



Renters from Around the World Speak Up

Social Housing for All!



We must provide social housing for all.

Around the world, examples show social housing works.¹

Cities with robust social housing programs are eliminating homelessness. Social housing programs have successfully reversed affordable housing shortages, and raised whole populations out of poverty, into prosperity. And cities with some of the strongest social housing programs have been deemed the most livable in the world, because of their quality affordable housing.

By social housing, we mean a public option for housing that is permanently and deeply affordable, forever protected from the private market, and publicly owned by the government or under democratic community control by non-profit entities. Social housing must include structures for resident management and tenant power. By first prioritizing those most in need – low-income households and people of color with the least housing options – social housing can help advance racial, economic, and gender justice. Social housing – through government intervention to produce and guarantee housing for human needs, and not profit – is the lasting solution to our affordable housing crisis.

¹ For more information, see our [report](#), “Social Housing for All: A Vision for Thriving Communities, Renter Power, and Racial Justice.”

But in recent decades, corporate control over our homes has expanded. The largest corporate landlords and predatory Wall Street investment funds have increased their ownership of vast amounts of real estate. They have targeted Black and Brown communities, threatening the roofs over our heads by causing rents to skyrocket, while ruthlessly driving speculation, evictions, and poor living conditions in service of their profits. This stranglehold over housing by for-profit investors and corporate landlords is at the root of our housing affordability crisis. And it's worsening our lack of affordable housing stock. For-profit investors and landlords have destroyed lower-priced homes, only to build new housing that is mostly priced at the luxury end.²

Renters across the globe are leading the way in pushing back.

In this interview series, we speak with renters and organizers who live in social housing around the world, about their experiences with the social housing programs in their cities and countries, to lift up benefits and lessons. We pay special attention to the impact on immigrants and renters of color. We also speak with renters rising up and organizing against the corporate control of housing across the globe, about their strategies and inspirational wins.

This interview series complements our full report on model social housing policy, [Social Housing for All: A Vision for Thriving Communities, Renter Power, and Racial Justice](#). For more information, check out the report!

² Ibid.

7/27/22

Berlin: Voters Approve Taking Back Property Owned by Corporate Landlords!

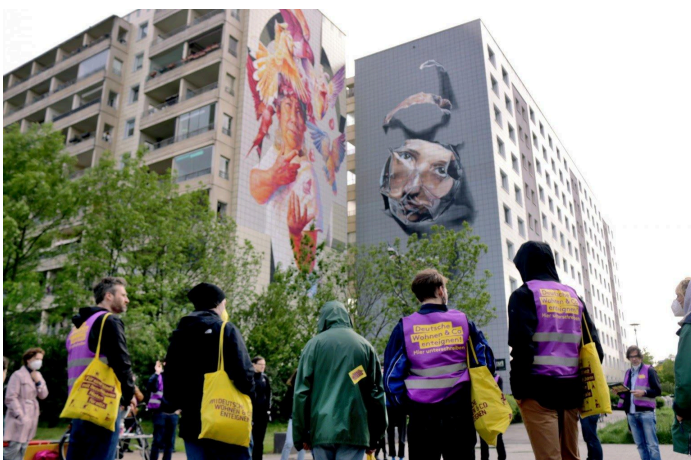
Referendum would seize properties of corporate landlords that own more than 3,000 apartments – and convert these to [social housing](#).

In Berlin, Germany, a city of over 3.6 million people, most residents are renters. In recent years, a vibrant tenant movement has been growing, taking direct action against evictions and corporate control of housing.

Over a million voters in Berlin passed a historic [referendum](#) on September 26, 2021. The resolution urges their city government to seize the properties of corporate landlords that own more than 3,000 apartment units to convert these into permanently affordable housing under democratic community control.

Voices from the ground

We spoke with **Rabea Berfelde**, a volunteer organizer with the referendum [campaign](#). The following is a lightly edited summary of our conversation.



What Does the Referendum Call For?

The referendum urges the city government to “expropriate” and “[socialize](#)” the assets of all landlords that own more than 3,000 flats in Berlin –

about 240,000 units total (which is 11 percent of all apartments in the city).

“Socializing” these properties means their ownership would be transferred to public or community control and they would be converted into permanently affordable “social housing.” (“Social housing” means homes that are permanently affordable, protected from the private market, and publicly owned or under democratic community control, rather than for-profit ownership.)

