

| | |
|---|---|
| **Viability/ financial accessibility** | The applicants could rent the house for free, but in some cases, the applicants paid rent, which was generally cheaper than normal prices. |
| **Incentive structures** | From 2018, the council selected 20 cases (homes) and provided 15 million KRW (around 11,500 euros based on the currency in November 2018) for remodel the houses before prior to renting. |
| **Funding** | Public funding from Jeollanam-do office |
| **Extent of autonomy** | Great deal. The applicants could choose the houses. This project was not focused on the low-income applicants. |
| **Impact** | Even though many of the young generations sought to go back to rural areas, they did not possess the proper knowledge and skills in agriculture. As the houses were located in existing neighbourhoods, the applicants could learn skills and develop social lives in rural areas. It could function as a trial period before people settled down permanently in rural areas. |
| **Critique and potential Transferability to Athens** | The empty houses which were neglected for more than a year were often unsuitable conditions to live, for example, inadequate insulation and electricity. This meant that support for refurbishment was often necessary. The management of projects which relied on the local councils tended to be criticised because of slow updating of information and inaccuracy of information. In the long-term it could be beneficial for the third sector to assist in the processes. |
| **Transfer to other cases** | The transfer to other cases of this project was still unknown. |
| **Sources** | Ministry of Food, Agriculture, Forestry and Fisheries 2015, Center Kwinonggwich'on chonghapsent'o [National Agricultural and Rural Community Center], viewed 5 November 2018, <http://www.returnfarm.com/><br>Changheon, S 2012, Kwinongjaege pinjim musangimdae '1sok3choo [Free house rental to farmers], viewed 5 November 2018, <https://news.joins.com/article/7583150> |
| **Refugee-specific?** | No |
| **Exchange or incentives** | The house owners received funding to refurbish the houses. They could get help from tenants to care for their empty houses. In cases where tenants lived with house owners, the elderly could get help and support from the applicants. |

“

This chapter analyses the 33 cases comparatively through several indicators. The analysis is conducted first across all cases, and then individually. The Comparative analysis matrix examines the cases through ten indicators in order to gain an initial appreciation of their scale and relevance. The Impact evaluation diagrams add to this the layer of social meanings and relationships, in order to provide a preliminary idea of the social impact of the cases through the eight principles of the integration wheel.

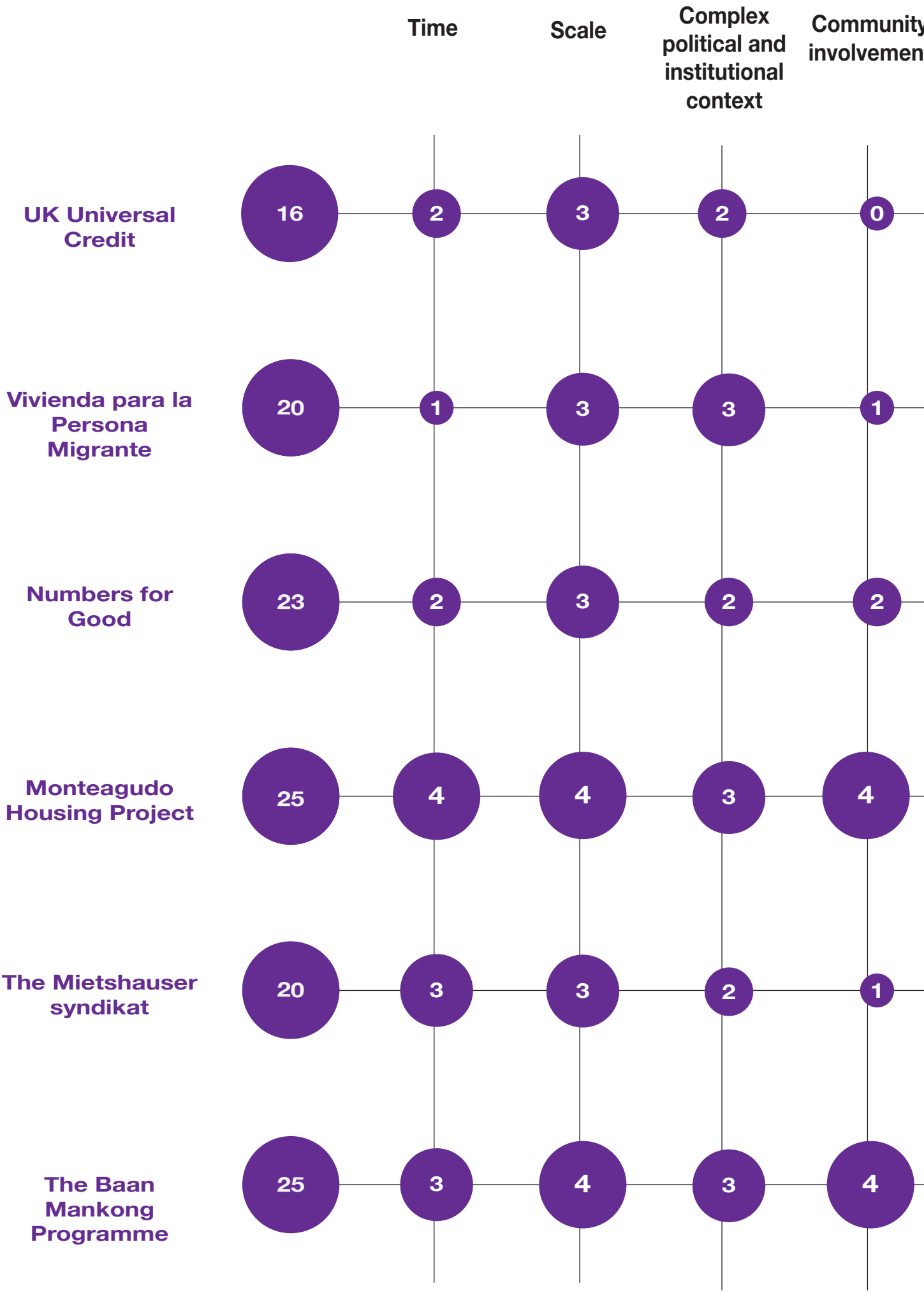
# 6. Cases analysis

## 6.1 Comparative analysis

*Time.* The duration of each case was different; this made it difficult to highlight specific patterns within exchange, credit and incentive models. However, actors and stakeholders with a longer history tended to generate better outcomes, by showing a deeper understanding of the political and local context, and devising novel approaches. For example, **Monteagudo Housing** project was based on the Territorial Liberation Movement, which had a long history in the area. Based on an in-depth understanding of the local issues, they were able to propose a mixed approach. Their effort led to the first ever community-led housing project in Buenos Aires. Similarly, the **Rental Mediation** programme in Spain also showed the importance of an in-depth understanding of the urban housing question. Provivienda, the leading implementer of the programme, was established in 1989 and had been working for over 30 years. It, therefore, knew the housing market in Spain and its oscillation very well. The case of **Riace** and **U Focularu** show how time helps to turn a short-term solidarity initiative into a policy that supports a program in the long-term. However, the policy also turned out to have many shortcomings, including a high rate of abandonment that did not help to build integration.

*Scale.* Time and scale increase proportionally. Those cases with a longer history tended to show a wider impact in terms of number of properties as well as geographical coverage. **Rental Mediation, Monteagudo Housing project** and **Baan Mankong** showed a significantly larger number of beneficiaries compared to other cases. By September 2015, the RM programme had housed 120,437 people in 62,823 private homes. At the time of writing, Baan Mankong had been implemented in over 300 cities in Thailand. Monteagudo Housing project provided 326 housing units in 2000 and, in the second stage, the Emetele cooperative established its own construction company and an additional 700 housing units were built. An in-depth understanding of the housing market is essential to produce novel approaches that can be widely adopted in the country and beyond. Even if relatively more recent, **Housing First** has also been widely adopted in over 10 countries.

Cases that have been adopted on a large scale are mostly national schemes. Their application to registered refugee has proved difficult. As also highlighted in the literature review, refugees have very limited access to national schemes targeting low-income householders. In this sense, long-term and large-scale housing provision projects can benefit a


Time
Scale
Complex political and institutional context
Community involvemen
UK Universal Credit
16
2
3
2
0
Vivienda para la Persona Migrante
20
1
3
3
1
Numbers for Good
23
2
3
2
2
Monteagudo Housing Project
25
4
4
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4
The Mietshauser syndikat
20
3
3
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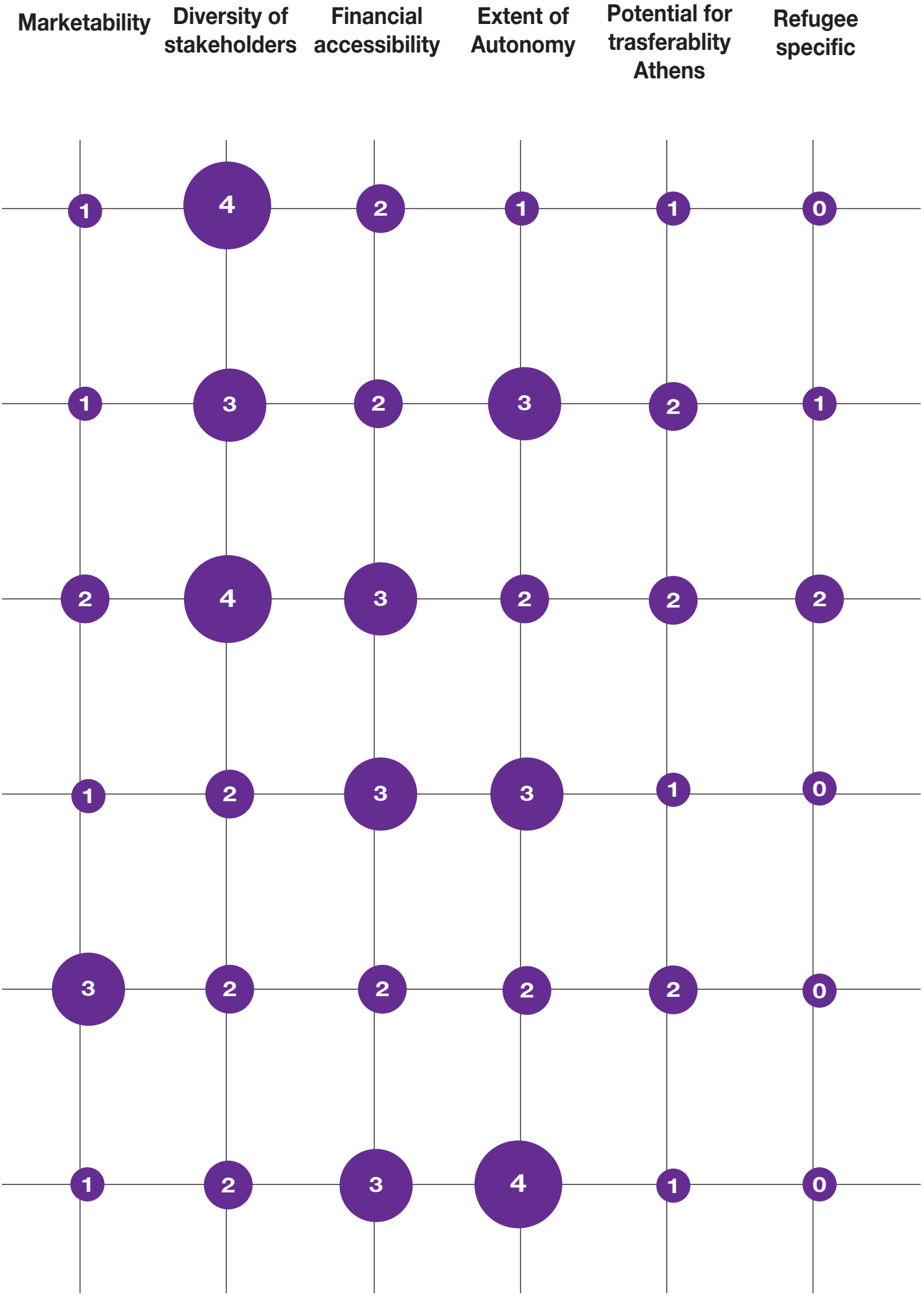
1
The Baan Mankong Programme
25
3
4
3
4


Marketability
Diversity of stakeholders
Financial accessibility
Extent of Autonomy
Potential for trasferablity Athens
Refugee specific
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4
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significant number of people but, currently, short-term projects are the only options effective for refugees. This difference was also manifest in the clustering (see Map), as refugee-specific cases were mainly observed amongst small cases of housing exchange. Yet, there was some advantage in short-term small-scale projects, such as a higher level of flexibility and adaptability to different contexts. Hosting programmes, for example, were widely observed in all countries.

*Community involvement.* Very small scale projects such as **Granny flats, IMBY** and **Vesta Project** have limited community involvement. Social relationships are established and limited to the host/guest and the organization that manages the project. Medium scale interventions showed a higher involvement of local communities. Projects like **Urban Shelter** in Jordan are specifically designed, not only to house refugees, but also to "activate" the involvement of the local community and to decrease social tension. **Baan Mankong** and **Monteagudo Housing project** showed how impactful the participation of local residents was in the implementation of the project. Notably, they constituted an exception as they were large scale projects led by communities themselves. Both cases approached housing through enabling mechanisms instead of through provision, with the intention of empowering residents and 'building community'.

