



*Good Practice Briefing*

## **Social Rental Agencies: An Innovative Housing-led Response to Homelessness**

May 2012

**FEANTSA**, the European Federation of National Organisations Working with the Homeless is an umbrella of not-for-profit organisations which participate in or contribute to the fight against homelessness in Europe. It is the only major European network that focuses on homelessness at the European level.



**FEANTSA**

## Acknowledgements

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## 1. Introduction

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FEANTSA is currently developing priorities in the area of social innovation. The FEANTSA housing working group believes that ending homelessness requires developing, testing and scaling up a range of effective **housing-led responses** to homelessness.

This briefing is the second resource produced by FEANTSA's Housing Working Group on innovative housing-led approaches to homelessness. It puts forward **Social Rental Agencies** (SRA) as an example of a housing-led innovation in the area of homelessness. It demonstrates that the SRA model has considerable potential to help meet the housing needs of homeless people in Europe. The briefing focuses in detail on the how the SRA model was developed and scaled up in Flanders, Belgium. The model has a long history and is well embedded in homeless policy in this context. Focusing in on the historical development of the model in

one specific context allows a full exploration of its innovative nature.

The briefing begins with a discussion of what housing-led policy approaches are. It then explores in detail the nature and development of SRAs in Flanders. This is followed by an exploration of the relevance of SRAs in other European countries. Finally, recommendations are presented about how to support the transfer of SRAs in order to help meet the housing needs of people experiencing homelessness and housing exclusion.

The briefing should be of interest to policymakers, service providers, social housing providers, private landlords and other stakeholders in the fight against homelessness at European, national, regional and local level.

## 2. 'Housing-led' policy approaches

The term 'housing-led' was developed by the jury of the European Consensus Conference on Homelessness in order to describe all policy responses to homelessness that increase access to permanent housing and increase capacity for both prevention of homelessness and the provision of adequate support to re-housed people according to their needs. According to such an approach, housing policy has a central role to play in solutions to homelessness.

On the 14 September 2011, the European Parliament adopted a Resolution calling for an EU homelessness strategy. One of the key demands was a call for "a specific focus on housing-led approaches under the social innovation strand of the European Platform against Poverty and Social Exclusion in order to strengthen the evidence base on effective combinations of housing and floating support for formerly homeless people and inform evidence-based practice and policy development<sup>1</sup>."

In November 2011 the FEANTSA housing working group published a policy paper entitled "Housing-led policy approaches: Social innovation to end homelessness in Europe"<sup>2</sup>. This paper established the following:

- There is great scope for innovation in homelessness policy and practice. This should involve developing, testing, promoting and scaling up effective practices in order to make progress towards ending homelessness.
- The current EU policy context presents a range of opportunities for social innovation and social policy experimentation. The Europe 2020 Agenda, and particularly the European Platform against Poverty, promotes social innovation as a means to tackle poverty, foster inclusive growth, recover from the crisis and address long term needs. On the 6th October 2011 the Commission adopted a draft legislative package on cohesion policy for the period 2014-2020. The package makes social innovation

1 B7-0475/2011

2 See <http://feantsa.horus.be/code/EN/theme.asp?ID=1>





a central concern for the structural funds. Furthermore, the proposed EU Programme for Social Change and Innovation (EUPSCI) will support policy coordination, sharing of best practices, capacity-building and testing of innovative policies through social experimentation. Successful innovations shall be scaled up with support from the European Social Fund (ESF). EUR 97 million will be allocated to experimental projects under the EUPSCI. In addition social innovation is promoted through the Innovation Union flagship, which aims to improve conditions and access to finance. The Commission has also launched a pilot called Social Innovation Europe to provide expertise and a networked “virtual hub” of social innovators.

- Housing-led approaches constitute a highly promising field for innovation in relation to homelessness. Housing-led policies provide permanent affordable housing solutions as a first response to people who are homeless or threatened by homelessness. Housing-led approaches also incorporate, where required, support to maintain housing and make progress towards social inclusion. Housing-led approaches represent a significant departure from the “staircase” or “continuum of care” approach,

which has been the dominant response to homelessness in Europe. According to the “staircase” or “continuum of care” approach, stable housing is the end goal in the reintegration process and homeless people, particularly those with complex support needs, move through various stages in different residential services before becoming “ready” for re-housing.

- Housing First is one example of a housing-led homelessness intervention. It is a particular service-delivery model that places long-term homeless people with complex support needs into independent housing with a personalized and intensive package of support. There is a growing discourse and evidence-base relating to Housing First in European contexts and it is broadly recognized as an innovative approach that can make a positive contribution to homelessness strategies in Europe.

The current briefing builds on the previous paper and examines SRAs as another example of innovative housing-led responses to homelessness. SRAs are a way of promoting access to tenancies for homeless people and ensuring that these tenancies offer a sustainable housing solution.

## 3. Case Study: SRAs in Flanders, Belgium

### 3.1 What are SRAs?

SRAs are non-profit housing institutions that address the housing problems of poor and vulnerable people. In the Belgian context, SRAs have tended to be rooted in homeless services. SRAs are active in all three of Belgium’s regions (Flanders, Brussels and Wallonia). This briefing focuses on Flanders, where SRAs are particularly well established, and presents the way that they have evolved as a social innovation in this context.

SRAs act as mediating agents between private landlords and people in housing need. In short, SRAs lease dwellings in order to sublet them at an affordable rent to tenants with low-incomes. They focus on households who are vulnerable on the housing market and who face specific barriers accessing housing.

The basic concept of an SRA is as “splendid as simple”<sup>3</sup>. An SRA contacts a private landlord and offers to lease their

property. If they agree, the SRA provides a tenant and guarantees payment of rent and maintenance of the physical quality of the housing. SRAs negotiate rents and are able to offer lower than market rates because the landlord’s revenue is guaranteed over a long time period (normally 9 years). SRAs also subsidise and carry out renovations in order to incentivise landlords to lease their properties.

The practicalities of letting are transferred from the landlord to the SRA. SRAs select tenants and carry out administrative and management tasks. These include making a property inventory, registration of the rental contract, processing of deposits, collection of rent, fire insurance and the organisation of repairs and maintenance.

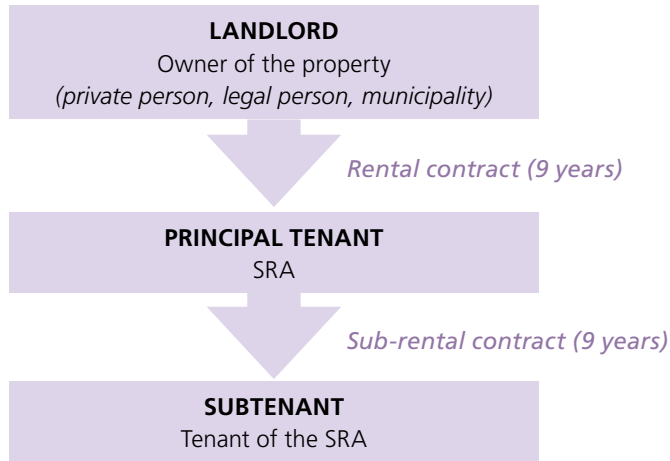
Tenant support is also at the heart of the SRA mission. SRAs play a service brokerage role and link to other welfare organisations to provide tenant support services on the basis of need (e.g. addiction services, support with administrative issues etc.).