Our referendum calls for expropriated properties to be managed in a participatory way, through a democratically controlled public and not-for-profit institution, as social housing. It supports mechanisms for democratic participation by residents and the public to govern the housing, and it calls for the housing never to be reprivatized or sold to for-profit landlords. The resolution urges the city to compensate landlords at below-market rates. For instance, advocates propose compensation could be set according to the highest possible loan the city could take out for this and repay, using income from rents kept at affordable levels.

Why Do Residents Think This is Important to Do?

In Berlin, 85 percent of households are renters. Our asking rents doubled between 2009 and 2020. Historically, our rents have been quite low, but they’ve kept rising in the last 10 years. After the reunification of East and West Germany in 1989, the government sold off public land – such as land in East Berlin that had been publicly owned under the East German government – and massively privatized our public housing stock. Since the 1990s, the city has sold off over 200,000 public housing units to private equity and hedge funds!³ This is where the massive concentration of rental housing under corporate landlords came from.



³ See also https://www.habitants.org/news/debate_how_to_burst_the_real-estate_bubble/german_everything_must_go

Today, we have a new type of corporate landlord who prioritizes shareholders, not tenants. They acquire existing housing stock to speculate with these assets on financial markets. More than 10 companies in Berlin own more than 3,000 units each. My house was bought by a Swedish investor⁴ that, after only a year of operating in Berlin, now already owns 6,000 flats in the city and is still expanding. When we tenants learned about the sale, we started organizing in our building, district, and Berlin-wide, to put pressure on the company.

Today, Germany has a system where the government subsidizes corporate landlords to build and acquire housing. The landlords commit to temporary rent regulations, for instance, of around 20 years. But after that timeline ends, the flats no longer have to be affordable and can be rented at market rate. We lack a proper system of social housing.

The referendum really tackles the root causes of the housing crisis: ownership by corporate landlords, as well as speculation on housing as an asset by for-profit investors through financial markets. In other words, the privatization and “financialization” of rental housing.

Berlin residents support the campaign to convert corporate-owned properties to social housing.



Erdoğan, Bus Driver (at BVG)

I support the referendum petition because housing and displacement should not be used to make profit!

⁴ Heimstaden

I don't want to be afraid of the future, I want to make it myself! It bothers me that real estate companies decide how my neighborhood changes. That's why I'm voting for socialization in September, to actively shape the housing situation in Berlin!

- Gisèle



Yağmur, Human Rights Activist

The housing crisis mainly affects foreigners. We have worse access to housing or legal aid because of various barriers like racism, language or bureaucracy. That's why companies like Deutsche Wohnen exploit us the most, because they know we can't find anything else anyway.

Petra Grober-Unfug, Gas-Water Installer

**LGBTIQ and queers also need affordable housing!
Therefore vote Yes! For the referendum on 26 September!**



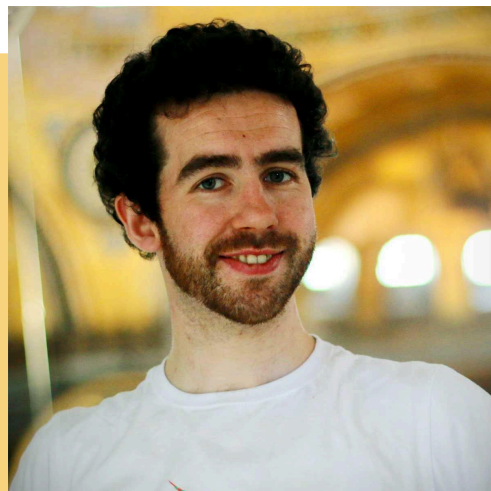


Constanze, Self-Employed

I would like to become a mother, but the apartments are so expensive that I can't afford it here. I would like to live near my family and friends in the future. Rising rents are pushing us all in different directions. That's why I'm voting yes in September!

Ian, Computer Scientist Student

Berlin still has a great social mix, it should stay that way! I don't want to live in a city like London or something, where people with little money are marginalized. I want to keep the Kiezkultur in Berlin; it's so lively and so diverse! It's also good that we have different cityscapes and I want to stand up for that!



Ingeborg, Retired Nurse

I am a social person and want my fellow human beings to be well off. And that means that everyone can afford a roof over their head and not have no money left at the end of the month because the rent is so high. Socialization would make for a fairer world.