There are cases in which the local community refused to participate: in the case of **Housing first** local communities even sabotaged the project to avoid sharing space with the homeless. In addition to the scale of intervention, what was important was the political climate, the diversity of the local community, the reputation of the organization that implemented the project, the local consensus and the support of the municipality. Compared to exchange models and credit based systems, incentive models showed the least community involvement, as expected.

*Marketability.* Incentive models tended to be very attractive to the private sector, while on the other hand, exchange models seemed to have difficulties drawing in private sector investors, either because of the scale of the intervention, or because of the lack of financial and legal basis to run the project. Excellent cases such as **Yield Sharing** and **Hope into Action** focused on housing provision for low-income groups and also tried to provide an incentive model to investors. Considering both aspects, to provide a flexible model to operate small interventions, on the one side, and a financial model to attract private participants on the other side, made an effective combination.

Cases such as **Yield Sharing and Green Pastures** are designed specifically to make the private market accessible to low income groups, driving a redistributive system. This, however, proved not always to be the case, as the market is very sensitive to the political economic context and identity, nationality and class issues. In the case of a long-term project like **Rental Mediation**, the economic crisis in Spain has made it difficult to issue as many rental contracts as in the past. In the case of **Ancora**, the project was not attractive to the local market because it targeted refugees. The majority of exchange models, except for projects like the **Urban Shelter project**, did not involve public funding. Many exchange models were based on donations.

*Diversity of stakeholders.* The larger the scale of the project, the more diverse the stakeholders involved. Cases as **Universal Credit** tended to have complex forms of collaboration. Notably, the majority of refugee-specific cases (such as **Vesta project** and **Homeshare**) involve professionals to monitor and manage part of the process. The input of professional workforce, in some cases, appears to be essential to maximise the benefit through the projects. Projects such as **Numbers for Good** or **Reimagining Rent** involved a range of stakeholders and other organisations in exploring alternative methods of housing provision. By involving actors who can provide ways to utilise funds, these cases displayed greater capacity to access funding sources.

In conclusion, the comparative analysis shows that large-scale long-term projects

are not necessarily more successful than small interventions, especially in the case of refugees. We observed that refugee-specific cases were mainly based on small scale flexible exchange models, and the flexible approach could be an essential aspect to tackle the urgent challenges. On the other hand, emergency measures are not enough, and long-term sustainable methods should be developed. Professional and local knowledge should be considered essential components of any housing project, along with the involvement of local groups, community based organisations and refugee based organisations. Local involvement leads to building the long-term autonomy of participants. Credit and incentive mechanisms should always be considered when engaging the private sector, as long as the appropriateness of the financial mechanism is explored alongside local groups. Universal methods that focus on credit or incentive without consideration of the application to the local level have limitations.

In the matrix shown in the following pages, we have taken the below questions into consideration:

**Time:** What case studies have been implemented for longer? Does time ensure a deeper assessment of the outcomes and more evidence of its benefits?

**Scale:** What case studies involve the largest number of properties? what are implemented in the largest number of countries? Does scale impact on the quality of the outcomes?

**Context:** Which case studies have been implemented in politically instable or institutionally weak contexts? Which one is more promising in terms of adaptability and built-in flexibility?

**Community involvement**: what case studies actively involve the local community in the implementation? What cases are led and managed by the local community?

**Marketability:** what case studies are more attractive to the private market? What cases impact the local housing markets? What are the more competitive cases in the local market?

**Diversity of stakeholders:** what case studies involve and benefit the greater number of actors (including refugee groups, property owners, CSOs, CBOs, NGOs, and state)? Are there more cases involving private or public sector? Which one has more evidence of success?

**Accessibility:** What case studies are more easily implemented with low budgets?

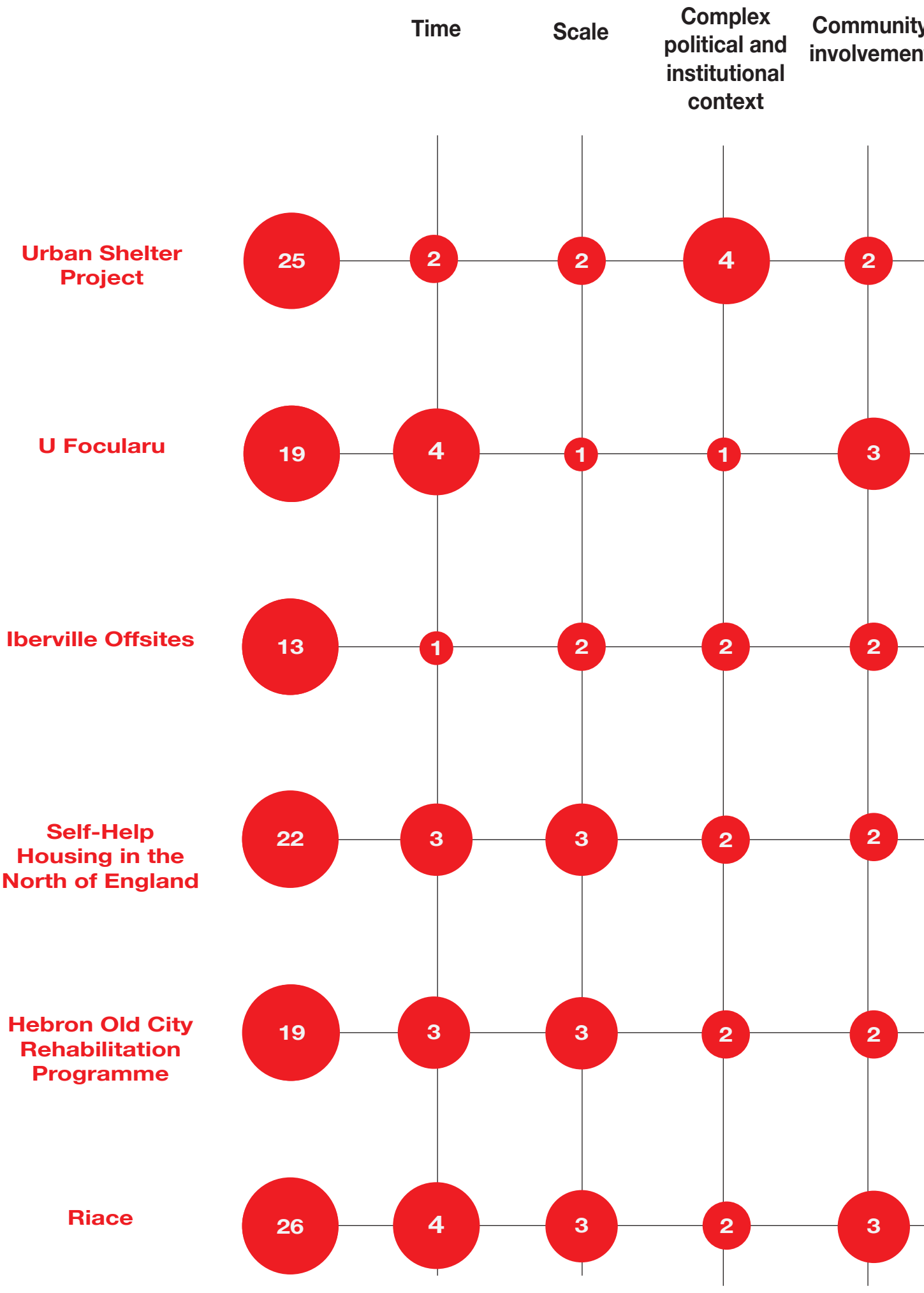
**Autonomy:** what case studies attempt to reduce financial dependency of the beneficiaries? What are the cases with evidence of that?

**Transferability:** Based on the type of context, stakeholders, funding, target and scale, what cases presents likeness to Athens' case?

**Refugee specific:** how many of the cases with high potential evidenced through the indicators above, are refugee specific cases?

In the following pages

**Fig 4.** Matrix showing the comparative analysis of 33 cases according to 10 indicators. 1=low; 2=medium; 3=high.


Time
Scale
Complex political and institutional context
Community involvemen
Urban Shelter Project
25
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Iberville Offsites
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Self-Help Housing in the North of England
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Hebron Old City Rehabilitation Programme
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Riace
26
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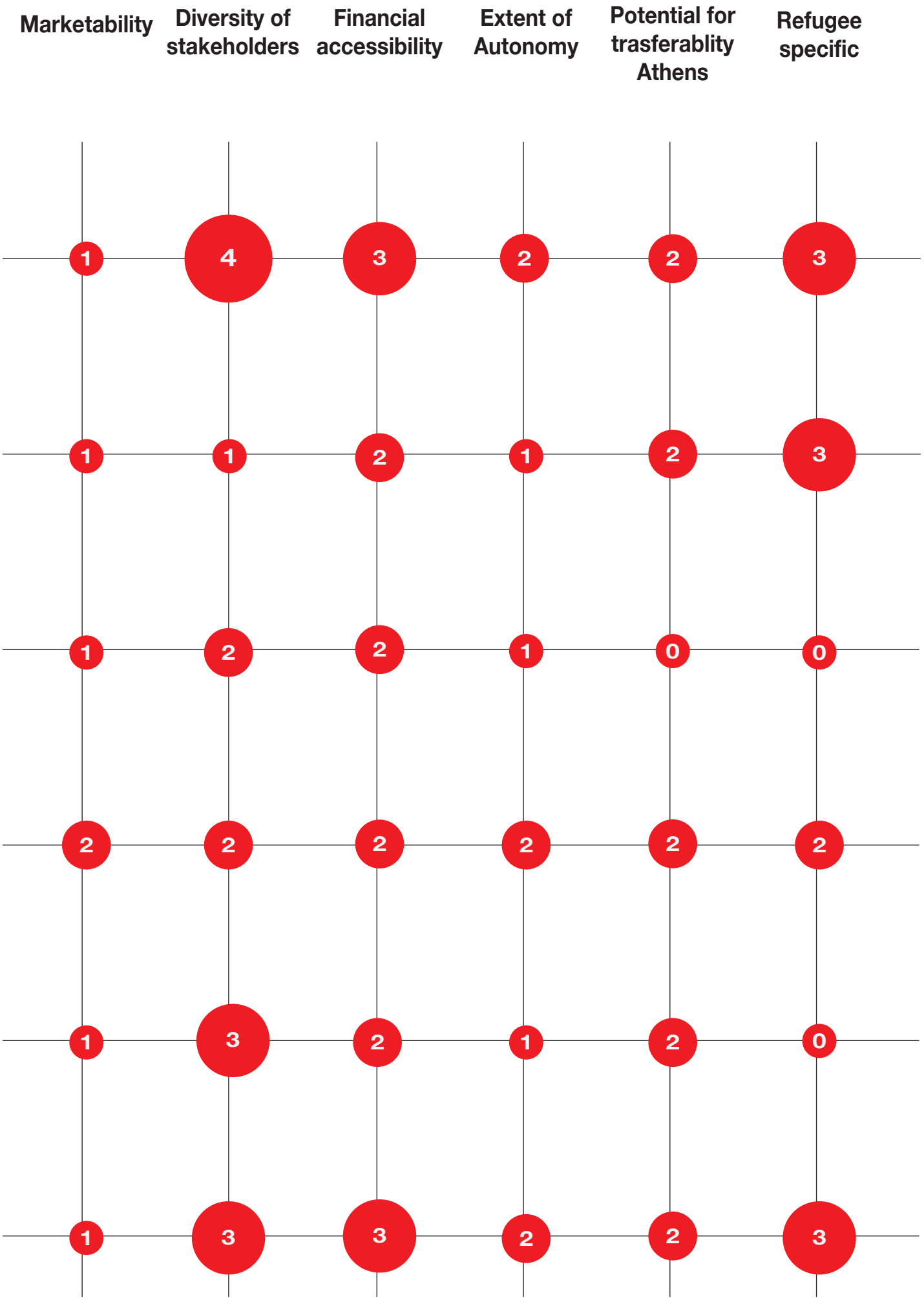
Marketability
Diversity of stakeholders
Financial accessibility
Extent of Autonomy
Potential for trasferablity Athens
Refugee specific
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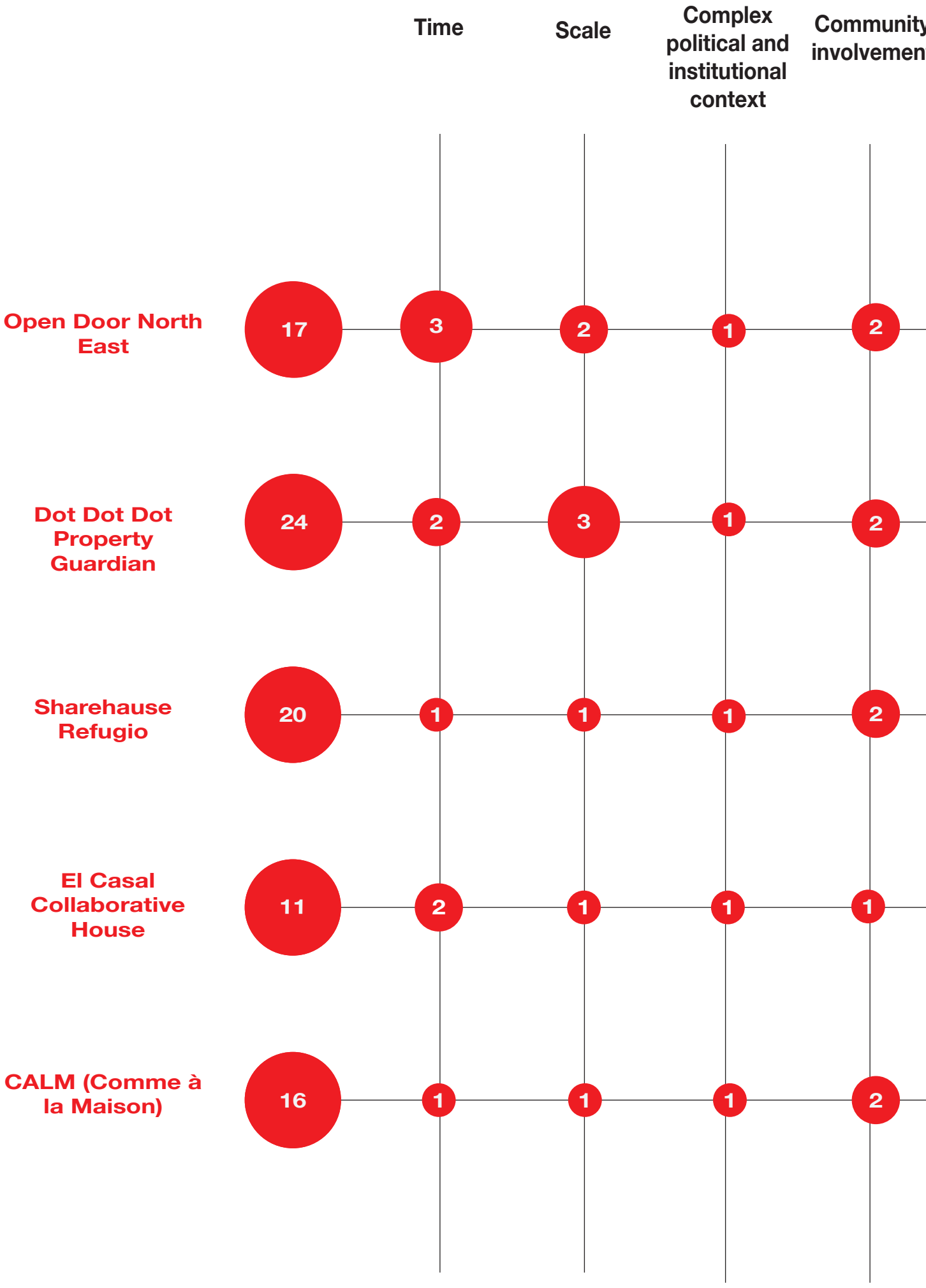
1 2 2 1 0 0
2 2 2 2 2 2
1 3 2 1 2 0
1 3 3 2 2 3