3 Silkens, S. (2006) *Van jong vreemd eendje naar een interessante partner : SVK's in Vlaanderen* [From Intruder to Interesting Partner : SRAs in Flanders] (Brugge : Uitgeverij Vanden Broele).

The diagrams below (fig. 1 – 3) provide an overview of the functioning of SRAs.

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**Fig 1: Basic Functioning of an SRA**



Source: Adapted from OCMW Gent Presentation, 2012 HABITACT Peer Review

**Fig.2: Overview of the partnership between an SRA and Landlord:**

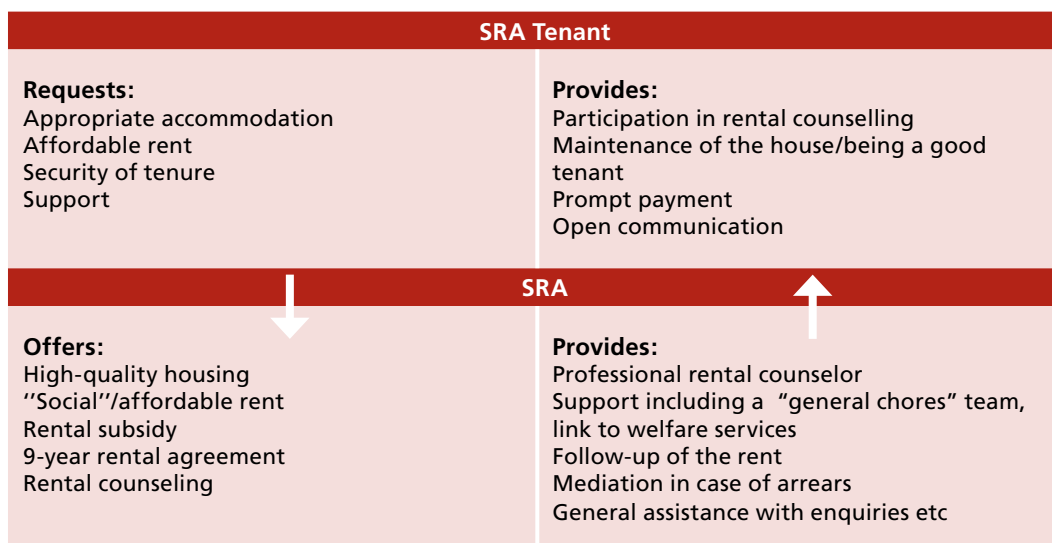
Landlord	
<p><b>Requests:</b></p> <ul style="list-style-type: none"> <li>Prompt payment of the rent</li> <li>Maintenance of the house</li> <li>Rational occupation</li> <li>Judicial support</li> <li>Administrative support</li> </ul>	<p><b>Offers:</b></p> <ul style="list-style-type: none"> <li>Below market/"social" rent</li> <li>Compliance with quality standards</li> <li>Rental contract for a period of 9 years</li> <li>No say in the profile of the subtenant</li> </ul>
<b>SRA</b>	
<p><b>Offers:</b></p> <ul style="list-style-type: none"> <li>Guaranteed monthly payment of the rent</li> <li>Rental mediation</li> <li>Handyman service</li> <li>Legal occupation standard</li> <li>Professional support</li> </ul>	<p><b>Requests:</b></p> <ul style="list-style-type: none"> <li>Affordable housing</li> <li>High-quality housing</li> <li>Housing certainty</li> <li>To be open to all candidate-tenants</li> </ul>

Source: Adapted from OCMW Gent Presentation, 2012 HABITACT Peer Review





**Fig 3. Overview of the relationship an SRA and its tenants**



Source: Adapted from OCMW Gent Presentation, 2012 HABITACT Peer Review

As demonstrated by the above diagrams, SRAs are able to offer an attractive package to private landlords and therefore negotiate below market rents. This package allows activation of the private rental sector as a source of quality, affordable housing for people in housing need. At the same time, the SRA is able to offer a combination of affordable rents and light tenancy support to facilitate successful tenancies for vulnerable households. SRAs are housing-led in that they focus on access to housing and the integration of housing and support in order to maintain this.

### 3.2 Objectives

Social rental agencies form part of a movement to ensure adequate and affordable housing for vulnerable tenants through **socializing the private rental sector**. This means withdrawing the management of private rented accommodation from the mechanisms of the free market and replacing these by social management. The objectives of SRAs are:

- (1) To increase the number of houses available for vulnerable people and households;
- (2) To improve the quality of the accommodation in the lower end of the private rental sector;
- (3) To provide housing at an affordable rent;
- (4) To link housing with support for tenants.

SRAs deliver these objectives through mediation of the private rental market, the linking of housing with welfare work and the development of local policy networks to offer an integrated approach.

### 3.3 Legal status of SRAs in Flanders

According to the current Flemish governmental decision on the recognition and subsidizing of SRAs<sup>4</sup>, their main tasks are:

- To lease, within a certain geographical area, dwellings from private landlords in order to sublet them in a secure fashion to households and single people that are in housing need and require an affordable rent;
- To offer participation to the tenants and advice regarding tenancy rights;
- To work together with local housing and welfare agencies and in particular to take initiatives to set up networks;
- To be open to all potential tenants, regardless their gender, nationality, ethnicity or their ideological, philosophical or religious beliefs<sup>5</sup>

4 Governmental decision of 16 March 2004

5 Silkens, S. (2006) *Van jong vreemd eendje naar een interessante partner : SVK's in Vlaanderen* [From Intruder to Interesting Partner : SRAs in Flanders] (Brugge : Uitgeverij Vanden Broele).

SRAs are regulated by the regional governments in Belgium. Nevertheless they also function within the framework of the national private rental legislation. So it is the federal legal framework that determines private market rents (a matter of free negotiation between landlords and tenants), the length of a legal lease (a standard lease is 9 years but short term contracts are also possible) and the conditions for contract termination. This leaves the Flemish and other regional governments with a limited “policy space”. The regional governments pay the wages of the SRA staff and some working credits. They also support SRAs to carry out their additional responsibilities (e.g. participation of tenants; negotiation of rents etc) and oblige the SRAs to use 9 year contracts for subleases.

### 3.4 Affordability of rents

SRAs differ from classical social housing companies because they do not own houses<sup>6</sup>. They have to behave as tenants on the private rental market. They are able to negotiate lower than market rents using a guarantee of rent payment over a long lease (including any time when the property is not sublet) as well as their capacity to contribute to the maintenance/refurbishment of the dwelling.

The negotiated rent is the rent the subtenant has to pay. This implies that an average SRA rent is higher than an average social rent. The affordability gap between market rent and an affordable rent can, in the case of Flanders, be narrowed using a rent allowance. This is a subsidy to support low income households and persons who move from a poor quality dwelling to a better one. The subsidy has two parts: (1) a one off installation grant and (2) a monthly grant. This is an important element of success for the SRA model which can only achieve its objectives by ensuring that rents are accessible to low income households.