How Did Your Campaign Organize to Win This?

Our campaign builds on a longer history of tenants' self-organization. In the past decade, renters have increasingly organized in their homes and neighborhoods against rent increases, lack of maintenance, and the sale of buildings to real estate speculators. Renters organizing across the city have been coming together for mutual learning, and we recognized we've been engaging in defensive struggles. More homes were sold to investors, and new struggles against landlords were coming up every month. Around 2017, we started to unite around the slogan to expropriate corporate properties.

The German Constitution has an article, Article 15, which allows the state to take over land, natural resources, and means of production under public ownership "for the purpose of socialization." (Our Constitution was drafted after WWII when even conservative forces agreed with limiting economic power because of how capitalists had supported the rise of the Nazis.) We use this legal framework to argue that the housing stock can be socialized with compensation to the companies below market value. We realized that Article 15 of our Constitution provides a legal basis, leading us to call for a local referendum.

To get the referendum on the ballot, we first had to collect 20,000 signatures in 2019, and then in 2020, during the pandemic, we collected 175,000 signatures in four months. We did this in-person as required by law, door-to-door or talking to people, with [COVID] hygiene measures. Conversations at the door were really critical for our win at the end. We reached people we wouldn't normally by social media with better quality conversations. We built structures in local neighborhoods to collect signatures and mobilize. The campaign was completely volunteer – maybe 2,000 people volunteered. We had many ways to get involved, some with low thresholds.

Because so many people mobilized to support expropriating corporate landlords, in [2020](#), the Berlin city government implemented a rent cap. But after a year, our highest court overturned the rent cap.

In September 2022, we had the referendum vote and won: 59% voted for socialization.

What are Next Steps and Lessons?

This successful referendum is a non-binding resolution. The city government is now mandated to implement it but can decide not to. On the day of the referendum, there were also elections for mayor and the German government. Although the referendum passed, that same day voters elected a new mayor who opposes socialization. People tend to vote more progressively on particular issues than in elections [overall]. Parts of the ruling coalition do not support carrying out expropriation. The city government currently has created a commission to study for a year if and how socialization can be carried out. This is a strategy to delay implementation. It's a problem to ignore the democratic vote. We have to keep the pressure up.

We've set a radical agenda but made clear it's possible legally. We've charted out how socialization can be implemented. So many people became active because we had a decentralized structure. We reached people in every district through door-to-door organizing. We only partially integrated existing tenants' organizations into the campaign's structure. But nevertheless, the campaign has grown into a movement. I was continuously impressed by the sheer amount of people who became active.

We have to ask ourselves how to transform our campaign structures into a long-term project that will shake up Berlin's political landscape in the future.

Photography and quotes courtesy Initiative Deutsche Wohnen & Co enteignen.

11/3/22

Madrid: Renters Organize Against Blackstone And Win!

Since 2019, renters in the metro area of Madrid, Spain, have been organizing a campaign called “Madrid Against Blackstone.” Around a hundred households in [Madrid Tenants Union](#) beat back a 100% rent increase, resisted eviction, and won a contract from Blackstone where the corporate landlord has agreed to a one-time 8% rent increase, followed by no rent increases for seven years. In the two years before reaching the deal, the tenants refrained from paying double their original rent as part of their campaign – and they were able to keep these savings.



Voices from the ground

We spoke with **Javier Gil**, an activist with the Madrid Tenants Union, about the victory. The following is a lightly edited summary of our conversation.

What Is the Impact of Corporate Landlords in Spain?

Spain’s government has favored promoting homeownership. Like in the U.S., most people are homeowners, but the Spanish rental market is growing. There is little public housing and little government spending on public housing. Less than two percent of housing is [social housing](#), and it’s impossible to get. You have to be very, very poor;

when you apply, there's a lottery.

After 2008, the foreclosure crisis hit Spain hard. So many evictions took place between 2008 and 2015. The housing movement for people affected by the mortgage crisis grew. The people losing homes mostly came from lower-income and migrant communities. Housing assemblies stopped evictions and held direct actions at banks. Thousands of people were squatting throughout the country, especially in big cities. Not just "radical" people, families who were not previously politicized were doing it, taking empty housing, sometimes entire blocks.