Time
Scale
Complex political and institutional context
Community involvemen
Open Door North East
17
3
2
1
2
Dot Dot Dot Property Guardian
24
2
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2
Sharehause Refugio
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El Casal Collaborative House
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CALM (Comme à la Maison)
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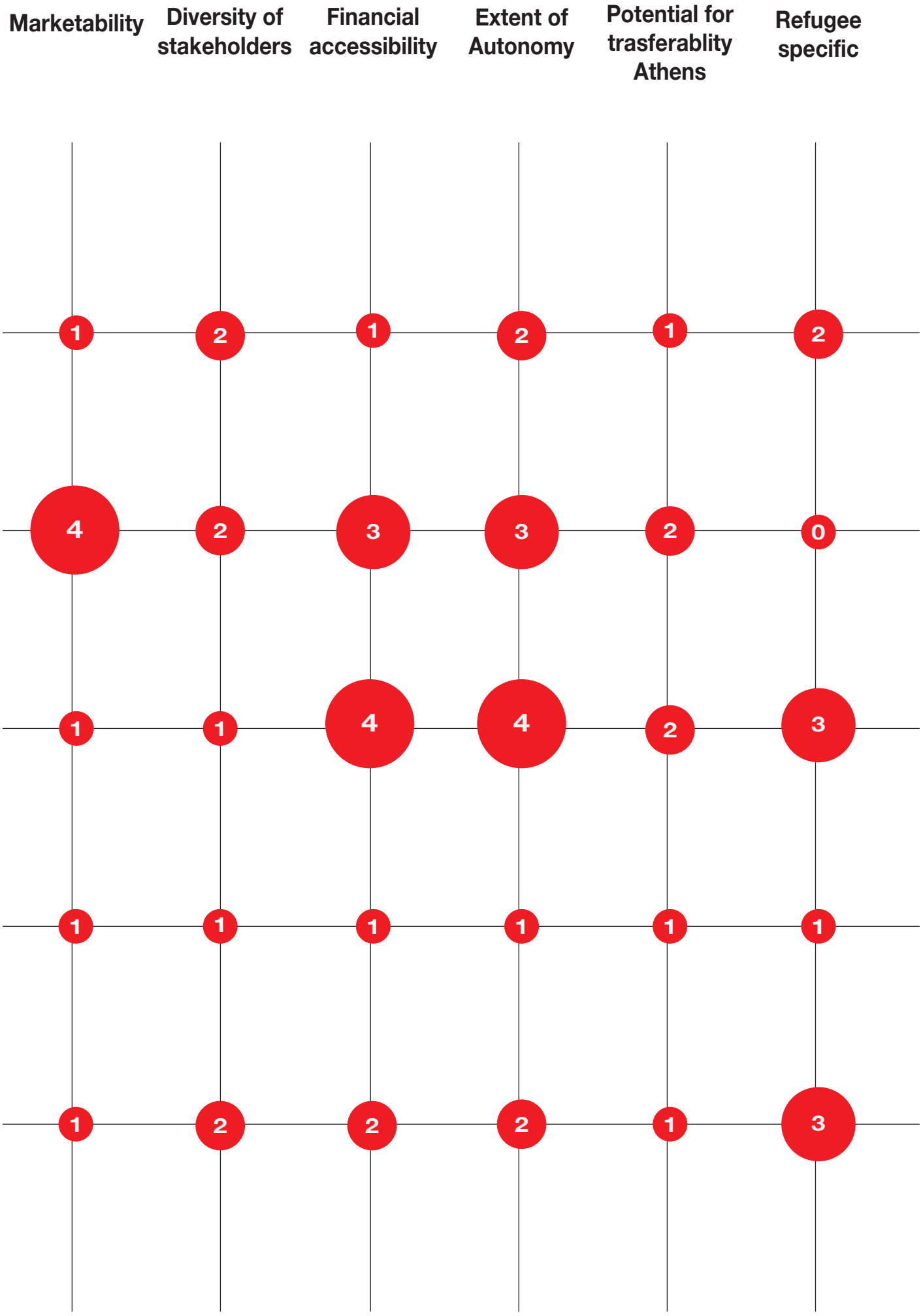
Marketability
Diversity of stakeholders
Financial accessibility
Extent of Autonomy
Potential for trasferablity Athens
Refugee specific
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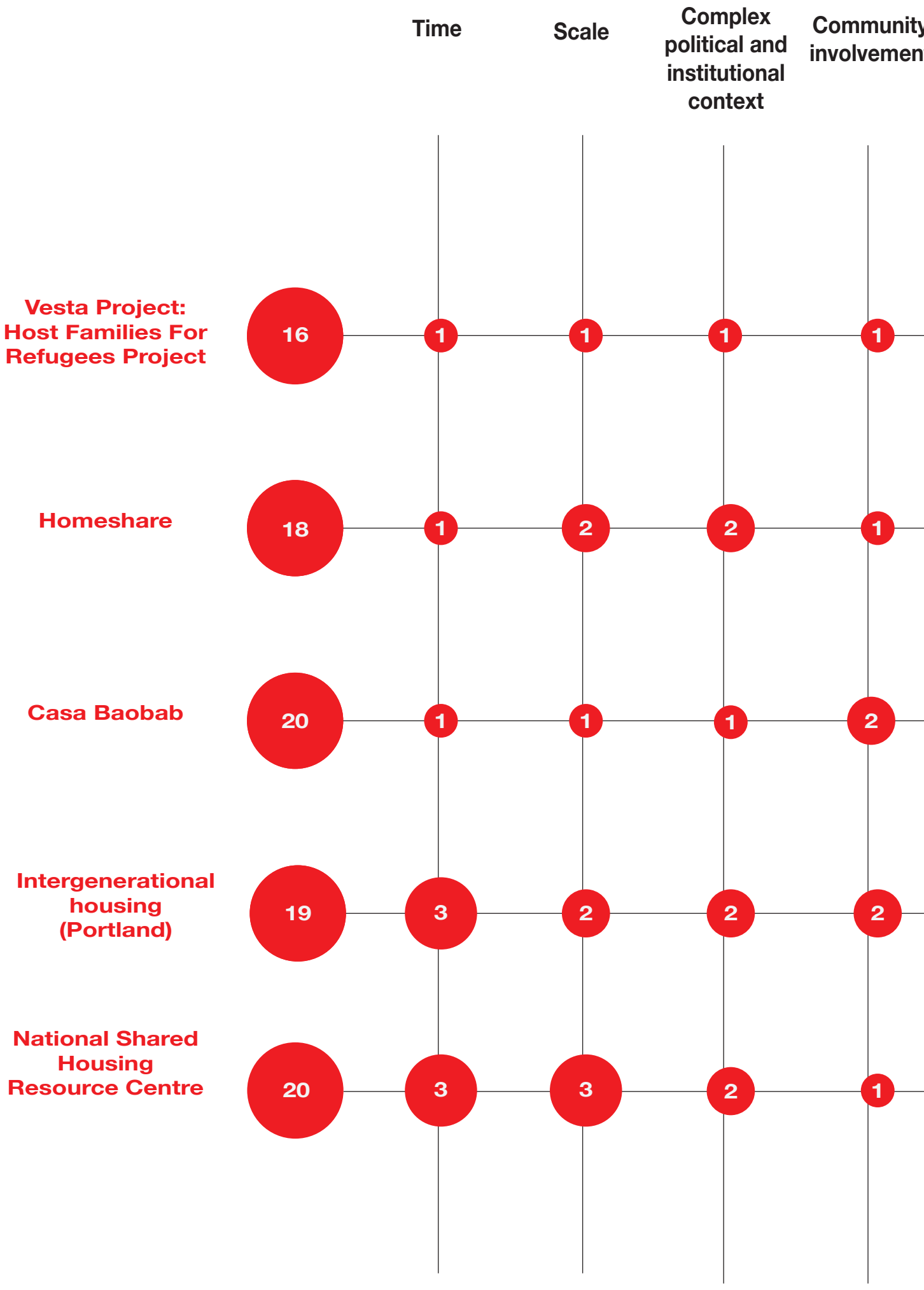
Time
Scale
Complex political and institutional context
Community involvemen
Vesta Project: Host Families For Refugees Project
16
1
1
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Homeshare
18
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2
2
1
Casa Baobab
20
1
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Intergenerational housing (Portland)
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2
National Shared Housing Resource Centre
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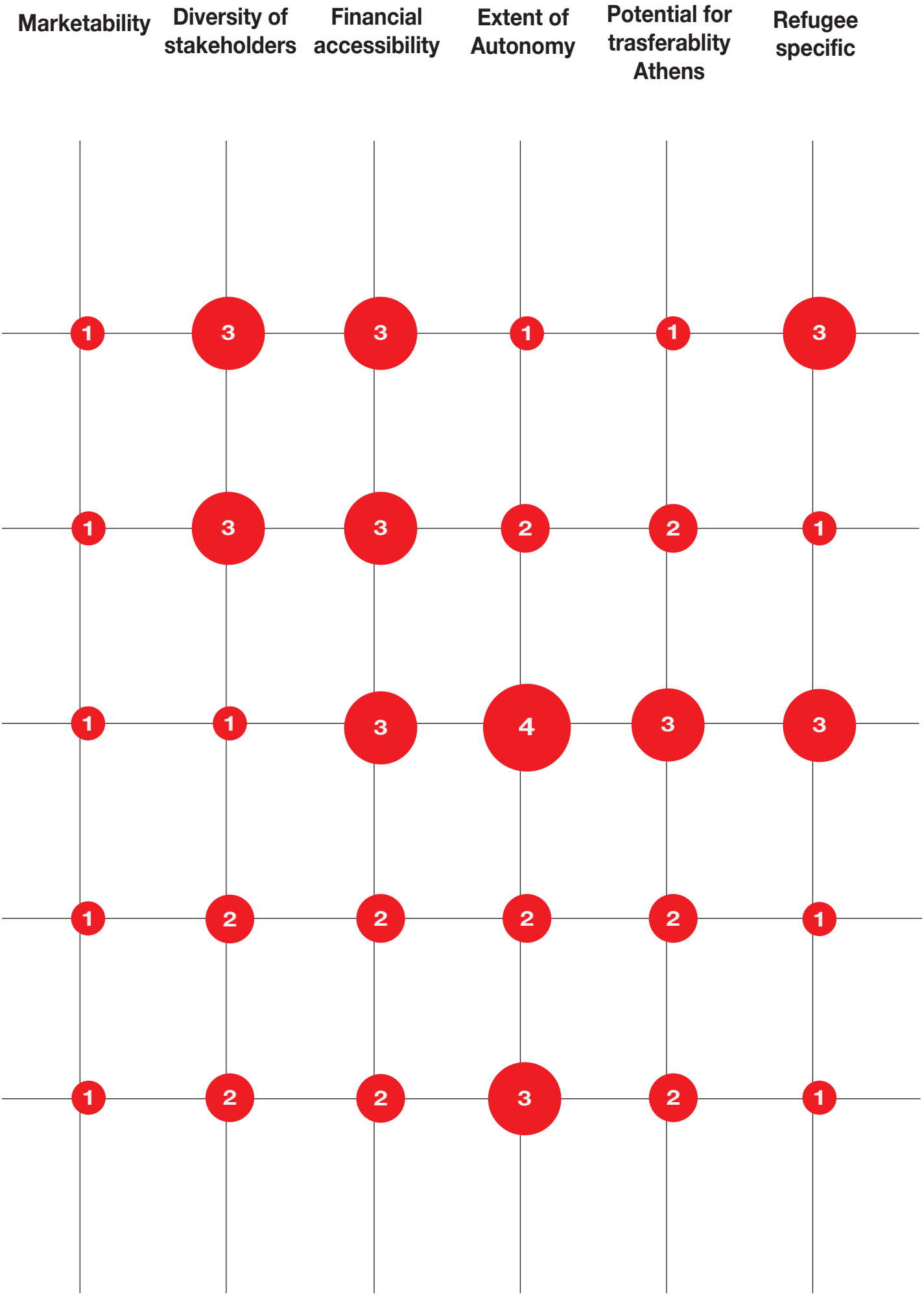
Marketability
Diversity of stakeholders
Financial accessibility
Extent of Autonomy
Potential for trasferablity Athens
Refugee specific
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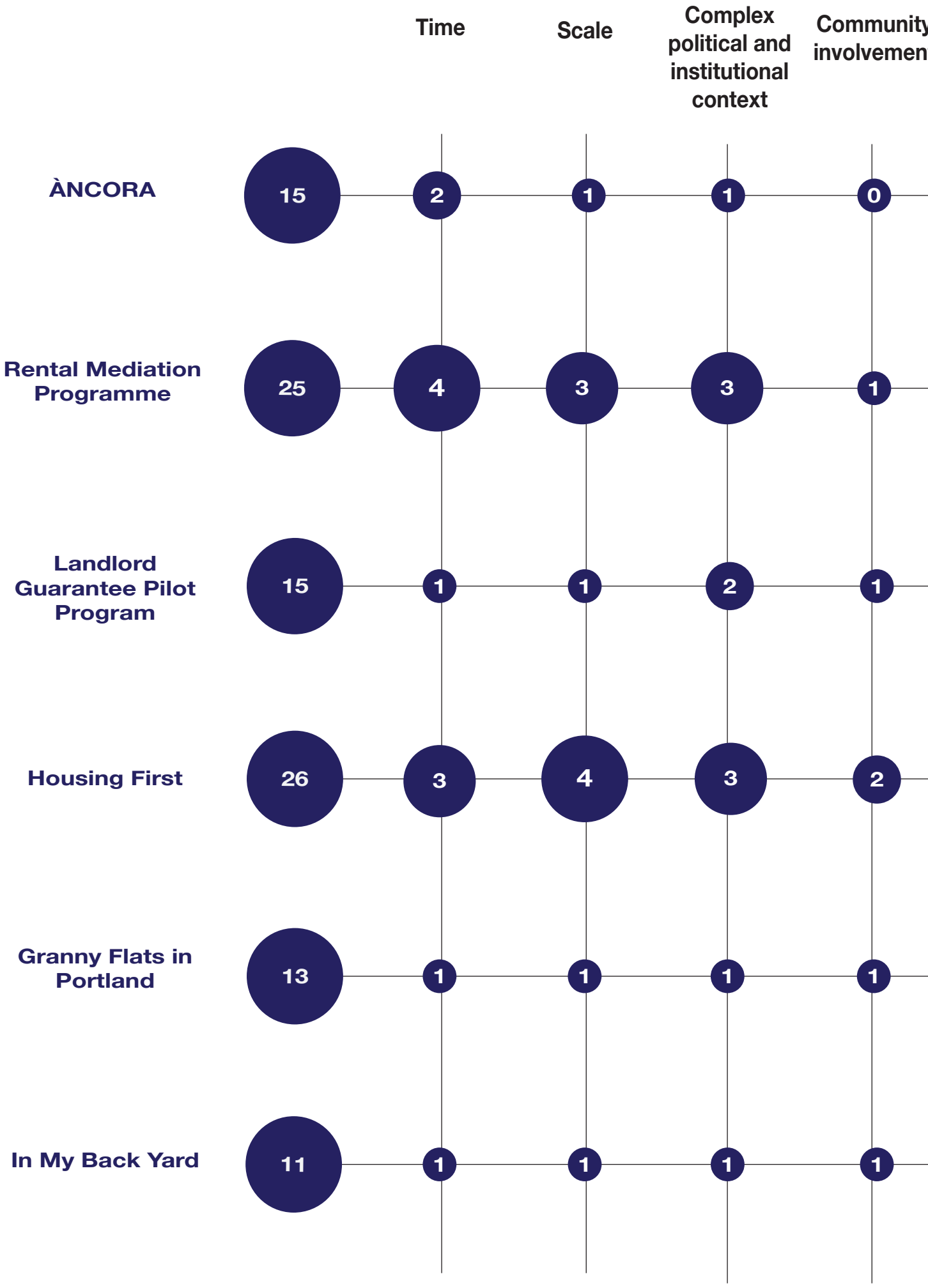
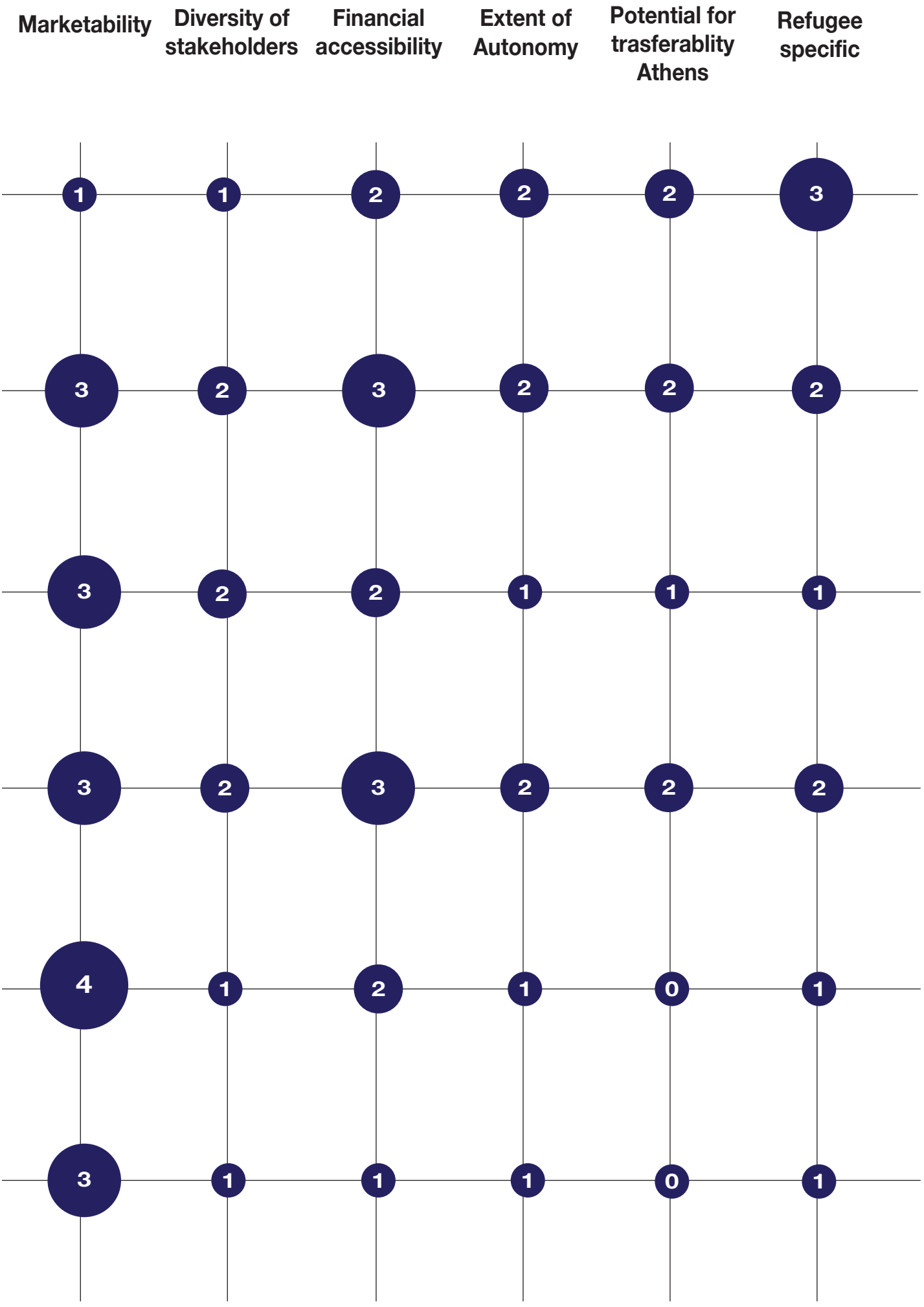
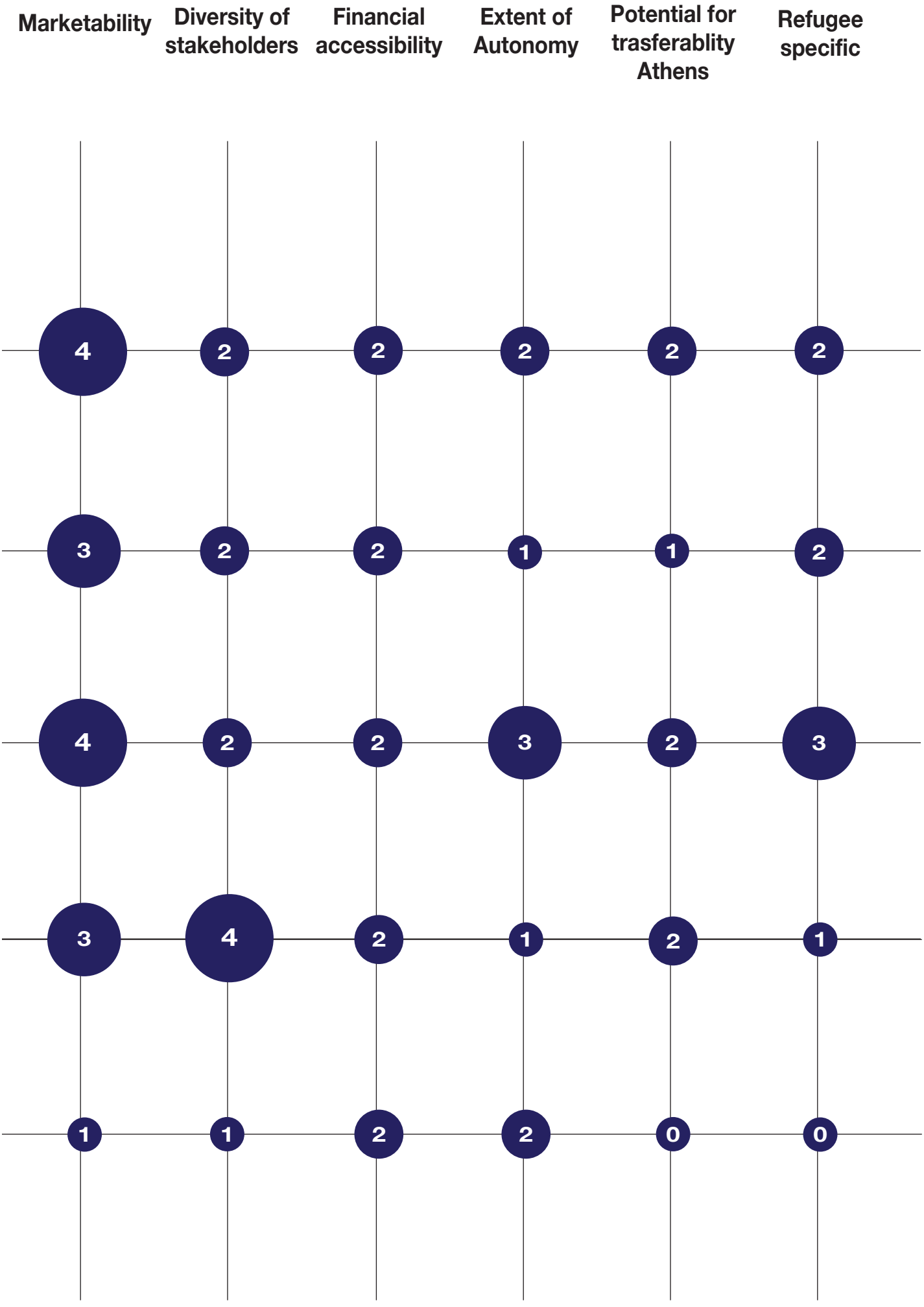