### 3.5 Target group

The allocation systems of SRAs tend to target tenants with low incomes and high levels of housing need. SRAs have developed a points system to determine allocations. This includes 6 categories of priority for which points are awarded:

#### Four compulsory priorities

- Housing need
- Net disposable income
- Dependent children
- Request of existing tenant request to move to another dwelling of the SRA

#### Two optional priorities

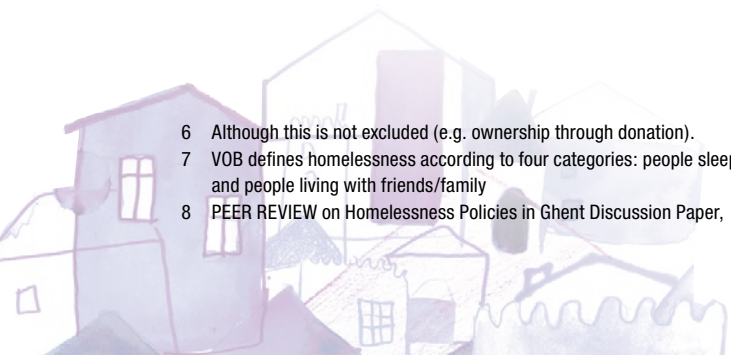
- Number of years on waiting list
- Local connection to the city

The higher the points score of the applicant, the higher their priority within the allocation system. Housing need and net disposable income are weighted so that they account for the more points than the other priorities. Fig 4 shows how points are allocated for housing need according to this system. Homeless people and those in the greatest housing need benefit from this allocation system. According to 2009 figures from the Flemish umbrella of social rental agencies (VOB), 30% of new SRA tenants in Flanders were homeless<sup>7</sup>. In Ghent in 2012, 90% of the tenants of SRAs were formerly homeless people.<sup>8</sup> This specific allocation system has allowed SRAs in Flanders to compensate to some extent for the limited capacity of social housing allocation systems to provide housing to homeless people.

<sup>6</sup> Although this is not excluded (e.g. ownership through donation).

<sup>7</sup> VOB defines homelessness according to four categories: people sleeping rough or in shelters, people staying in institutions, people in emergency accommodation, and people living with friends/family

<sup>8</sup> PEER REVIEW on Homelessness Policies in Ghent Discussion Paper, Maarten Davelaar







**Fig. 4 SRA points system for housing need**

INDICATOR OF HOUSING NEED	POINTS
<b>Effective or threat of homelessness</b>	
No housing or shelter	20
Staying in prison, institution, or homeless accommodation	17
Stay in refuge, emergency shelter, temporary accommodation, hotel	17
Loss of housing and living with friends or family	17
Legal eviction	11
Eviction notice to leave accommodation within less than 3 months	17
Eviction notice to leave accommodation within more than 3 months	14
<b>Camping</b>	
Living on a camp site	17
<b>Housing quality or overcrowding</b>	
Un-inhabitable, unsuitable or non-standard accommodation with order to leave accommodation	20
Un-inhabitable, unsuitable or non-standard accommodation without order to leave accommodation	14
Substandard accommodation	11
Officially declared overcrowded accommodation	20
Accommodation not adapted to the household composition, without order to leave accommodation	17
Accommodation not adapted to the household composition	14
<b>Housing affordability</b>	
Accommodation costs are more than 50% of net disposable income	14
Accommodation costs are more than 35% and less than 50% of net disposable income	11
<b>Youth</b>	
Living independently by leaving residential youth institutions	17

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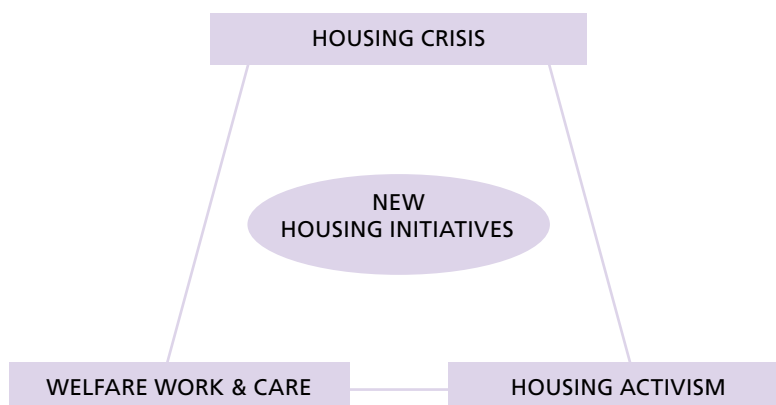
Since 2007, the specific allocation system for SRAs defined by regional legislation has been abolished. This means that SRAs now operate within the same framework as social housing providers. Whilst many still choose to use a differentiated points system to define housing need, there is concern that the abolishment of an SRA-specific allocation regime will allow “creaming” in the future. This means SRAs may be able to favour criteria such as local connection, age or family status that might lead to a reduction in allocations to tenants perceived as “risky” or “difficult to house”. Until 2007, a specific clause also allowed a small number of tenancies to be reserved and allocated to those specifically categorized as “difficult to house” on the basis of their history.

The capacity of the SRA sector to target the most vulnerable has been an important part of its innovative nature and it’s value-added within the broader housing policy landscape. It is therefore important that appropriate allocation systems remain an integral part of the SRA model.

### 3.6 Context for the development of SRAs in Flanders

According to L. Notredame<sup>9</sup> there are three key elements that often contribute to the developments of innovative housing initiatives: housing crises, housing activism and developments within welfare and work.

<sup>9</sup> Notredame, L. (1994): *De nieuwe wooninitiatieven*, Koning Boudewijnstichting, Brussel. See also De Decker, P. (2002): On the rise of social rental agencies in Belgium, in: *Urban Studies*, vol. 39, nr. 2, p. 297-326.

**Fig.5 the context for innovative housing initiatives**

Source: Adapted from L. Notredame (1994)

### (a) Housing crisis

Belgium has a longstanding tradition of homeownership. In 2009 72.7 % of the population lived in owner-occupied housing, 18.5% of the population were tenants paying a market rent for their housing and 8.8 % were tenants paying reduced rent or no rent<sup>10</sup>. Homeownership is subsidized to a high degree. There is an insufficient supply of social rental housing relative to housing need. Furthermore, a number of barriers that limit the access of homeless people to social housing have been identified. For example, there is evidence that social housing providers can be reluctant to house some groups of homeless people as they may be seen as more likely to cause housing management problems<sup>11</sup>.

Given these conditions, the private rental sector is often the only housing option available to people that face homelessness and housing exclusion in Flanders. This part of the housing sector has tended to be weakly regulated and associated with insecure or temporary housing. This insecurity, compounded by recurring changes in legislation, and the power relations between landlords and tenants create important limits to the extent that the private rental sector can satisfactorily offer stable housing to homeless people or people facing housing exclusion. Barriers include unaffordable rents, poor rent-to-quality ratios and discrimination. Innovative housing initiatives such as SRAs developed in response to these problems.

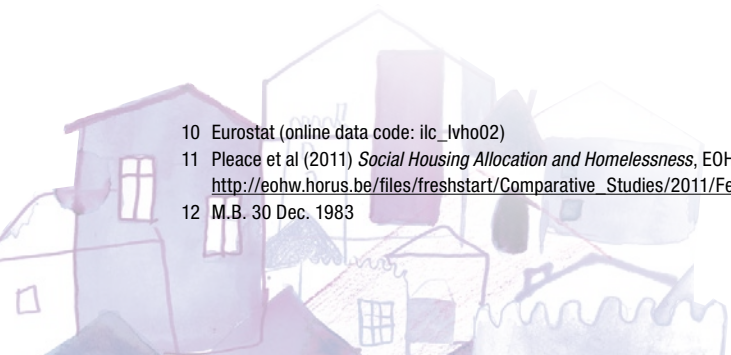
Until the early 1980s, the provisions of the welfare system concealed the major weaknesses of the Belgian housing model. These weaknesses included a low level of new construction, and as a result, a stable number of poor quality bad dwellings that remained in use. However, in the early 1980s the economic and state crisis pushed the Belgian housing model into trouble. There were multiple reasons for the ensuing housing crisis, including a dramatic decrease in construction of new housing (private as well as social) and socio-demographic developments (namely the rise of small households and migration). These factors led to an increasing number of households being housed in old, poor quality housing. At the same time, as new house construction fell, the government liberated the private rental market completely. After a period of temporary private rental acts, on 29th December 1983<sup>12</sup> a new act of longer duration was introduced which brought in 'the free negotiation of contracts'. Under this act, the determination of the initial rent and the contract duration were left to 'voluntary decision' by the contracting parties (the landlords and the tenants)<sup>13</sup>. This constituted a deregulation of the market.