Afterward, banks and financial entities that took over foreclosed homes sold them to hedge funds like Blackstone. The [government helped](#) private equity landlords from the U.S. enter the Spanish housing market. In 2013, the right-wing government of Madrid sold 5,000 units of public housing to Blackstone and Goldman Sachs at a discount – below market price and construction costs. They evicted people in the process.

Last year, a court ruling declared the sale to Goldman Sachs fraudulent and illegal. The court ordered the housing to be returned and remade into public housing. But it's complicated because Goldman Sachs had already sold many of the homes to other owners.

Today, Blackstone is the biggest homeowner in Spain and the largest private housing operator in the country's history. After entering Spain's housing market through the government's sale of public housing, Blackstone started massively investing, buying portfolios of homes at very low prices from banks. In 2017, Blackstone acquired some huge Spanish banks; it partnered with Banco Santander to [buy out](#) a massive portfolio of housing assets from a bankrupt bank, Banco Popular. In 2015 and 2018, in six transactions between Blackstone, Cerberus, and Lone Star, they bought over [400,000](#) housing units.

Large corporate landlords have turned these housing units into rental properties with excessive rent increases. They bought homes with squatters and evicted them. Before, real estate companies and wealthy families owned Spain's rental housing. Now, banks and international private equity funds have entered the rental sector, accumulating a massive number of units in a very short time. These private equity giants are very influential in the government and market.

In Madrid, Blackstone has been doubling its tenants' rents.

How Did Your Campaign Organize to Win?

When Blackstone started raising rents by nearly 100%, Madrid Tenants Union said our strategy is we're not going to pay. We'll stay in the home even if the lease has finished. And not sign a new contract with abusive rent.

We've been doing this since 2017 when Madrid Tenants Union started. We started conflicts with the landlord and put them on social media. First, a building of Blackstone contacted us through social networks. We went to the building and had an assembly, saying, "what is happening to you is not only happening to you; we have to unite and resist." Even if there's only one household, we move forward and fight with them. But in this case, there were a lot. In one of the strongest buildings, people from 104 households joined.

The first Blackstone building that joined was on national TV. Other Blackstone buildings contacted us after that, and we held assemblies there. We formed "buildings in struggle," and more Blackstone tenants saw. We were going all over Madrid because Blackstone was raising rents all over.

We had maybe 15 to 20 organizers at the height of the campaign – all volunteers. Some of us have flexible work; some are students. We come from PAH [Plataforma de Afectados por las Hipotecas] and other housing movements, squatting movements, social movements. Founders have years of experience in housing organizing. We have one central assembly that anyone can join. Tenant unions are rising in other cities. We are autonomous, but we coordinate.

Our civil disobedience strategy [of not paying the rent increase] was very important. Without that we'd be nothing, we'd just be demonstrating or on social media. But our civil disobedience creates a problem for Blackstone.



We put banners on balconies, demonstrated, went to Parliament, the media. Renters stayed in their homes, and instead of paying rent, we gave the previous rent amount [not including the rent increase] to the court [in escrow] and fought Blackstone. Our campaign, "Madrid Against Blackstone," was very bad media for Blackstone. They were talking about Blackstone in Parliament, leftist parties were discussing it, and families were saying they can't pay the 100% rent increase.

Blackstone started suing people in court. But tenants were still paying the old rent, just not the increase. (They paid it to the court, not directly to Blackstone, which was refusing to accept the rent as a way of forcing eviction.) As an act of civil disobedience, tenants were still being obedient to the old contract, showing there's a will on your side to keep paying what you considered legitimate.

In the end, after two years of conflict, Blackstone sat and negotiated, although the law was on their side. There were over 100 homes in the struggle; we had buildings all over Madrid and cities in the region coordinating. At first, Blackstone simply offered a discount on the rent increase, and they sent letters threatening eviction to tenant union members.

Some people left the fight and signed a new contract with the discount. But the discount really wasn't enough.

Over 80 households stayed in the fight. In the end, we won an extremely favorable contract. Blackstone was pushing for smaller rent increases; we were fighting for no rent increases. We won. We won a reduction of the 100% rent increase to a one-time increase of 8% and no additional rent increase for seven years. And tenants saved money from the last two years of refusing to pay the rent increase.

Those who continued the fight are now paying 50% of what their neighbors are. Blackstone could have evicted 220 people and taken them to court. But the huge campaign, knowing we are a strong organization, they decided not to evict these 80 households because we're already giving them bad press and would protest. They calculated it was better to settle.