Time
Scale
Complex political and institutional context
Community involvemen
ÀNCORA
15
2
1
1
0
Rental Mediation Programme
25
4
3
3
1
Landlord Guarantee Pilot Program
15
1
1
2
1
Housing First
26
3
4
3
2
Granny Flats in Portland
13
1
1
1
1
In My Back Yard
11
1
1
1
1


Marketability
Diversity of stakeholders
Financial accessibility
Extent of Autonomy
Potential for trasferablity Athens
Refugee specific
1 1 2 2 2 3
3 2 3 2 2 2
3 2 2 1 1 1
3 2 3 2 2 2
4 1 2 1 0 1
3 1 1 1 0 1

Time
Scale
Complex political and institutional context
Community involvemen
Green Pastures
21
3
2
1
1
Hope into Action
17
2
2
1
1
Yield sharing
20
1
1
1
1
Reimagining Rent
18
1
2
1
1
Renting houses for returning rural areas (Korean local council)
14
2
2
2
2


Marketability
Diversity of stakeholders
Financial accessibility
Extent of Autonomy
Potential for trasferablity Athens
Refugee specific
4 2 2 2 2 2
3 2 2 1 1 2
4 2 2 3 2 3
3 4 2 1 2 1
1 1 2 2 0 0

### 6.2 Impact evaluation

According to the integration wheel, cases that have a greater chance to promote integration and inclusivity are cases that foster participation, agency, future, choice, belonging, place making, the creation and preservation of networks and that reduce vulnerability. As these variables are not captured directly in the comparative analysis above, we took the cases and assessed them separately to understand their potential impact. Then we overlapped the diagrams to understand where the gaps between migration/housing/integration lie.