The decrease in new construction blocked entrance to the housing market. A growing number of households had to find housing within the existing stock – either in the private rental or the owner-occupied sector. From the top of the market, a substitution process started that displaced the rest downwards. A larger share of the households with a

10 Eurostat (online data code: ilc\_lvho02)

11 Pleace et al (2011) *Social Housing Allocation and Homelessness*, EOH Comparative Studies on Homelessness, Brussels, available at [http://eohw.horus.be/files/freshstart/Comparative\\_Studies/2011/Feantsa\\_Comp\\_Studies\\_01\\_2011\\_WEB.pdf](http://eohw.horus.be/files/freshstart/Comparative_Studies/2011/Feantsa_Comp_Studies_01_2011_WEB.pdf)

12 M.B. 30 Dec. 1983





higher income was now purchasing a house instead of building one. This led to greater competition on the purchasing market, pushing up house prices. This in turn led to further substitution from purchasing to renting and displacement from high to low quality housing. Ultimately, poor people were competing with one another for poor housing and the rents for such dwellings increased. This led to growing flexibility at the bottom end of the private rental market. New rental “products” were introduced. For example, in the cities older houses were divided at great speed into small flats and rooms. Some landlords even let mattresses and garages.

This overall context created the preconditions for small-scale social innovations that were able to meet the housing needs of poor people which were being not being adequately responded to. This in turn led to the development of the first SRAs.

#### **(b) Housing activism**

Housing activism played an important role in the conceptualisation and generation of innovative housing initiatives in Belgium during the 1980s. Housing activism has a long tradition and tenants’ associations have generally been especially active in the conception of new housing products. Housing activism was fed by the economic crisis of the 1970s and early 80s. Legal advice centres and tenants’ associations were key agents for this type of innovation. They worked to provide better advice and participation for tenants in the context of the housing crisis and provided and contributed to an “eco system” that would foster the development of SRAs.

#### **(c) Changes within welfare work and social services**

Due to the housing crisis, housing problems became an increasingly core area of attention for social service providers. This reflected the evolving needs of their service users.

This move towards housing within welfare is also part of the deinstitutionalisation movement. Deinstitutionalisation refers to a shift from institutional to community-based services. Taking account of human rights and dignity, quality of

life and health, as well as autonomy and social inclusion, it is increasingly accepted that community-based services are better able to respond to the needs of social service users than institutional care settings<sup>14</sup>. As a result of deinstitutionalisation, integrated care packages to facilitate living in the community have become an increasingly important mode of service delivery. This broad historical evolution is based on critiques of institutional settings and inspired by new service models. It is also framed by concerns over growing budgets in the context of rising needs. This development means that housing and support are increasingly interlinked.

In this context, social service providers have taken on more and more housing and housing related functions. By the middle of 1993 the social services sector in Flanders as a whole was managing 14.000 housing units. This concerned approximately 10% of the social housing stock and 2% of all houses for rent. If current plans are implemented, this should rise to 25% of the social housing stock and 6% of the whole rental market. This shift towards housing in welfare work was another factor contributing to the development of SRAs.

One of the factors leading to new housing initiatives including SRAs has been a perception that the authorities will never solve housing problems. This led social actors to become more and more active in the housing area. In Flanders and Brussels a stock-taking of the new housing initiatives took place during the early 1990s. The researchers found a huge and diverse number of initiatives. Out of 308 public welfare centres (OCMW’s), 274 were involved in housing initiatives. Activities included legal assistance, advice and support, building up a housing stock and SRAs. Local social housing companies were less involved, but some of them were engaged in projects for specific target groups (the disabled or the elderly) and tenant participation activities.

#### **(d) Homeless services**

In addition to the housing crisis, growing housing activism and broader changes in social services, a number of developments within the homeless sector shaped the emergence of SRAs.

<sup>13</sup> De Decker, P. & G. Inslegers (1996), *Jammed between Housing and Property Rights. Belgian private renting in perspective* – paper voor het seminarie ‘The operation and regulation of the privately rented sector in Europe’, West Hill House, Birmingham, 20-224 november 1996

<sup>14</sup> Report of the Ad Hoc Expert Group on the Transition from Institutional to Community-based Care, European Commission, Directorate-General for Employment, Social Affairs and Equal Opportunities

Since the 1960s, there has been growing diversity within the homeless service sector. This was linked to the deinstitutionalization movement and sought to facilitate homeless people living in small units in shared mainstream houses within communities. As this type of service developed, new target groups were discovered: people who had been unable to access institutions or who were staying in inappropriate settings because they had no other choice (e.g. runaways, victims of domestic violence). This led to new homeless service forms: crisis intervention, half-way homes, centres for addicts, supported housing and shared housing models. This dynamic would lead to a diversity of homeless services offering alternatives to hostel and shelter provision.

Over time, successful move-on became an important objective for residential homeless services. As a result there was greater focus on facilitating independence. Service users were encouraged to become fully independent as soon as possible. The result was that many people stayed for a long time in transitional services, becoming “ready” for independent living. Others left services but returned to homelessness because they were not able to be completely independent. This type of failure led to the conclusion that total independence was not an appropriate solution for a lot of homeless people. A new concept with better support services for people who were moving on from homelessness was therefore required. This shift in thinking supported the development of SRAs.

Another relevant development was the *professionalization of the homeless sector*. This gave the sector a clearer profile, which would also support the development of SRAs.

The growing importance of the notion of empowerment was also a key driver for the development of SRAs. The homeless service sector is gradually becoming less orientated towards doing things “for” or “to” homeless people. Instead, there has been an increasing emphasis on empowering service users to reach their own goals which has also supported the development of SRAs.