What are Next Steps and Lessons?

Tenants didn't know our power until the end of the struggle. We had more power than we thought we did! If we can defeat Blackstone, we can defeat other landlords.

And after this victory, even more Blackstone tenants contacted us with the same problem, so now we are again coordinating new buildings in the struggle against Blackstone.

Land and housing should be publicly owned, not monetized, not organized by the market, but by the use value of the house. Right now, we are fighting for laws protecting use value and against commodification – for rent control and taxes on vacant housing.

We hope the fight against Blackstone here can inspire campaigns in the U.S.A. and other countries! We'd read about the rent strikes in Harlem and the fights for rent control in New York and California – it inspires us a lot.

Photography courtesy Madrid Tenants Union

3/12/24

Vienna: Beautiful, Quality Social Housing

When it comes to high-quality social housing at scale, few places in the world compare to the city of Vienna, Austria. One million people – most of Vienna’s population – live in social housing. Vienna has the highest percent of its housing stock dedicated to social housing, among major cities in Europe.⁵

Saunas, fitness facilities, lush gardens, daycare centers, and community rooms. Vienna’s social housing is famous for its amenities. Yet it has an efficiently lower cost of production – achieved in part because government intervention has curbed profiteering, by regulating land costs and playing an active role in the market.⁶

Wohnpark Alt-Erlaa, a social housing development in Vienna, Austria, renowned for its greenery and amenities including swimming pools, saunas, daycares, schools, gyms, medical centers, youth center, restaurants, shopping center, and more. A tenants council represents residents. (Photographer: Dominik “Dome;” CC BY-NC-ND 2.0)



⁵ Peter Gowan and Ryan Cooper, “Social Housing in the United States” (People’s Policy Project, 2018), <https://www.peoplespolicyproject.org/wp-content/uploads/2018/04/SocialHousing.pdf>; City of Vienna, “Vienna’s Population 2021 - Facts and Figures on Migration and Integration,” 2022, <https://www.wien.gv.at/english/social/integration/factsfigures/population-migration.html>; Justin Kadi and Johanna Lilius, “The Remarkable Stability of Social Housing in Vienna and Helsinki: A Multi-Dimensional Analysis.” *Housing Studies* (November 6, 2022): 1–25, <https://doi.org/10.1080/02673037.2022.2135170>; Cody Hochstenbach, “Landlord Elites on the Dutch Housing Market: Private Landlordism, Class, and Social Inequality,” *Economic Geography* 98, no. 4 (August 8, 2022): 327–54, Fig. 1, <https://doi.org/10.1080/00130095.2022.2030703>.

⁶ E.g., Ryan Holeywell, “Vienna Offers Affordable and Luxurious Housing,” *Governing: The States and Localities*, February 2013, <http://www.governing.com/gov-affordable-luxurious-housing-in-vienna.html>.

The city's social housing program got its start during a period known as "Red Vienna" when, in the 1920s and early 1930s, a vibrant tenant movement elected socialists to power. Responding to widespread slum conditions and a war refugee crisis, the city constructed 65,000 quality public housing units – financed by imposing new luxury taxes on private villas, cars, domestic services, and high-end consumption.⁷



Karl-Marx-Hof, a social housing project in Vienna built by its city council in 1927-30, with over 1,300 units, gardens, and balconies. Its premises have included nurseries, a youth center, advice center for mothers, library, post office, dental and health clinics, pharmacy, shops, eateries, meeting rooms, and more. (Photographer: Philipp Oberhaidinger; CC BY-NC-SA 2.0)

⁷ Veronika Duma and Hanna Lichtenberger, "Remembering Red Vienna," *Jacobin*, 2017, <http://jacobinmag.com/2017/02/red-vienna-austria-housing-urban-planning>; Stadt Wien Wiener Wohnen, *Wien Unser Zuhause*, and Stadt Wien, "Municipal Housing in Vienna. History, Facts & Figures" (Vienna: City of Vienna - Wiener Wohnen, 2018), 3, <https://www.wienerwohnen.at/dms/workspace/SpacesStore/7ada4d46-faa9-42e0-99a8-93ef8a392bf3/Wiener-Gemeidebau-english-WEB.pdf>.