In terms of *participation and agency*, exchange models showed a higher level of impact. The participants were able to access the projects more easily compared to other models. Many exchange programmes/projects aimed to build capacity of refugees through training and interaction with other groups. Moreover, some projects such as **Casa Baobab and Sharehouse Refugio** tried to emancipate the role of the refugee from that of recipient of aid, and thus dismantle the host/guest dichotomy. This was achieved through providing opportunity for refugees to contribute to the existing neighbourhoods, and by increasing their levels of responsibility and self-management.

Contrary to what was expected, however, the evaluation evidenced that a high level of participation in agency-based projects did not always correspond to greater chance to secure better housing for the future. This is because small scale exchange models hardly tackle structural issues such as unemployment. Exchange models have a potential positive impact only to the extent to which they pave the way to more stable, longer term forms of housing, or in other words, only when they give access to the housing staircase. If the exchange model is not part of a multidimensional programme that involves labour, health, education, etc, refugees remain recipients of short-term projects without showing upward mobility.

Longer-term large-scale projects such as **Monteagudo Housing project** or **Baan Mankong** project have, on the contrary, shown higher possibilities in the impact of future and choice.

In terms of *networks*, cases showing higher social impact were of two types. First, were the cases which were implemented in existing neighbourhoods, such as the majority of exchange models like **CALM**, **Vesta** and **Homeshare**. Second, the large-scale projects such as **Baan Mankong** based on community networks across the city and across cities.

The criteria of belonging and placemaking also tended to show a similar pattern. Cases showing a more local approach, have greater potential to enable interaction, especially when local organisations are involved. Credit-based and financial models, which did not focus on any specific context such as **Universal Credit,** did not provide any particular opportunity for building networks.

Exchange models entail a form of mutual dependency (between the guest/host, the renter/landlord, the user/provider, homeowner/homesharer) and a level of reciprocity that materialises through skill, work, time and knowledge based transactions instead of financial ones. Sharing time, skills and knowledge often results in a form of social agency and mutual empowerment; however, non-financial transactions of this kind might induce forms of exploitation. Some cases have safeguarding mechanisms, such as the intergenerational initiatives for old and young people, whilst others do not.

These cases also enable the creation of ties between different social/age groups and consequent new social membership reduces the risk of segregation, either in spatial and social terms. A refugee who takes part in initiatives such as **Casa Baobab**, or family-host programmes becomes part of a group, made up of interdependent generations, which is undergoing a simultaneous experience of meaningful settlement. These cases have the potential to create networks of mutually-reliant individuals within a family and a community that must contribute to the larger ‘self-reliant’ collective over the longer term.

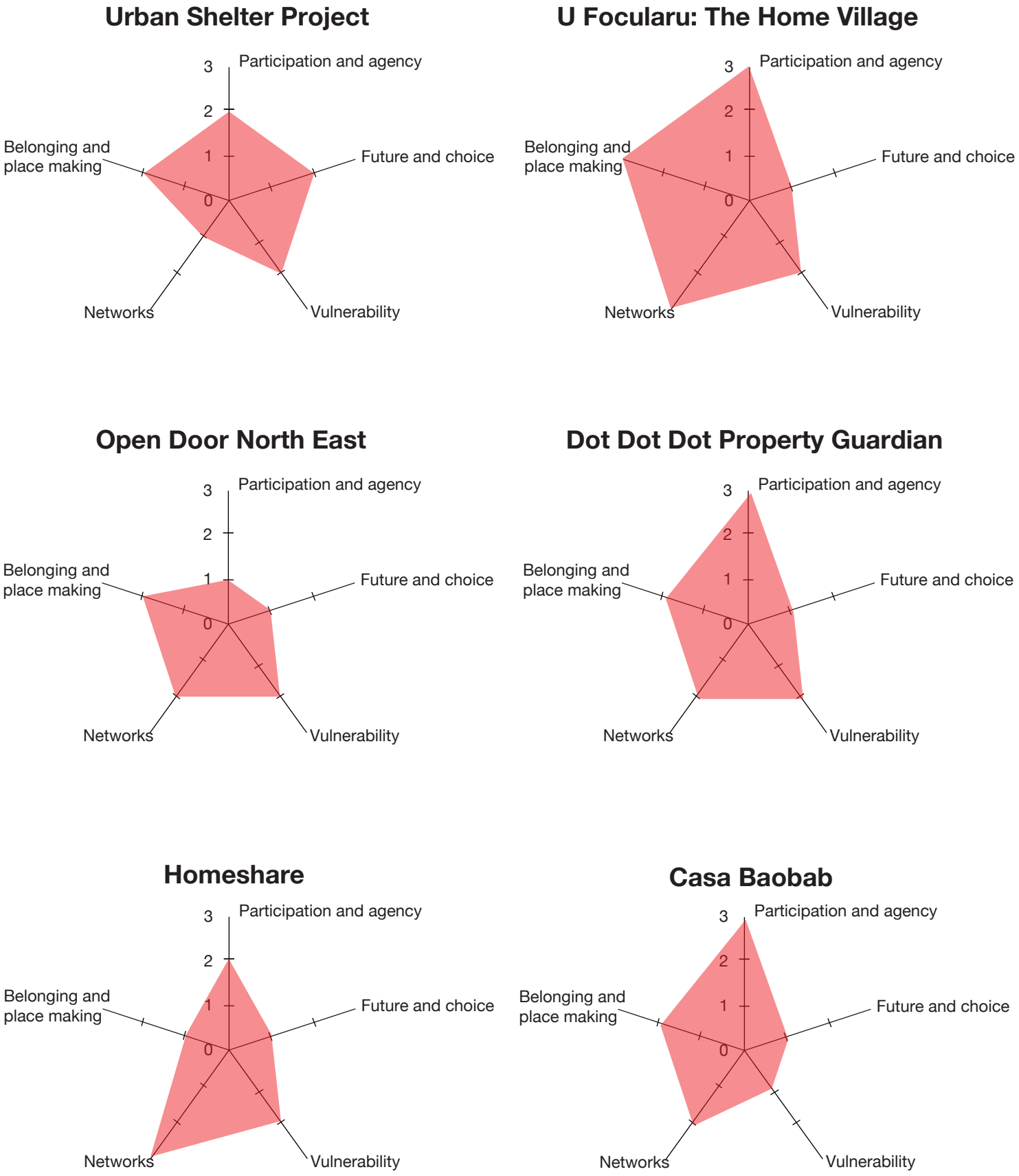
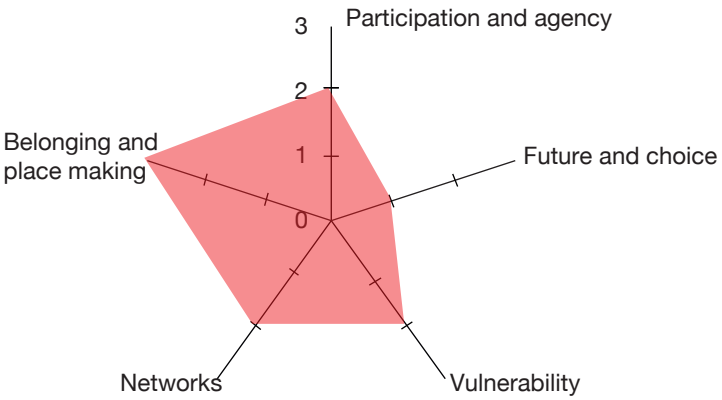
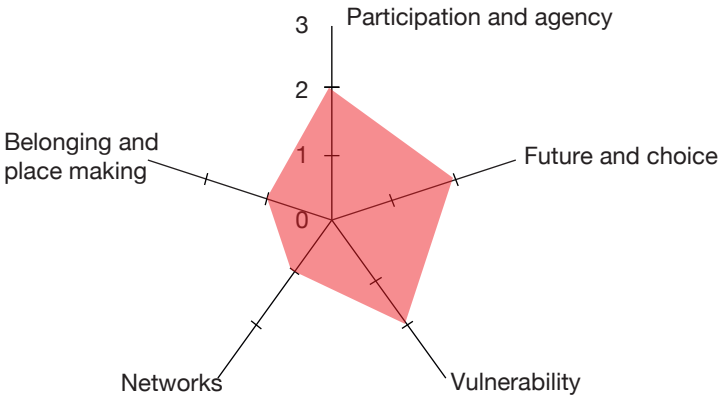



**Fig 5**. Impact evaluation diagrams. Different evaluation indicators are selected and arranged in a radial fashion, and each is given a measure that moves away from the centre as it increases in favorability. 1=low; 2=medium; 3=medium high 4=high. The bigger the surface area of the drawn shape, the more positive the indicators.

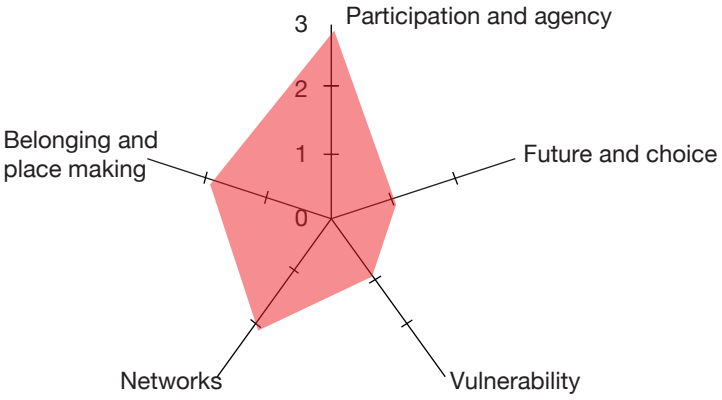
## Iberville Offsites



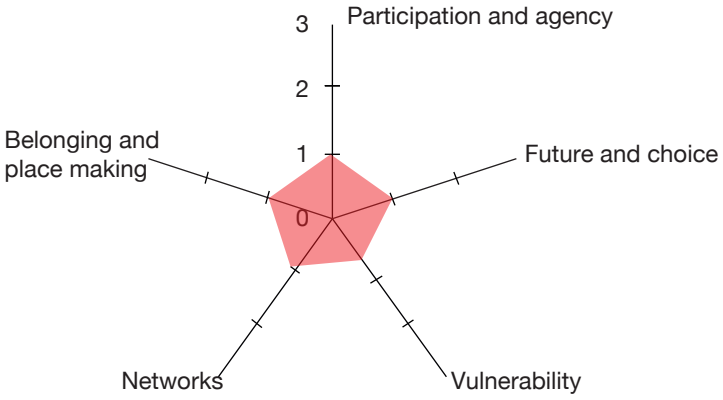

## Self-Help Housing in the North of England



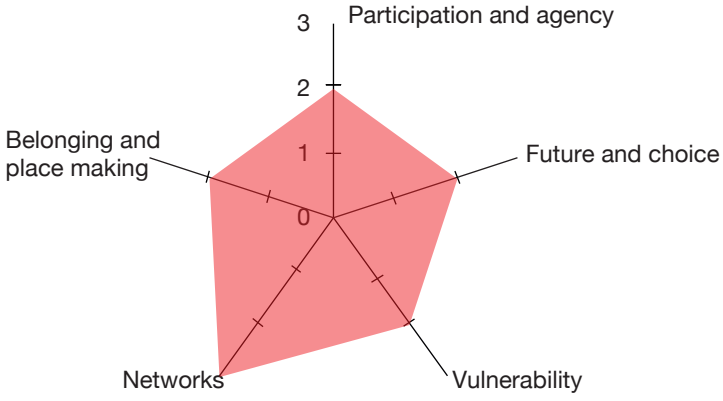

## Sharehaus Refugio



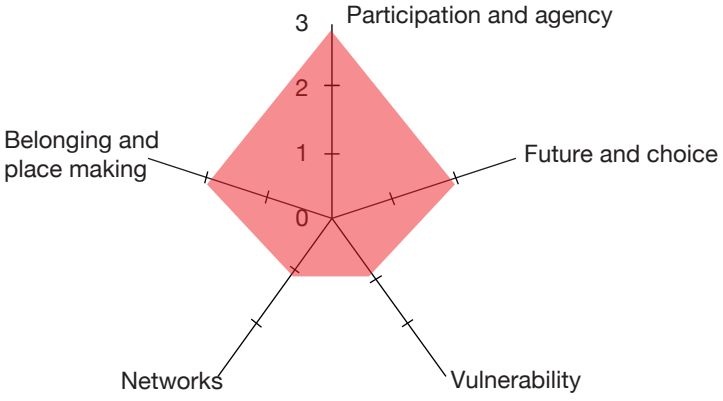

## El Casal Collaborative House




## Intergenerational housing (Portland as an example)




## National Shared Housing Resource Centre



A risk entailed by interdependency based initiatives is to become gendered, as may happen in cases where women are responsible for unpaid childcare and housework; or where young men are responsible for unpaid elderly care. Intergenerational housing and family-host initiatives might be restrictive in terms of exposure to identity sectors – especially when social relations happen in the domestic realm with no engagement in a public context. To what extent can such a case actually offer the possibility to "integrate" given that it fixates refugees with a certain social/age group? The risk is that the individual becomes further marginalised. This does not happen in cases where there is neighborood activity and the presence of social spaces that can enable new networks.