### 3.7 From bottom-up innovation to established policy

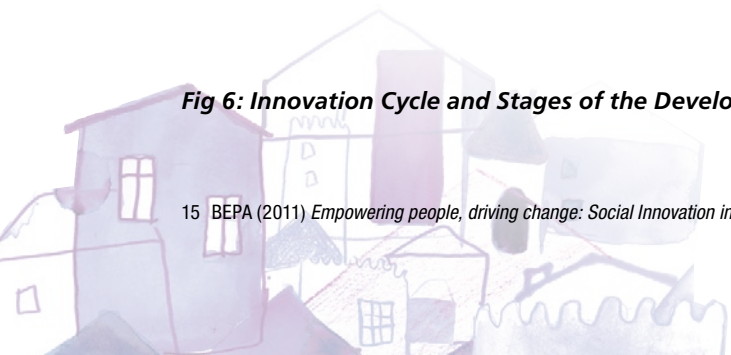
The SRA model can be considered as an example of social innovation because:

1. It responded to an unmet social need – the need for integrated housing and support services for people facing homelessness or housing exclusion. These needs were not being addressed by the market or by the existing housing and homeless services. SRAs thus emerged in order to fill a gap in the provision of affordable, decent and sustainable rental housing for people in housing need. The context that created this unmet need was a stressed housing market with a very small social housing stock and problems of accessibility for those facing homelessness.
2. SRAs were a new idea that surfaced from the bottom-up. This is a typical feature of social innovation. SRAs and linked structures were often developed with would-be tenants and the organizations supporting them. Later, policymakers were able to capitalize on this to improve homelessness and housing policy by scaling up the SRA concept.
3. SRAs created new structures, new relationships and ways of working. Again, this is typical of social innovations. Specifically, SRAs brought a part of the private landlord sector into the policy arena as actors in response to homelessness. They generated local policy networks in order to overcome sectoral boundaries and better integrate housing and support.

An innovation cycle as developed by BEPA<sup>15</sup> (see fig 6 below) starts with generating new ideas from the bottom-up and mobilising citizens. The innovation cycle parallels the way in which SRA's developed and took root in Flanders. The context for this process was a small social housing sector and a weakly regulated private rental sector that presented a number of barriers to access for people with low incomes. Would-be tenants and the organisations that supported them came together and created SRAs in response to the needs generated by this context. As their effectiveness became apparent, the SRA model was scaled up and integrated into housing and homelessness policy in Flanders.

**Fig 6: Innovation Cycle and Stages of the Development of SRA in Flanders**

15 BEPA (2011) *Empowering people, driving change: Social Innovation in the European Union*, Publications Office of the European Union, Luxembourg





Stage in the innovation cycle (defined by BEPA)	DEVELOPMENT OF SRA IN FLANDERS
1. Generation of new ideas from the bottom-up.	<p><b>Development of the concept:</b></p> <p>The idea of an SRA model was developed by homeless service providers in the early 1980s. The model was presented at a conference of the umbrella organisation of homeless services (VDVO) in Ghent. It was a bottom-up initiative that was proposed in response to:</p> <ul style="list-style-type: none"> <li>• Inefficiencies in the sourcing of housing for homeless service users. It was suggested that collaborating would save the time that separate homeless service providers spent prospecting housing for clients.</li> <li>• The lack of housing options available to homeless people. This problem was identified as particularly pronounced for single homeless men. As previously mentioned, the social housing sector in Belgium has limited capacity to house homeless people because of its small size and due to a number of access barriers. The private rental market was therefore an important source of housing but issues of quality, affordability and discrimination needed to be overcome.</li> </ul> <p>The bottlenecks caused in temporary and transitional homeless services because of the lack of suitable move-on housing.</p>
2. Development, testing and validation of innovative approaches and practices.	<p><b>Establishment of SRA services on a small scale</b></p> <p>SVK Brugge<sup>16</sup> was the first SRA in Belgium. It was founded in the early 1980s. The initiative came from social service providers in the health and welfare sectors. It involved a broad coalition of actors involved in the housing problems of vulnerable people. It proved successful and the idea was quickly reproduced.</p>
3. Accumulation and consolidation of a body of good practice and success stories to be spread and transferred.  4. Enabling social innovations and change by building bridges and exploiting synergies between unrelated systems, institutions or actions of support.	<p><b>Consolidation of a network</b></p> <p>During the 1980s a wide variety of housing innovations emerged. This led to the foundation of an umbrella organisation in Flanders. The '<i>Flemish forum for resident's interests</i>' (Vlaams Overleg Bewonersbelangen or VOB) was created at a conference in Antwerp in 1993. This conference was attended by representatives of cities and communities, tenants' organisations, various social services and other stakeholders. The creation of a co-ordinating umbrella for all new housing initiatives was a big step in terms of consolidating a body of good practice and refining the SRA model. The aims of the umbrella were:</p> <ul style="list-style-type: none"> <li>• To sustain local action in the areas of housing advice, support, information, training and documentation.</li> <li>• To offer logistical support for campaigning and stimulate the formation of local networks.</li> <li>• To create a representative structure and an evidence base to inform policymaking.</li> </ul> <p>The VOB provided an umbrella organisation for a wide range of housing initiatives including SRAs. It played a key role in overcoming sectoral boundaries.</p>

**Stage in the innovation cycle  
(defined by BEPA)**
**DEVELOPMENT OF SRA IN FLANDERS**

5. Testing of hypotheses through experimentation.

6. Increasing awareness; building capacities and mobilising for change.

***Governmental recognition as a social experiment***

Since their inception in the 1970s, many housing innovations including SRAs relied on precarious funding through donations and grants. On the 17th of November 1993, a contract, known as 'the convention' was signed between the Flemish Minister for Housing and the VOB. This meant that nine SRAs were recognized and funded for an experimental three year period with a monitoring and reporting mechanism.

The convention defined the target groups of the SRAs as single persons, people in receipt of benefits, ethnic minorities, single parents and homeless people. In order to be a partner in the convention, an SRA needed to fulfil the following criteria:

- achieve a minimal increase of the number of dwellings available to vulnerable people, taking into account quality and affordability criteria.
- work in the private rental sector
- provide minimal social support
- stimulate networking in the local environment

The outcomes of these three year experimental programmes were used to increase awareness, strengthen capacity and inform longer term and broader implementation of SRAs.

7. Supporting change in structures, organizations and institutional frameworks

***Becoming a housing institution***

Flanders' first housing law was voted in July 1997. It encompasses the legal framework for the recognition and funding of SRAs. The decision of the Flemish government defines the core task of an SRA as to lease houses on the private rental market in order to sublet them at a reasonable rent to households in housing need, after renovation if necessary. Their second task is to offer tenants participation and support. Their third task is networking and joint working with local authorities, housing providers and social services.

In order to be legally recognized an SRA needs to prove experience, either by being active as an SRA for at least six months or being recognised under the urban policy legislation. SRAs must not discriminate against tenants on the basis of their nationality or beliefs. SRAs must also demonstrate their networking role.

In order to get subsidised the main conditions are:

- to have the appropriate legal structure
- to be recognized (as above) and have at least 2 years experience
- to employ at least one staff member with a university degree,
- to have the participation of third partners in the structure of the SRA. (The SRA must offer local social housing authorities, local authorities and local social authorities the opportunity to participate in decision-making at board level),
- to work in several neighbourhoods (or a neighbourhood of more than 100,000 inhabitants),
- to rent at least 30 dwellings to poor and vulnerable people
- to rent dwellings of reasonable quality
- to agree to co-operate with the recognized but unsubsidised SRAs.

This legal framework has allowed the integration of SRAs into housing policy on the basis of evidence on their effectiveness. This was the final stage in their establishment and a milestone in scaling-up.