Today, Vienna's rents are among the lowest in Western European cities – and it has ranked repeatedly as the city with the highest quality of life in the world.⁸ Tenants in social housing are afforded strong protections against rent increases and eviction. They have the right to pass on their tenure to family members.⁹ Renting is thus seen as a secure, desirable, and long-term option.¹⁰

Over half of Vienna's social housing is permanently affordable public housing, directly owned and operated by the municipal government. The other portion is owned by Limited Profit Housing Associations, which have their profits capped and are required by law to reinvest revenues into building more social housing. Both provide affordable housing options, and together they constitute nearly half of all Vienna's housing stock – with enough reach to help dampen prices and speculation throughout the housing market. However, while Limited Profit Housing Associations largely cater to the middle-class and require down-payments for move-in, it's Vienna's public housing that is most affordable and accessible to the lowest-income households, including lower-income migrants.¹¹

To guarantee that affordable social housing is available, the government plays an active role in each step of the housing production process. It maintains, in effect, a near monopoly over land suitable for housing construction: decades ahead, the city acquires land at lower cost, to add to its public land bank, for development into social housing. Laws cap the sale price of land. The government then directly constructs social housing or allows the Limited Profit Housing Associations to, after a competitive bidding process, with profit restrictions and affordability requirements. The Limited Profit Housing Associations are required to decrease rents, once they have recouped construction costs. The city funds construction through a combination of low-interest government and bank loans.

At the same time, since the 1980s, Vienna's welfare programs have suffered rollbacks, cuts, and austerity measures. Most significantly, in 2004, Vienna paused its programs to

⁸ Holeywell, "Vienna Offers Affordable and Luxurious Housing;" City of Vienna, "Quality of Living -- Vienna Remains the Number One," City of Vienna, 2021, <https://www.wien.gv.at/english/politics/international/comparison/mercator-study.html>.

⁹ Holeywell, "Vienna Offers Affordable and Luxurious Housing."

¹⁰ In the social housing sector. In the private rental sector, conditions are less desirable. E.g., see Justin Kadi, "Recommodifying Housing in Formerly 'Red' Vienna?" *Housing, Theory and Society* 32, no. 3 (July 3, 2015): 247–65, <https://doi.org/10.1080/14036096.2015.1024885>.

¹¹ E.g., see Christoph Reinprecht, "Social Housing in Austria," in *Social Housing in Europe*, ed. Kathleen Scanlon, Christine M. E. Whitehead, and Melissa Fernández Arrigoitia, First edition., Real Estate Issues (Chichester, West Sussex, United Kingdom: Wiley Blackwell, 2014), 70.

build new public housing, shifting to rely on the less-affordable social housing created by Limited Profit Housing Associations. While previously most social housing was permanently affordable public housing, the Limited Profit Housing Association program has expanded since the 1980s. In 1982, Austria's federal government passed reforms that loosened rent controls.¹² In the mid-1990s, reforms allowed Limited Profit Housing Association units to be sold on the private market, rather than remaining permanently affordable.¹³ These rollbacks have eroded affordability in recent years. In 2015, Vienna resumed some public housing construction, but its lowered production rate has not kept up with population growth.¹⁴ And while since 2006, Austria has enabled non-citizens to qualify for social housing, this remains out of reach for many recent and economically precarious migrants.¹⁵

It's in this context that we interviewed **Astrid Hanisch**, a social worker and resident of Vienna's social housing. Hanisch is a native of Germany who moved to Vienna in 2003. She served as a counselor in Vienna's homeless services, helping people apply for housing – and during the pandemic, she herself qualified to move into social housing. Below is a lightly edited summary of our conversation.

Describe your experience getting social housing?

I'm from Northern Germany, in a city close to Hamburg. When I came to Vienna in 2003, market prices for flats in the private market were a lot cheaper than now, more affordable. So I rented a flat with a friend and shared a bed. It was a fixed-term lease for 10 years, which was pretty common. Our landlord was a blue-collar worker who had inherited three big houses in Vienna. I had a German passport but became a citizen of the

¹² Reinprecht, "Social Housing in Austria," 65.

¹³ Dara Turnbull, "The Sale of Social and Public in Europe," (The Housing Europe Observatory; Housing Europe, December 2020), 8, <https://www.housingeurope.eu/file/966/download>.

¹⁴ Justin Kadi, Lisa Vollmer, and Samuel Stein, "Post-Neoliberal Housing Policy? Disentangling Recent Reforms in New York, Berlin and Vienna," *European Urban and Regional Studies* 28, no. 4 (October 1, 2021), 365–6, <https://doi.org/10.1177/09697764211003626>.