The indicator regarding *vulnerability*, such as whether the project reproduces social and gender hierarchies and reproduces labelling, was a vital part to examine and evaluate in the cases. However, we did not find evidence that cases significantly contributed to transforming pre-existing categorisation. There were several aspects to consider: first, whether the housing provided adequate living conditions to enhance the dignity of beneficiaries. In the case of the **Dot Dot Dot Property Guardian** project this was deemed of extreme importance according to our interviewee. The link between vulnerability and living conditions is also central in projects such as **Vesta**, which provides a monitoring service to ensure standards and quality of living conditions. Projects such as **Baan Mankong** concentrate on housing upgrade. Second, whether it can secure long-term upward mobility. Projects like **Urban Shelter** showed us that a high quality of housing alone does not ensure tenancy or upward mobility. Third, whether the presence of networks and relationships with existing communities and local neighbourhoods can reduce exposure to risk. By interacting with existing communities, refugees can learn social and language skill that can facilitate getting jobs. In the long-term, the networks and participation factors in projects have contributed to softening and eventually removing pre-existing categorisation.

Contrary to exchange models, incentives are useful to draw motivation but do not further the empowerment of beneficiaries. Exchange models, however, have potential to empower intermediary organisations (charities, local municipalities) who play a crucial role in facilitating better relationships between landlords and vulnerable tenants or by acting as a guarantor or providing landlords some sort of incentive. They could be seen as a way to discursively, socially and financially compensate a loss of profit, value or interest for landlords. Schemes tend to privilege the interest or a profit to/for the homeowner, taking for granted that this will also be in the interest of the beneficiary. We have observed, however, that when schemes involve the third sector in a project (see **Yield Sharing**) that has a strong motivation and knowledge about refugee situations, the funding can be used for long-term empowerment process for refugees.

Some cases are presented in a way that makes incentive schemes look like subtle ways to enforce coexistence and redistribution by financial means. They might reproduce discrimination and spatial segregation, either because landlords who apply for incentives have no alternative (i.e. their property is located in a deprived area), or because the call for applicants is itself discriminatory. When incentive schemes involve deprived housing stock, vulnerable subjects are not placed at the centre of the city (life) but rather at its margins, decreasing the possibility to integrate. Cases like **Ancora** end up increasing the vulnerability of subjects rather than offering an opportunity for integration. Cases that do not distinguish between beneficiaries (i.e. refugees, migrants, etc.) might, on the contrary, have better success.

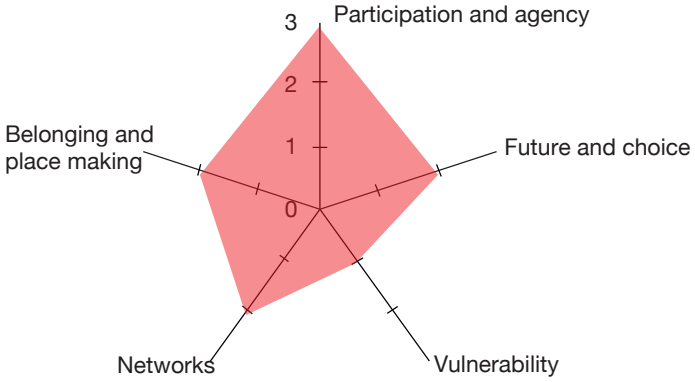
Additionally, incentive to landlords are often unsuccessful when they are not accompanied by a component of recognition and a change in the 'refugee talk'. If the level of stigma toward

refugees is high in a certain place, homeowners do not apply for municipal incentives to rent to refugees. This has been the case in **Ancora, and Housing First**, amongst others. Incentive schemes like these ones are extremely politically and discursively sensitive, and have a context dependency that is higher than other cases.

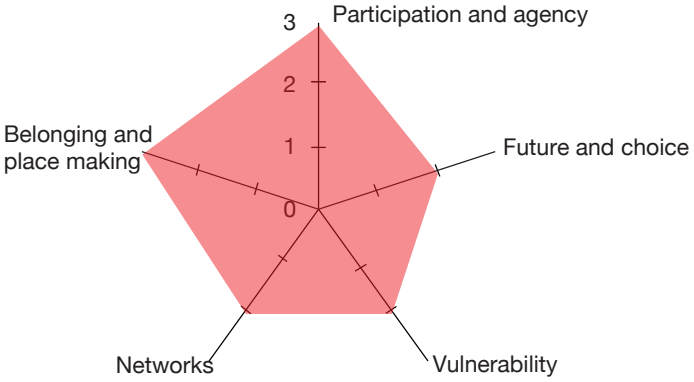
The case of Ancora also shows a level of dependency of these schemes on the broader legal framework of a certain country (the law favours tenants, which discourages landlords from renting to low income groups, or becomes a disincentive for landlords to apply to the project).

Overall, there is no single project that has a high impact on all indicators. The larger the scale of the projects, the better the quality of housing and tenancy. However large scale projects are of little flexibility. Good practices can vary depending on the situations of refugees. Exchange models are highly approachable for newly arrived refugees. For medium term benefits, programmes that can provide opportunities for upward mobility are more suitable, for example the Rental Mediation programme, the Landlord Guarantee programme and Housing First. Based on these findings, we will propose a housing integration pathway in the next chapter.

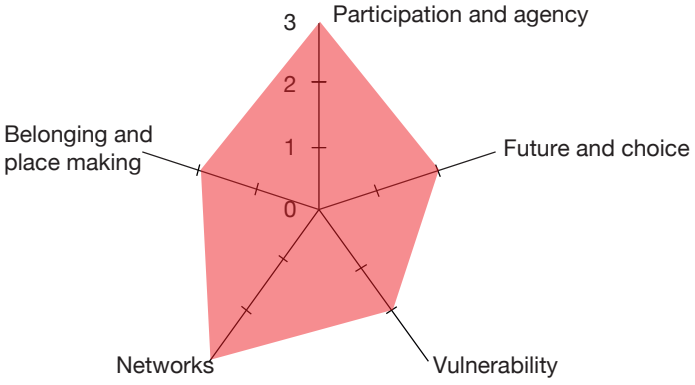
## Hebron Old City Rehabilitation Programme