(Source: Adapted from BEPA 2010)





**Fig. 7 Summary of key milestones in the development of SRAs**

<b>1970s:</b> The foundation of tenant's organisations in Brussels, Borgerhout (Antwerp) & Ghent
<b>1985:</b> Conference of the umbrella organisation of homeless services (VDVO) in Ghent, presenting the SRA model to the broader public
<b>1980s:</b> First SRA is founded in Brugge
<b>1993:</b> Foundation of the umbrella organisation of the so-called 'new housing initiatives', Vlaams Overlegbewonersbelangen (VOB)
<b>1993:</b> Flemish government decides to subsidize 9 SRAs and the VOB as housing experiments and gives the VOB the task of drawing up a framework
<b>1997:</b> Creation of the legal framework to recognize and subsidize social rental agencies in the Flemish housing code
<b>2004:</b> Decision of the Flemish government regarding regulation, recognition and financing of SRAs
<b>2007:</b> The introduction of a general social rental regulation also regulating the allocation procedures used by SRAs
<b>2007:</b> Assessment through the eyes of the landlords
<b>Expected:</b> new regulation criteria for the recognition and financing of SRAs

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### 3.8 SRAs in Flanders today

SRAs are now an established element of housing and homelessness policy in Flanders. At the end of 2009 a total of 51 subsidized and non-subsidized SRAs were operating<sup>17</sup>. This had risen steeply from 34 in 2003 (fig. 8). SRAs are active in 237 of the 308 Flemish municipalities (77%) and rent out 4,913 dwellings, an increase of 75% since 2003

(fig. 9). The average number of dwellings per SRA has risen from 54.8 in 1999 to over 77 in 2006 and to 96.3 in 2009. The largest SRA (De Poort in Kortrijk) rents out more than 500 dwellings. A very large majority of the dwellings are rented from a private landlord (fig 9) although some SRAs also now work with social housing, municipal housing and properties that they own themselves.

**Fig 8. Flanders: Number of recognized SRAs**

	2003	2006	2009
Subsidized	24	32	44
Non-subsidized	10	14	7
Total	34	46	51

**Fig 9 . Flanders: Number of dwellings rented out by SRAs**

	2004	2006	2009
Subsidized	2385	2905	4600
Non-subsidized	407	638	313
Total	2792	3543	4913

**Fig 10. Flanders: Origin of the SRA dwellings**

	number	share
Private landlord	4,534	92
Owned by the SRA	89	2
Municipality/local social service	255	5
ocial housing company	27	0.5
Province	8	0.2
Total	4,913	100

<sup>17</sup> There is a distinction between subsidized and non-subsidized SRAs. The former are the SRAs that were found by ngo's and function as ngo's and get no money from other sources than from the Flemish government. The latter are founded by local authorities and/or local social services and get their money from the municipality. So they do not need additional money. Often new SRAs go through a phase of non-subsidisation since they do not meet the legally obliged number of rented dwellings.

In accordance with their task, SRA dwellings are rented out to vulnerable people. Only 20% of tenants has an income from (part-time) work; approximately 71% live on a social benefit (fig. 11). Nearly half are single and 30% are single parents (fig. 12). 15% of the tenants are couples with child-

ren. 33% of the SRA tenants were homeless at the moment of allocation, implying that they were living in a caravan, an uninhabitable dwelling, on the street, or in a service for homeless persons

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**Fig 11. Flanders, income situation of SRA tenants, 2009 (%)**

<b>Unemployed</b>	<b>17.6</b>
<b>Subsistence income</b>	<b>34.3</b>
<b>Part-time job</b>	<b>0.7</b>
<b>Disability/illness income</b>	<b>10</b>
<b>Work</b>	<b>19.4</b>
<b>Pension</b>	<b>3.2</b>
<b>Other</b>	<b>5</b>
<b>No info</b>	<b>9.3</b>

**Fig 12. Flanders, family status of SRA tenants, 2009 (%)**

<b>Single</b>	<b>47.9</b>
<b>Couple without children</b>	<b>6.7</b>
<b>Single parent</b>	<b>29.2</b>
<b>Couple with children</b>	<b>15.2</b>
<b>No info</b>	<b>0.8</b>

As demonstrated by fig. 13, the number of applicants to SRAs rose from 6,739 in 2006 tot 9,425 in 2009, an increase of nearly 40%.

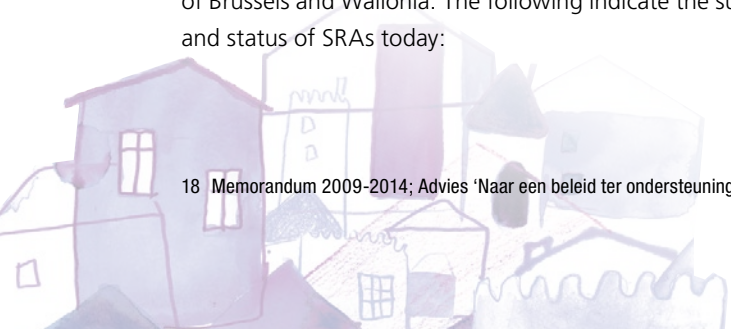
**Fig 13. Flanders, number of applications for an SRA dwelling and number of candidates on the waiting list**

	<b>New applications</b>	<b>Total number of candidates</b>	<b>Candidates/dwelling</b>
<b>2006</b>	6,739	11,100	3.1
<b>2007</b>	7,608	12,795	3.3
<b>2008</b>	7,164	13,718	3.1
<b>2009</b>	9,425	13,332	2.7

It is clear that SRAs are now an established institution in Flanders. They were initiated by grassroots welfare organisations dealing with vulnerable and homeless persons with the aim of overcoming the difficulties that these groups faced accessing the housing market in general as well as social housing. After a period of precariousness, SRAs became institutionalised and are now seen as an indispensable housing agent in Flanders as well as the other Belgian regions of Brussels and Wallonia. The following indicate the success and status of SRAs today:

1. The Flemish Housing Council, a strategic advisory organ set up by the Flemish government and composed of diverse stakeholder organisations and experts, has advised the Flemish government to expand the number of SRA dwellings in order to realise the housing rights of vulnerable people on the housing market<sup>18</sup>
2. In preparation for the regional elections in 2009, a working group composed of the real estate sector, tenant's associations, welfare organisations, the Flemish housing administrations and housing experts was convened by

<sup>18</sup> Memorandum 2009-2014; Advies 'Naar een beleid ter ondersteuning van de private huurwoningmarkt', 9 Dec 2010).







the Flemish Housing Administration. In a joint paper they advised the administration to strengthen the position of the SRAs<sup>19</sup>.

3. In the run up to the regional elections in 2009, the SRA model became a key reference amongst political parties<sup>20</sup> and lobbyists<sup>21</sup> – all arguing for continued expansion of the model.

4. Research to evaluate the model from the perspective of landlords who work with SRAs have been very positive<sup>22</sup>.

SRAs in Flanders are clearly an example of successful social innovation which could be transferable to other contexts in order to help meet the housing needs of people facing homelessness and housing exclusion.

<sup>19</sup> Woonbeleid, 2009

<sup>20</sup> At least the Christian Democrats (CD&V), the Socialists (sp.a), the Greens (Groen!) and the democratic Flemish nationalist (NVA) are in favour of the expansion of the SRA model.

<sup>21</sup> At least in the memoranda of the following organisations, advisory boards and networks, we found pleas for an expansion of the SRA model: Christian Workers Movement (ACW), Flemish Housing Council (VlaamseWoonraad), organisation of municipalities (VVSG), Knowledge Centre of the Cities (Kenniscentrum Grote Steden) and the organisation of the poor (Flemish Network of Organisations working with the poor; Steunpunt tot bestrijding van armoede, bestaansonzekerheid en socialeuitsluiting).

<sup>22</sup> De Decker, P. (2009): Social rental agencies : still a splendid idea?, in: European Journal of Homelessness, vol 3, December, p. 217-232.