¹⁵ Reinprecht, "Social Housing in Austria," 65; Kadi et al., "Post-Neoliberal Housing Policy?" 366.

city – so I got “social money” [a form of welfare payment] from the state for being a low-income student, about 800 to 900 Euros per month.

I lived there 10 years. But I couldn't pay the rent on my own, 640 Euros without heat and electricity, after my last flatmate moved out. When the lease ended, the rent wasn't fixed anymore and kept getting more expensive.

In 2006, Austria opened up its social housing to non-citizens. But now regardless of citizenship, you need special reasons to be allowed to move in: if you are ill, or in a crowded flat, or having a kid and it's too small. You can apply if you're over 65, or under 30 – but then you have to stay at your parents' house to apply. And you must have lived in Vienna for the last two years at the same address. Then you can apply.

I kept renting in private housing because I didn't qualify. But in 2020, because of the pandemic, Vienna opened its social housing to people in danger of losing their job due to COVID.

Since 2009, I've worked as a social worker, helping people in need of a flat. I had clients interested in looking for a flat – and then I got interested for my own situation, because I wouldn't be able to afford my rent anymore if I lost my job.

After applying for social housing, I got a flat in a few weeks. That's typical if you fit the criteria. There's a lottery, you have a good chance to win if everything fits. You apply online. They show you all the flats, you choose one and if you get it, you have to say yes, you get one choice.

I live in a building that is social housing owned by the city [municipally owned public housing]. The city built it in 1932 to 1933. It houses 3,000 households. There are 15 or 16 households in each stairwell. There are big squares, food trees, a park atmosphere, playground, basketball courts, places where people can grow your own vegetables. Nearby there is a bus station, subway, and public train. A location where buses were stopping by to vaccinate people.

I really like it. In the summertime, people have their doors open, which was not the case when I lived in private housing. In my stairwell, there is a grandmother, lots of kids,

migrants, a teenage daughter. I like sitting outside with neighbors talking, getting together, kids playing, and teens who can play basketball in the courts.

I never imagined this would be my housing situation. I have a balcony for the first time in my life and I love it. My favorite thing is the security. I know even if I get in trouble paying rent, I won't get kicked out. In a private-market flat, if you are one day late, the landlord has the right to kick you out – a ridiculous imbalance of rights. In social housing, if you can't afford to pay, you can call a number 24/7 and speak about it, make a financial plan. Even after 3 months you can get help. You can get money from a city office to subsidize rent.

As a single person, I pay 480 Euros for a flat with 1 bedroom, a living room, kitchen, and bathroom. My rent is one third less than what I would spend in the private market. That makes a big difference. Vienna is interested in the mixture of residents, and other flats in my stairwell might be cheaper. When I first moved in, I called a plumber about problems with the sink, and called a helpline about electricity. They organized some workers who fixed everything for free.

In the private market, you need to pay at least three months of rent on move-in, for a flat, as a deposit. You also need to pay money to a broker or agent to help find you a rental, because it's very hard to find a flat in the private market. In social housing, you just need rent for the first month. Actually, when I moved in, since my flat didn't yet have an oven or sink, I paid a lowered rent for two months until the kitchen was furnished.

I plan to live here in social housing forever. Having a social housing flat in Vienna, it feels like it's your own for life. You can give the contract away to your kids. You can change units after five years, to fit your family size; there's a newspaper that comes out every month to advertise to exchange flats. You can look for a bigger one, as long as you can pay rent.

What are some challenges?

In the context of national borders in the European Union, there are divides between people who are worthy and unworthy, that are racist and capitalist.

The city is really racist, they don't want people from other countries in Eastern or Southern Europe – who are not Germans. People come here because it's better than Budapest, where being unhoused might lead to being put in jail. There are people who actually have houses in Serbia or Bulgaria but they can't afford heat in the winter, so it's a better option to stay in Vienna with family, and sometimes stay in a shelter. The city is very afraid of them. During winter, no one wants to see them on the streets, so they're allowed to enter shelters in the winter. Their legal status changes according to the seasons or weather.

The system for helping unhoused people has been privatized. I've worked as a social worker for a company that used to be an agency that was part of the city government, until it got privatized in 2002. I worked at a night shelter and in day shelters for homeless women, and with unhoused youngsters who adopted homelessness as a lifestyle and reject bourgeois property.