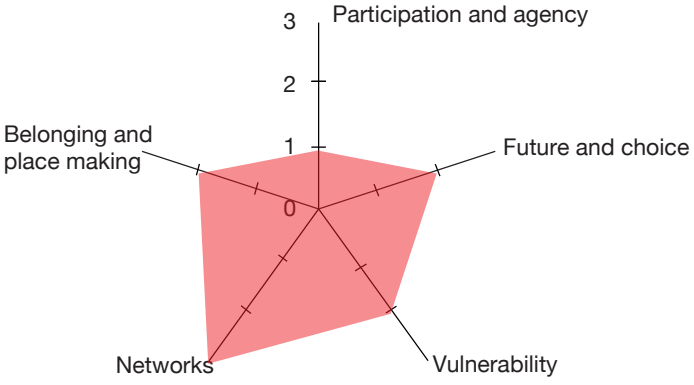

## Riace



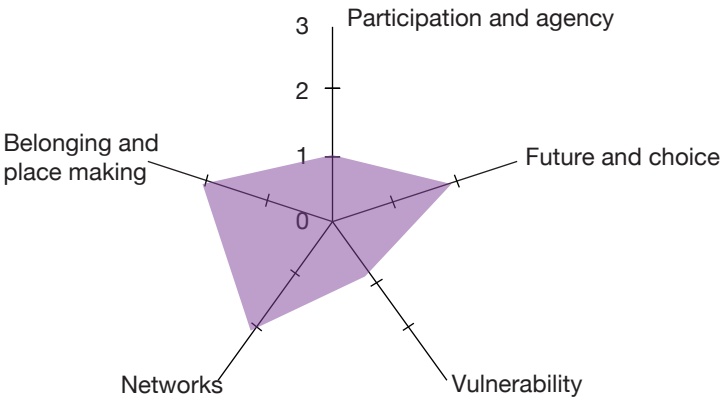

## CALM (Comme à la Maison)



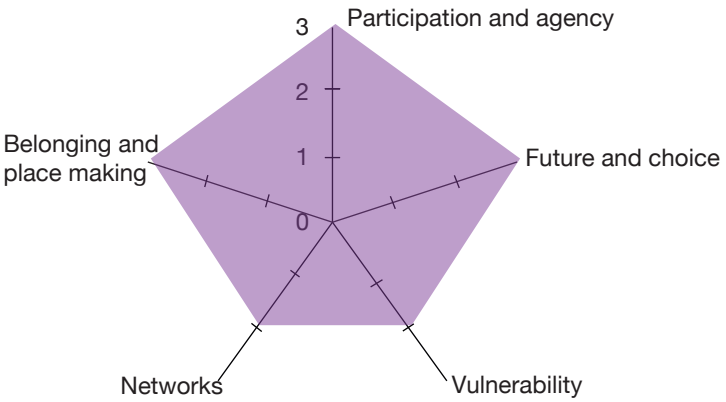

## Vesta Project: Host Families for Refugees Project



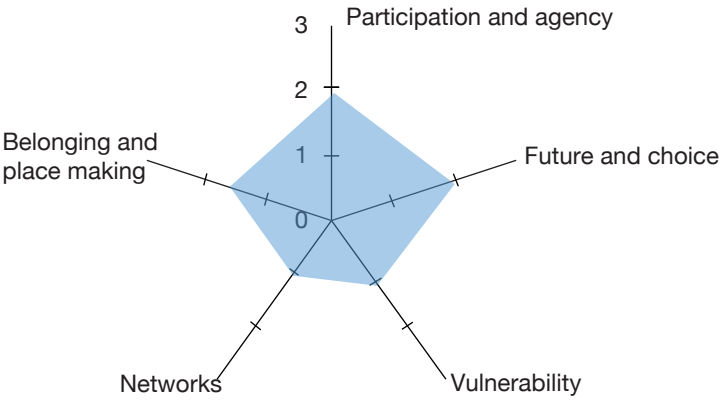
## UK Universal Credit



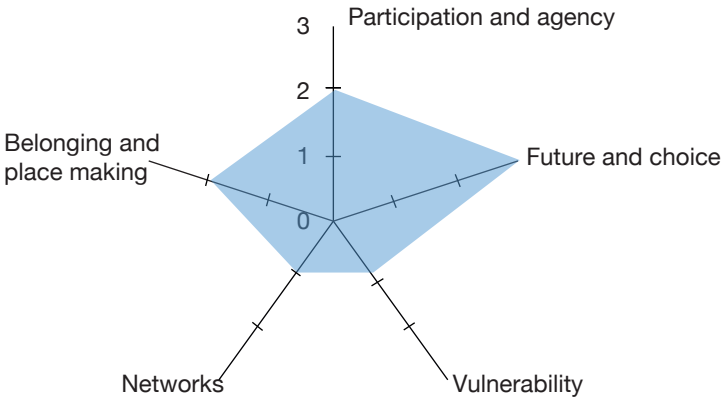

## Vivienda para la Persona Migrante



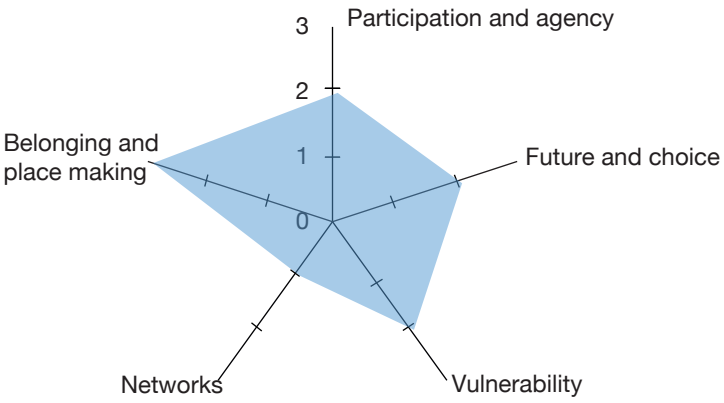

## ÀNCORA



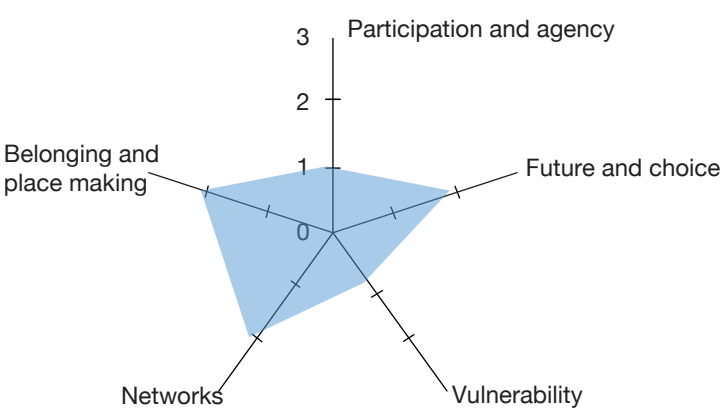

## Rental Mediation Programme



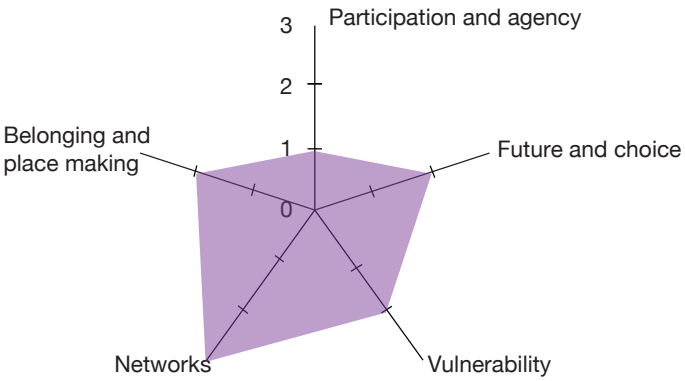

## Green Pastures



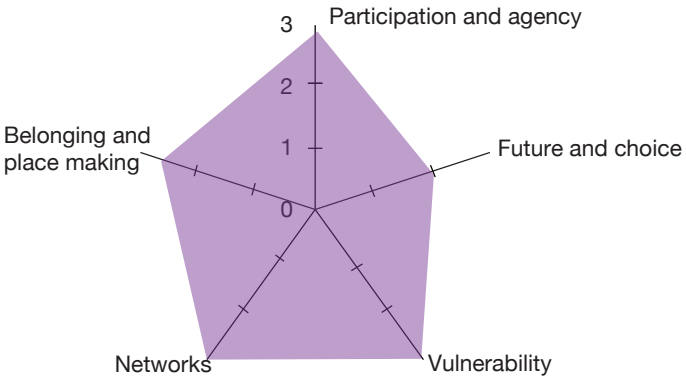

## Hope into Action



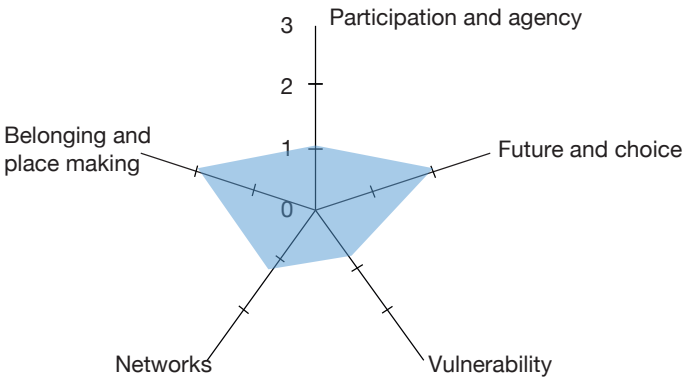
## The Mietshauser syndikat (apartment-house syndicate)



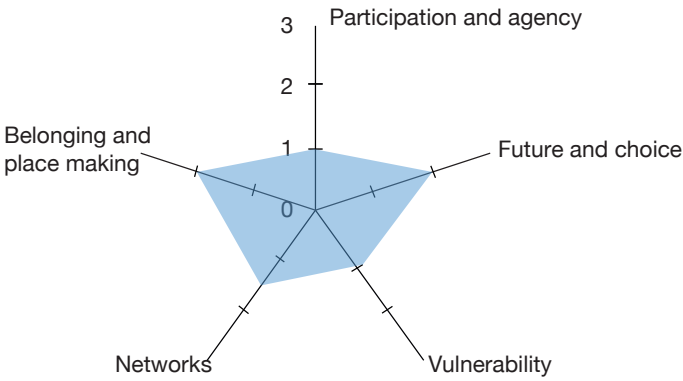

## The Baan Mankong Programme



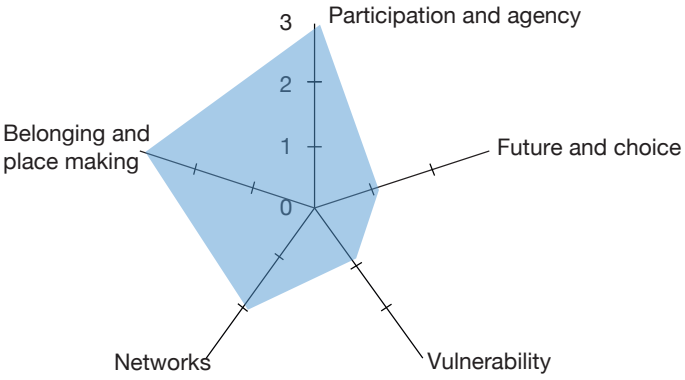

## Granny Flats in Portland



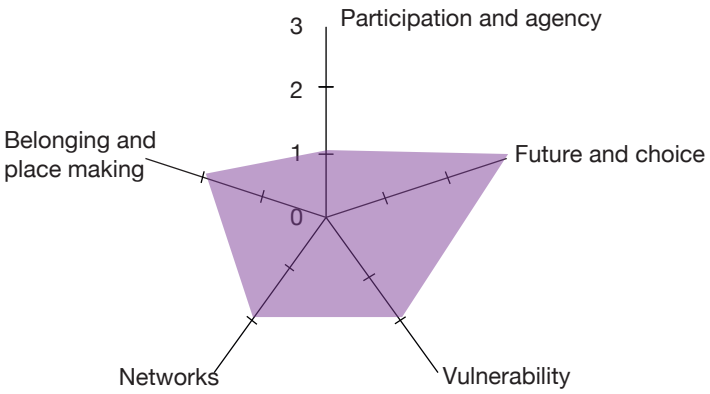

## In My Back Yard



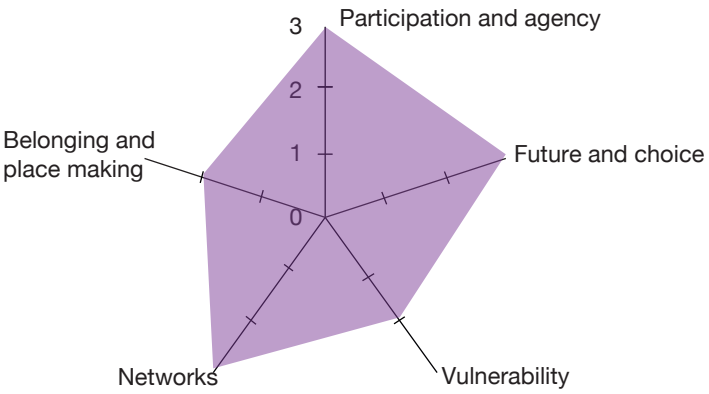

## Renting Houses for Returning Rural Areas



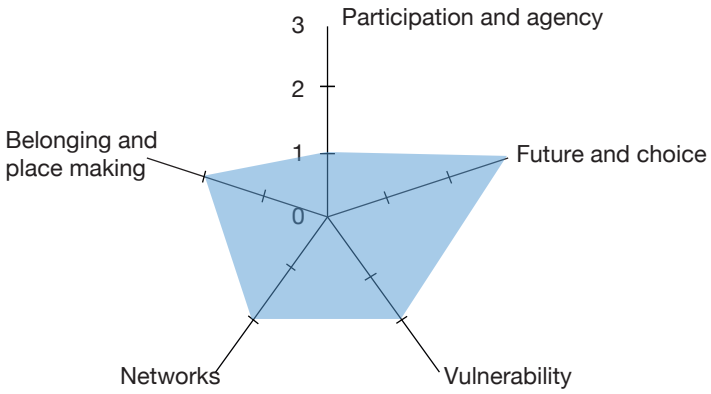
## Numbers for Good



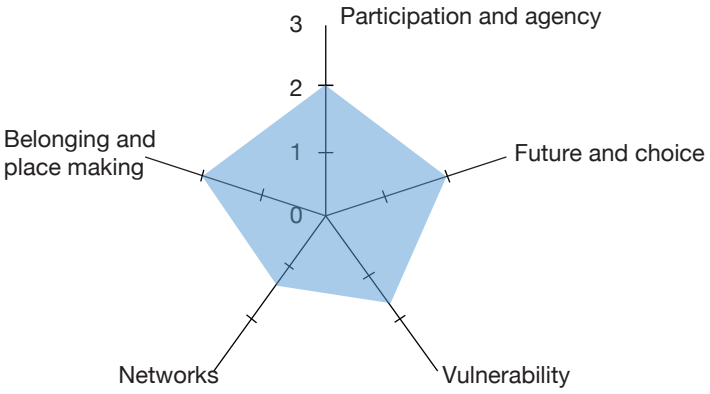

## Monteagudo Housing Project



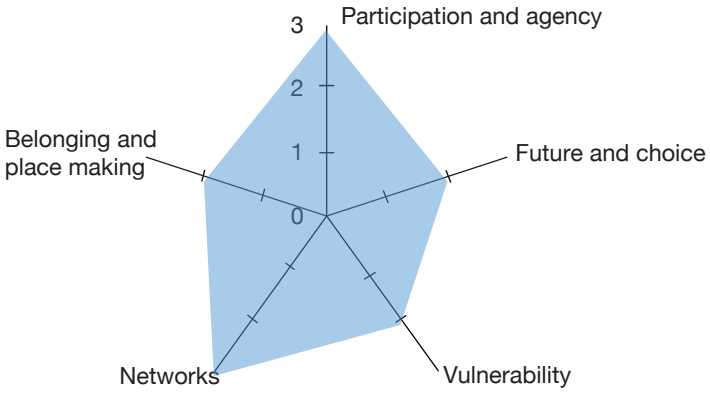

## Landlord Guarantee Pilot Program



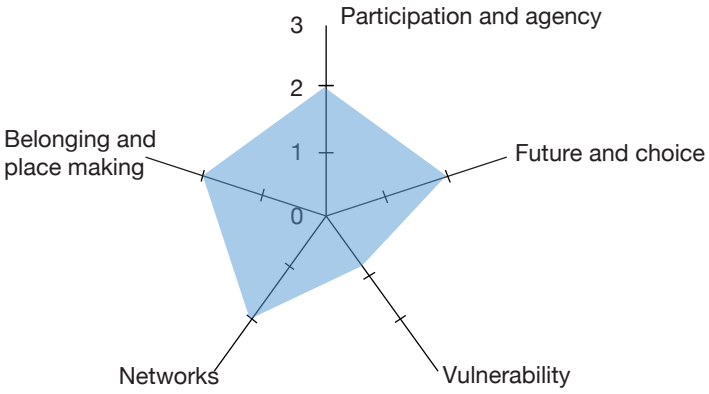

## Housing First




## Yield Sharing




## Reimagining Rent



“

With ‘best’ being a deeply subjective notion, the practices reviewed are perhaps more pertinent if read as indicators of the diversity of social innovation in housing. It is self-evident that there is not a one-case-fits-all model, or perfect fit for application in the case of Athens. But there exist several good components that can be adapted to the case of Athens to inform an integration pathway supporting refugees’ transition to independent housing.

# 7. Conclusion. Toward an integration pathway

## 7.1 Recommendations for potential application to Athens' case

With 'best' being a deeply subjective notion, the practices reviewed are perhaps more pertinent if read as indicators of the diversity of social innovation in housing. It is self-evident that there is not a one-case-fits-all model, or perfect fit for application in the case of Athens. But there exist several good components that can be adapted to the case of Athens to inform an integration pathway supporting refugees' transition to independent housing.

Good housing practices combine a mixture of **shelter provision and enabling strategy**. This points to the value of approaches to refugee support that are multiscalar (for the individual, the household, and the community) and multi-temporal (providing assistance that addresses immediate needs, as well as reducing the likelihood of dependencies in the future). Enabling approaches involve coaching and accompanying individuals or households so as to empower them to take charge of their situation by playing an active role in the solution of their own problems. This is different from top-down, welfarist approaches to social services that are more widespread in Europe. It also speaks of more complex thinking by humanitarian actors, policy makers, CBOs and RBOs, about the types of solutions required, often involving the recognition of a longer-term approach to seeing results. In this way, housing is a way of becoming community, a way of collectively producing the city through constant negotiations, and a way to emancipate from a marginalised position. Existing practices of self-support and solidarity initiatives cannot be ignored, but rather incorporated and connected.

Housing should be approached multidimensionally taking into consideration the different **interconnected dimensions of integration** and its multilevel governance. The local level has the largest role to play therein. This way, housing for refugees becomes part of a broader strategy that enables the **development of safe, inclusive, and welcoming communities**. Housing cannot address all integration issues, but it can provide the stable basis from which refugees can deal more easily with other challenges. Good projects consider the level of job opportunities in the area, and match housing and labour.