## 4. A European Perspective on SRAs

### 4.1 Policy context

The following section considers the relevance and transferability of the SRA model beyond Flanders and Belgium. Policymakers and other stakeholders in the fight against homelessness in much of Europe currently face:

- A disjuncture between affordable housing supply and demand;
- Pressure on social housing stock due to competing demands and/or inadequate financing;
- Specific barriers of access to both social and private rental housing for vulnerable groups including homeless people;

The private rented sector is therefore increasingly viewed as a crucial element in the mix of housing services that can provide accessible accommodation for households at risk of homelessness that are unable or unwilling to enter into homeownership or social rented housing<sup>23</sup> A variety of programmes to promote access and sustain tenancies in the private rental sector are operative in a range of countries.

Whilst the private rental sector is a potentially valuable source of housing, there are concerns about its suitability as a real housing solution for homeless people. These centre on accessibility, affordability, security of tenure and quality of housing. This is why SRAs are such an interesting policy tool. They provide a potential mechanism for mobilising at least part of the private rental sector to provide affordable, secure, accessible tenancies in housing of adequate quality. Versions of SRAs have already been developed in a number of other European contexts including France, Germany, the UK and Italy. Other approaches to socializing the private rental sector through mediation between landlords and

tenants have also been developed in a number of European contexts. Given that capital investment for social housing is limited or declining in many European countries, SRAs offer a potentially cost effective way of housing homeless households.

A further driver of interest in the private rental sector as a source of housing for homeless people is the emergence of housing-led approaches. Related to the broader deinstitutionalisation movement in social services, maintaining homeless people in a “homeless system” until they are “ready” to live in permanent housing is increasingly challenged as a policy paradigm. Policymakers and other stakeholders are therefore looking at ways of supporting homeless people to live independently in mainstream housing. The Housing First model whereby homeless people are housed directly in permanent secure housing with support has had an enormous impact in this respect. The pioneering ‘Pathways Housing First’ programme in New York relies entirely on dwellings rented from the private rental sector to house people with complex health and support needs. As the Housing First philosophy attracts growing interest in EU contexts, SRAs offer a potentially useful model for both procuring housing and for integrating housing and support services. The creation of networks to coordinate housing and support is one of the key roles of SRAs in Flanders.

### 4.2 SRAs and similar models in other EU countries

SRAs and similar interventions have been developed and implemented at different scales in a range of EU contexts.

<sup>23</sup> De Decker and O'Sullivan (2007) Regulating the Private Rental Housing Market in Europe, *European Journal of Homelessness*





### AIVS and Solibail in France

In France SRAs are known as 'Agences Immobilière à Vocation Sociale (AIVS) and work under a specific trademark. Their aim is to increase the number of dwellings available for vulnerable people and improve the quality of accommodation at the bottom end of the private rental housing market.

Unlike Flemish SRAs, they do not sublet to tenants. Instead they work on the basis of a three year minimum warrant from the landlord. This entrusts them with rental management of the property. Tenants are offered a standard lease contract directly with the landlord. Although the rental mechanism is different, the French AIVS offer a very similar package to SRAs in Flanders. Key elements include:

- Overall rental management;
- Guaranteed payment of rent using a specific insurances on arrears;
- Judicial and fiscal advice;
- Support for refurbishment works if necessary;
- Ensuring housing quality;
- Affordable rent for the tenant;
- Tenant support (normally organised in collaboration with a partner organisation)

AIVS are usually provided by NGOs in partnership local authorities. Operating within local homelessness policies, they are financed for staff costs and the provision of support to tenants. As in Flanders, a stressed housing market with a shortage of social housing available to certain vulnerable groups created an unmet social need. Innovation was provided by grass roots organisations over the 1980s and 1990s. As a result a national umbrella organisation was created in 1988. FAPIL (Fédération des Associations et des Acteurs pour la Promotion et l'Insertion par le Logement) brought together innovative grassroots NGOs providing various housing services to homeless people including

SRAs. In 1998, a specific financial support for organisations mobilising and managing rental housing for vulnerable people known as the AML (Aide à la médiation Locative) was introduced. The almost compulsory AML state aid has been since replaced by an optional aid from local authorities. However, this greatly facilitated the development of AIVS and they are now a well-established form of housing provision. In 2011, FAPIL counted 44 organisations operating under the AIVS trademark. In 2011, FAPIL members were managing 19,000 occupied housing units, of which 11,900 by were managed by AIVS. Despite broad recognition of their effectiveness, AIVS in France face a range of challenges including reduced budgets and a changing institutional context.

In addition to working via warrants, some AIVS let/sublet properties – just as other non-AIVS FAPIL members do. In order to promote this way of mobilizing housing, rental mediation schemes have been set up by state and local authorities. One of them is Solibail. Solibail is a new initiative in the French context. It is a specific State-backed 3 year rental contract designed to encourage private landlords to house people living in temporary accommodation for the homeless. The contract guarantees the payment of rent and bills as well as provision of rental management and support with renovation. Landlords can also benefit from tax reductions by engaging in this type of rental contract. NGOs have been financed by regional authorities to secure housing in the private property market via this type of contract for households with modest incomes that are currently living in temporary shelter. These NGOs act like Flemish SRAs in that they are the primary tenant and they sublet the property to the household. Some concerns have been raised in France that the tenancy provided by organisations acting under the let / sublet framework is less secure for the tenant.

### Rental Mediation in Spain

Rental mediation refers to services that provide a “buffer” between landlords and tenants. These services take a variety of forms but have a lighter property management role and do not sublet to tenants. Provivienda, a Spanish NGO that provides housing solutions to homeless people in Madrid, provides a useful case-study of rental mediation.

Spain has a specific housing context. Recent years have seen high house prices, a lack of social housing, a low percentage of rented houses and high rents. This has been in combination with a high proportion of empty houses and the highest percent of secondary housing in Europe. The current housing crisis and the dramatic falls in house prices have increased pressure on the rental market.

Since its foundation in 1989 Provivienda has been committed to seeking housing solutions for homeless people. The organisation works mainly within the private rental market. It provides a programme designed as a housing support mechanism for people at risk of, or experiencing homelessness or social exclusion. The programme involves a system that guarantees rent payment and tenant stability through

endorsement by the association against possible defaults during the first year of the rental contract. This guarantee can be extended for a subsequent year. These guarantees are offered to encourage landlords to rent their properties, despite the misgivings that they may have, such as being reluctant to rent to certain groups and anxiety about non-payment of rent because the tenant lacks an employment contract or has a precarious contract. All homes are visited to ensure that they are in good habitable condition in terms of minimum physical, architectural, and security standards, and in terms of basic amenities.

On the basis of individual assessment, Provivienda provides support services to vulnerable tenants. Normally, this support will last a minimum of one year to achieve the goal of autonomy and residential stability but this is flexible and adapted to the users' needs. A networking approach is used to link up with external support services in areas such as employment, health, training and leisure.

The program housed 213 people in 67 homes in Madrid in 2011. It currently manages 107 homes across the city.

### 'Soziale Wohnraumhilfen' (Housing Assistance Agencies), Germany

SRAs are well-established in Germany in the form of 'Soziale Wohnraumhilfen' or housing assistance agencies. This model developed in the 1980s in a similar context to SRAs in Belgium. However, the model was not promoted and regulated at regional or national state level as in Belgium and projects have therefore remained local initiatives i.e. “scaling up” has not occurred to the same extent. The agencies acquire housing for a range of vulnerable target groups, including homeless people. Most rely on the private rental sector for this, although others are involved in construction of new dwellings.

Most housing assistance agencies have two streams of activity. The first is to carry out rental management and tenant-landlord mediation. Like in Belgian SRAs, this involves guaranteed payment to landlords over long leases and prevention work and early intervention to avoid eviction. The second stream of activity is floating social support. The need for support and the nature of support offered will depend on the individual tenant. Support is often provided by a second organisation through a partnership arrangement. Usually housing assistance agencies employ commercial employees specialised in rental management, as well as social workers. The agencies are financed from subsidies of different state agents as well as from church funds, and to a smaller extent from donations and own-income.





### Real Lettings Rental Agency, London UK

Real Lettings is a social enterprise business operated by the homeless service provider Broadway in London. Real Lettings was developed in response to the large shortage of social housing (council or housing association) available to people who are homeless or living in temporary/supported accommodation in London.

It offers landlords guaranteed rent (including when the property is void), leases of 3-5 years, no administration costs, property and tenant management including regular property inspections, property inventories and a guarantee that properties are returned in the same condition as leased.

Real Lettings leases properties and then offers assured shorthold tenancies to people with a history of homelessness, or who are currently vulnerable to homelessness. It does not require the upfront rent or deposit that is usually expected on the private rental sector.

Working with staff at Broadways hostels and supported housing as well as local authorities in London, Real Lettings moves people into affordable private sector properties in London and supports them in their tenancies to ensure the tenant succeeds in managing and maintaining their new home. It provides a support package to help tenants maintain their tenancy.

### Rental Accommodation Scheme, Ireland

In Ireland, a Rental Accommodation Scheme was introduced in 2005. Through the scheme, local authorities can use the private rental sector to house persons who have been assessed by the housing authority as having a long-term housing need or who have been receiving a rent supplement for more than 18 months. Rent Supplement is paid to people who have been living for 6 months of the past year in accommodation for homeless people, private rented accommodation that they can no longer afford, an institution, or who have been assessed by the local authority as eligible for and in need of social housing. Under this scheme, local authorities lease properties from private landlords. Tenants pay a lower than market rent to their local authority based on the differential rent system. The local authority takes on management responsibilities including rent collection and guarantees a prompt, contract rent payment, payable monthly in advance for the duration of the contract, even if the property is vacant. The lease period will be negotiated between the local authority and the landlord. It can be for a minimum of 4 years (according to the Residential Tenancies Act, 2004) or more.

These case studies exemplify the growing interest in the private rental sector as part of the solution to homelessness, and the key role that SRAs can play therein. The final section of this paper makes a number of recommendations about how these experiences can be built upon in order to inform future policy making in the area of homelessness.

## 5. Conclusions and Recommendations

### 5.1 Conclusions

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This briefing shows that the SRA model is a social innovation that can play an important role in tackling homelessness. It has demonstrated how the model developed as an innovative housing-led approach in Flanders over the 1980s and 1990s. The model was able to respond more effectively than existing services to the inadequately met housing needs of people facing homelessness and exclusion. Due to its success in allowing homeless people to exit homelessness and maintain a long-term reasonably secure tenancy, it has now become an established part of housing policy in Belgium. SRAs and similar models have been developed in a range of European contexts. This reflects growing interest in the role of the private rental sector in tackling homelessness.

The SRA model is compelling because it seems to succeed in mobilising at least part of the private rental sector to provide affordable, secure, accessible tenancies in housing of adequate quality for people who are homeless or facing housing exclusion. SRAs can respond to unmet social needs by specifically targeting those in the most acute situations of housing need, as demonstrated by the allocation systems develop in Flanders. In this way, they are able to activate existing private rental housing to address a significant policy gap.

Furthermore, it seems that SRAs have potential to facilitate the integration of housing and support services. Whilst the primary function of SRAs is procuring and managing housing, they also play a service brokerage role to ensure tenant support. This is an important element of the model given the growing recognition that homelessness policies should offer permanent housing solutions as early as possible to people are homeless.

There are a number of limitations to the SRA model. One potential limitation is the affordability of SRA housing to its target group. SRAs can only function where incomes, including welfare payments linked to housing costs, are adequate to cover the negotiated rent. Of course, this is related to the functioning of the private rental market, the overall housing

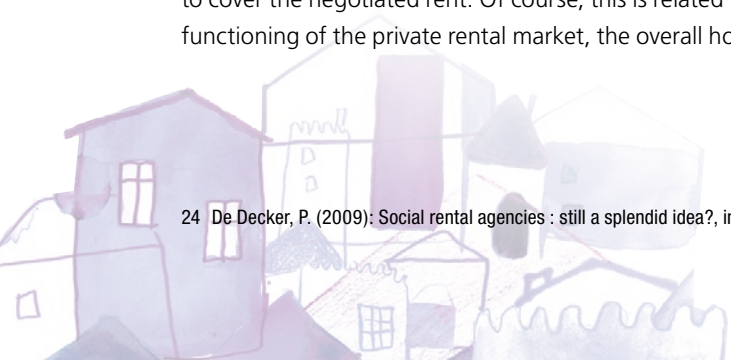
market and relevant welfare policy. There are additional policy tools that could help make lower rents sustainable in the eyes of landlords e.g. fiscal incentives. Another potential limitation is the profile of landlords likely to be attracted by the scheme. Research in Flanders<sup>24</sup> has shown that the landlords working with SRAs tend to be small operators, with a majority renting out only one dwelling. Interestingly, even when the landlords do rent out more than one dwelling, they tend to employ a “double rental strategy” to get the most out of their portfolio. Landlords working with SRAs also tend to be older than average and have often bought the property for either themselves or their children to live in at a later stage. This profile suggests that SRAs will only ever attract a limited share of landlords. Whilst the evidence base regarding these limitations is underdeveloped, it is important to take them into account and to recognise that SRAs can provide part of the solution to homelessness.

### 5.2 Recommendations

The EU’s social innovation and experimentation agenda should support the development of evidence about the effectiveness of SRAs as a tool in the fight against homelessness. In this respect, FEANTSA makes the following recommendations:

- Public authorities responsible for homelessness in the Member States should consider testing SRAs as an innovative response to homelessness in their policy contexts. Social experimentation projects and/or pilot projects should be used to test the model. Testing should provide evidence on effectiveness from beneficiary and landlord perspectives, limitations, effective working methods and cost effectiveness. Homeless service providers should be involved as partners in testing and developing the evidence on SRAs.
- The EUPSCI programme should support the testing and, where relevant, scaling up SRAs through social experimentation projects as well as mutual learning and transnational exchange. Homeless service providers should be involved as key levers in scaling up the SRA model.

24 De Decker, P. (2009): Social rental agencies : still a splendid idea?, in: European Journal of Homelessness, vol 3, December, p. 217-232.





- The structural funds should be used to support the testing and scaling up of effective housing-led approaches to homelessness, including SRAs, as far as the evidence generated through testing demonstrates their effectiveness and appropriateness.
- Both the European Platform against Poverty and the Social OMC should support mutual learning and transnational exchange on SRAs between policymakers in the area of homelessness. One useful tool in this respect could be a peer review hosted by Belgium on the SRA model.
- EU-level research into the different policy options available to deliver long-term housing-led solutions to homelessness, including SRAs, should be supported, including by the FP7 and Horizon 2020 programmes.



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