Good practices place refugees and host communities at the centre of the housing process, by involving them in the decision-making process since its inception and **by leveraging individual capacities to negotiate**

**the problems of top-down policy and to develop innovative solutions to their own housing problems**. Good projects provide enough space for the competence of refugees to learn and negotiate the city. Good housing practices see refugees as **competent** (having skills and knowledge that have an exchange value), as **social agents** (having political subjectivity to participate into decision-making around housing choices) and as **urban allies**.

Good housing practices provide **continuous support to refugee integration**, in the form of legal support to ensure protection and avoid eviction; in the form of monitoring and evaluation to avoid a situation in which people involved in the project end up homeless or in informal living because of difficulties meeting responsibilities expected of them; in the form of counselling to increase knowledge of the housing market, tenants' rights and responsibilities, and of the characteristics of neighbourhoods so as to avoid refugees making poor housing choices and bad residential location decisions.

Needs assessments are a central component of the implementation of any good project as they enable locating at the centre the views and opinions of refugees, in consideration of the fact that the integration process is highly subjective. Satisfaction surveys can be sent to landlords and tenants and interviews carried out with tenants. Discussion groups, meetings, workshops and group sessions can also be used to monitor the project.

Good housing practices carefully consider physical aspects of the properties (i.e. size, level of maintenance), as well as location, local housing markets and neighbourhood information. The location of a property (whether in a central or peripheral area, whether in a low or high income area) is a central issue that needs careful consideration. Spatial assets to be considered in the choice include proximity to services and continuity of relationships. It is important to explore place and locality before the implementation of a good project, as this might have a bearing on the local housing market as well as on the level of opportunities for individuals.

If the location is in a high income area, the project might increase diversity with benefits to individuals and host community; if the location is in a low income and deprived area, the project might end up raising rent and deprivation, increasing social tension. A good housing practice includes **mitigation mechanisms to control the competition that a new project might create amongst marginalised population**.

Promotion of diversity in the neighbourhood is crucial to ensure broader community support and acceptance of new arrivals. This can be achieved through education and awareness building and activities to reduce the friction that exists between groups competing for affordable housing. **Diversity permanently challenges the local reality and creates a variety of practical problems, which need to be negotiated and resolved with flexible and adaptive policies**.

Finally, good housing projects are implemented as a strategy **to reduce discrimination in the housing market** (as in the case of incentive schemes) or to improve access to housing in the city centre (as in the case of exchange models) **with potential applicability to wide social strata,** not only refugees.

The above points are helpful to sketch five phases for a **Housing integration pathway** allowing for an articulated portfolio of housing solutions and trajectories to be targeted on individuals.

# Housing integration pathway

## 1

**Knowledge sharing and capacity building.**

Provide timely accurate information and advice about housing options. The aim should be to empower refugees to plan transitions to independent living with or without counselling and support. Housing options as well as financial mechanism shall be considered. The case of the project “Buddies” in Holland is exemplary in this sense.

## 2

**Close the migration/integration gap.**

Prepare refugees before they end their stay in reception centres, camps or ESTIA – especially those at greater risk of future homelessness because they are less skilled or lack connections. Link them with all social services available, and with CBOs and RBOs and ensure that appropriate move-on support is put in place. Create individual integration schemes. The case of “Individual integration trajectories” in Denmark is exemplary in this sense.

## 3

**Temp Housing provision**

Provide a portfolio of housing solutions for the short term. Exchange models such as “matching schemes”, “co-housing” and “intergenerational housing” are exemplary in this sense. Make sure accommodation is delivered in a way that supports refugees’ continuous learning, future employment, local connections and safeguarding if needed.

## 4

**Housing First**

Provide good quality medium-term accommodation in the form of “supported housing” or “Housing first”. Pay attention to building condition, safety, location, proximity to facilities and diversity of the neighbourhood. The project shall include the promotion of diversity in the neighbourhood. The Barcelona’s “anti-rumour strategy” is exemplary in this sense.

## 5

**Toward Independent housing**

Ensure there is a range of safe decent affordable housing options in the private sector. Incentives to homeowners and investors are illustrative of how to support low income groups’ access to private market and reduce competition. Make sure incentives are delivered alongside the provision of legal support for the users to understand rules and avoid eviction and/or exploitation. This should include monitoring choices to avoid homelessness. Monitor and evaluate outcomes and level of upward mobility over the medium to long-term.

# 8. Annex

## 8.1 Interview to a previous Dot Dot Dot Property Guardian

Interviewee: Miss Cheng
Interviewer: Siyao Liu
Date of time: 01/11/2018 11:00 (GMT+8)
Location: Kaohsiung

Intvr: How did you know Dot Dot Dot Property Guardian Project?

Resp: I found it on SpareRoom. It is an online website for finding flat and houseshares, flatmates and tenants, flats and houses to rent. The most of properties there are relatively cheap.

Intvr: Why you are were interested in moving into the property?

Resp: Because the rental was cheap, less than £400 per month. The deposit is affordable, £750. They didn't charge any administration fees. […]It was flexible. […]Tenants just need to give 28 days' notice before move out if the situation changed.

The location was fine. Although the houses generally were old and poor, some of the properties were very central, near White Chapel and Canary Wharf for example. Those two are close to my work. With the cost of public transport and bills, it was only £500 monthly which is affordable for me.

The pictures they posted online looked fine. But when I did the house viewing, the real situation of the house was different, very old and dirty. Dot Dot Dot promised to inspect the house twice a month without notice. For me, it was good because it prevented tenants smoking weeds and doing something illegal.

Dot Dot Dot also promised to repaint the wall, to professionally clear the floor/carpet, and to do some interior decoration.

Intvr: How did you feel about the application regarding their requirements and process?

Resp: They required each tenant having income to show he/she is able to pay. Luckily I have found a job few days earlier, otherwise I wouldn't be qualified. I don't think this project benefits the homeless because I guess the most of them do not have job.

There were too many documents and a long tenancy agreement that requires me to fill and to read through. […]Even I felt difficult to understand some vocabularies and clauses, let alone those refugees who don't speak English.

They also required me to submit two reference letters, one from an employer, the other from a colleague. Back to that time, I had just arrived at the UK. I did not know anybody in this country. So I had no choice but contacted my former employer and a previous colleague in my country. But they don't speak English at all. So they needed to find someone else to translate for them. […]After submission, Dot Dot Dot contacted them personally via email in order to verify. But you know in my country, people are not used to check email everyday, not like the UK. […]It [application process] was totally a waste of time. It took a couple of week to complete reference checks.

They also required me to provide bank statement to show my financial situation. But I had just opened a Lloyds bank account, and was waiting for my bank card to be made and to be activated. It was too long to open a bank account in this country. […]Luckily, my bank card arrived eventually, otherwise I couldn't finish the application process. It was a frustrating period of time.

They [Dot Dot Dot] did not allow me to view the accommodation with my friend. They said that every house viewer was considered as a potential property guardian, so that he/she was required to fill in the application forms. It is ridiculous. On that day [ of house viewing], my friend had no choice but waited outside the house.

Intvr: How did think the physical environment of the property?

Resp: I was living in a single room in an old school accommodation. It was a council house. The building looked dirty and damp. It was also smelly, probably because the house was too old and some other residents have dogs and cats in their homes.

My room was small and unfurnished without bed, chair and desk etc. They even did not have a fridge and an oven. Dot Dot Dot told me that it had been vacant for a long time. The landlord didn't get any chance to get the property sold. There was even nobody wanted to rent it. It is unbelievable in London where the city is always short of rooms… Now can you image the physical environment of the property?

It costs me a lot of money to buy furniture, such as bed, chairs, table etc., and small appliances. […]It was literally nothing there… I really didn't want to buy anything because I was told that the building might be demolished soon. So there was a higher possibility for tenants to be moved out by given just a 28-day's notice in advance. […] It was mentioned in the tenant agreement. We couldn't do anything.

Intvr: What did you feel about the neighbourhood environment and people around there?

Resp: The house is not far away from a tube station, 5-10 minutes by walk.

It seemed a lot of residents there do not work. I didn't feel safe walking in the neighbourhood, especially during the night, so many council houses in that block and some weird people lingering on street.

There were a lot of new developments outside my block. They were very modern and secured. Everybody could feel the difference between my house and those new buildings. I felt residents were different as well. I didn't see them as neighbours because people didn't talk to each other. […]I feel segregated.

Intvr: What did you need to do as a property guardian?

Resp: I needed to volunteer for about 20 hours a month for any charities of my choice. I can't remember the exact number. It was quite flexible because the volunteer service was not necessary for the landlord or for the neighbourhood. That means I can do something related to my interest and what I am good at. Then I searched online, and found a charity group near my accommodation was looking for volunteers to act as classroom assistants within sessions for the students with learning disabilities. I took that. I guess I indeed looked out for the neighbours.

Intvr: Did you share the room with anyone? What did think of them?

Resp: 'I lived in a single room in an old school accommodation. There was a kitchen and two bathrooms to share with other tenants. They were very kind. Some of them helped me when I moved in. But I didn't know them too much. We had no chance to talk too much after moved in because we had different time schedules. I didn't know who they were. But the majority of them were young or in their middle age. I guess they all had work, otherwise they weren't allowed to move in.'

Intvr: Why did you decide to move out in a very short period of time?

Resp: 'The property owner suddenly needed the property back. They just gave me 28 days' notice to leave. I asked Dot Dot Dot to rehouse me. But they said it was not possible as they did not have any property meeting my requirement at the moment. Then I had no choice but searched for another private rental house on SpareRoom and then I moved out. Not only me, I heard that the landlords of Dot Dot Dot Property always changed the use of their properties or even knocked them down. Tenants were always forced to move out in a short period of time. Neither landlords nor Dot Dot Dot can guarantee us anything. That is the reason that I regret buying furnitures and choosing to live with Dot Dot Dot. I couldn't take them [furnitures] when I moved out, not only because they are heavy, but the house then I moved in was furnished.'

Intvr: What do you like about it?

Resp: It is a good idea to help the society meanwhile save tenants money.

It also helped me to be more independent because I needed to deal with more things compared to living in other types of accommodations.

I was only allowed to work and live in the UK for two years because that it was a Working Holiday Visa. If I could live in this country as long as possible, Dot Dot Dot could be a good option for me because I wouldn't need to worry about moving out eventually. My life would be satisfactory because I had a low-rent flat and a part-time job meanwhile service the society. But this country doesn't allow us to stay permanently. So I needed to consider everything carefully.

Intvr: What do you dislike about it?

Resp: People from Dot Dot Dot came whenever they want without giving notice. I felt no privacy.

They couldn't guarantee me to live as long as the Tenancy Agreement stated.

The condition of property was not good. The neighbourhood was deprived. Weird people were around. […]I don't think property guardians could improve the neighbourhoods. The major problem is not the vacant rooms but the local residents who rely on governments or other forms of assistance. They need to work!

I don't think it is cheap enough to make me bear with the disadvantages. So I moved out to a private rental house and only paid £100 more each month. I found a room on SpareRoom. I live in a single room in a private house with the landlord in her house. The condition was much better and no volunteering service required.

### 8.2 Interview to a refugee tenant of Casa Baobab

Interviewee: Habibou Camara
Interviewer: Hyunji Cho
Date of time: 01/11/2018 14:30 (GMT)
Location: London

Intvr: If you know, could you let me know how the Calabrone owned the house and how they started to use it as Casa Baobab? What was the previous use of house such as private home, public-owned, care-home or unused?

Resp: For the first question, I cannot answer because I do not know how Calabrone acquired the use of the Baobab house. I do not

even know how it was used before. I'm sorry.

Intvr: What was the motivation to apply Casa Baobab?

Resp: I wrote to the new Casa Baobab Announcement for the year 2018. Firstly, because I wanted to leave the host project for asylum seeker to leave room for another person who will need it. Secondly, I wanted to make another experience of living together with other people who come from a different world of mine, integrate more with other people in cohabitation.

Intvr: What was the host project? and why did you want to leave?

Resp: I was a former asylum seeker. I was in a host project from February 2015 until 6 October 2018. People who came with me have been out of the project after around a year. But I stayed for a bit longer because of required documents. I always wanted to get out of that project if I found another opportunity. That's why I joined Casa Baobab.

Intvr: How about your experience in Casa Baobab? Is it worth to experience?

Resp: I have been there for less than a month, so I cannot say much about it. However, I feel good for now. I think I will learn many things even just how to behave in cohabitation. My experience is positive and I'm really happy in Casa Baobab!!

Intvr: Where would you expect to live after Casa Baobab?

Resp: I have to answer this question as a Muslim believer. After Casa Baobab I would like to live here in Brescia but everything depends on God. I hope to find a house for rent where I can live here.

Intvr: How are the relationships with the local neighbourhood? Are they positive about the local activities of students?

Resp: The relationship with the people in the local community is nice. We invite them to share some times together and get to know each other. it's a good relationship. I think they are happy with the activities of the students. We are doing collective activities to share our moments and knowledge. We are doing things together to show that what it means to be equal humanity.

Intvr: Could you tell me more specific examples?

Resp: We organize events together such as dinner or lunch. Then the students organised events, we prepared a snack with all the operators of Calabrone. We helped the cleaning of the offices. We give a hand to the foreign minority communities such as unaccompanied children without families. When they need to go to school I help them to do homework and sleep with them as voluntary work.

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