Since 2009, the shelters are only open at night, and people have to leave at 8 am. To go to a daytime shelter. When I asked the logic of why people have to leave early in the morning just to enter another place, they explained people shouldn't feel so "comfortable," shouldn't be allowed to "settle down" in the system, they need "motivation" to get out.

To get social housing, everything depends on your legal status.

If people are Austrian citizens or Vienna residents of two years, if they have an income from work, unemployment benefits, or social money [welfare benefits, where you must work a minimum number of weeks annually in order to qualify], their chances aren't bad. The majority of clients who come into the shelters [I work in] are in that situation.

But it requires a lot from applicants to have stamina to go through the bureaucratic process. A lot of women couldn't do that. In my experience, less than 10 percent of people in shelters where I worked could get into permanent housing. For other orgs doing support for former prisoners, it's easier for people who are Viennese by birth, who speak German, who are not dark skinned.

To get permanent social housing, like a place I'm living in, owned by the city... what's really hard is you need 2 years of having the same address. It's important to be a citizen of the

town, have a registration in the city. It's a circle of problems [if you're unhoused]. And you need to apply through a social services institution.

I got this fancy little social housing flat for myself [that is more high priced]. For my clients [that I am helping apply for social housing], they're applying for lower-priced flats. Rent is low in those one-room places, 250 Euros monthly. There are social housing flats that are really cheap, way below the private market, but in buildings created in the 1920s or 30s, some without a toilet [in the flat].¹⁶ All the social housing flats for my clients were without a heating system, and winter is really cold. They're unattractive.

And the city is very intransparent about availability, that's part of the problem. It's actually easier to get a social housing flat if you have an addiction, than if you are just unhoused. With addiction, the discourse is we need to bring them into jobs, they're Austrians and have legal status, we must help them be productive again. I have a social worker colleague who had a client in a shelter and addiction program who could get a flat in two weeks. But with unhoused people, it could take several weeks or six months. I just waited a few weeks [for my housing].

If you're in need of a flat, but you're not from Austria, don't have legal status, if you have mental health problems, or are older, if you're not seen as capable of being 'productive' and putting money into the system – it's hard.

Also, you have one shot: if you are offered social housing and don't take it, you can't reapply for three years. If your neighbors are complaining, maybe because you have mental health issues, you can be banned from the system for three years. And if you lose a social housing flat owned by the city because you couldn't keep up with rent, you're banned for three years from reapplying, unless you can pay back the debt and report your income.

¹⁶ According to the city of Vienna, 0.2% of city-owned public housing lacks a toilet. However, 33% of city-owned public housing units – or roughly 17% of all Vienna's social housing units – lack heating. See Stadt Wien Wiener Wohnen, Wien Unser Zuhause, and Stadt Wien, "Municipal Housing in Vienna. History, Facts & Figures," Vienna: City of Vienna - Wiener Wohnen, 2018, p. 13, <https://www.wienerwohnen.at/dms/workspace/SpacesStore/7ada4d46-faa9-42e0-99a8-93ef8a392bf3/Wiener-Gemeindebau-englisch-WEB.pdf>.

There is some transition housing [for unhoused people who qualify]. Things are getting better for certain people: if you're a Viennese citizen and have lived in the city for a long time. There's a "Housing First" program.

People get social [welfare income], that's not privatized yet. Unhoused people can still apply for social money [welfare income] of 950 Euros, that doesn't depend on address – but, as long as they worked 52 weeks of the last two years. So some people are in the shelter year after year, or stay with friends or relatives, or informally get illegal housing contracts that are overpriced.

Most women in the shelters are domestic violence survivors. There are women threatened by domestic violence who are losing their housing, but they don't qualify and it's not a valid reason to immediately get a social housing flat; in effect, they're expected to stay with the perpetrator, especially if the perpetrator is on the lease. I give women advice to try the domestic violence shelter system, because if it's proven and official they can qualify for social housing in a few months, or even weeks. But those shelters are overcrowded and not attractive, they can only stay there a few months. Another option is that if they call the police, the offender has to go, has to give the keys and can't enter for up to several months [through a [court process](#)] – but many women feel that's dangerous because the perpetrator knows where they live. Many women are forced to stay with men just because of their housing situation, in exchange for sex, being abused, cooking, chores.

In the social housing that is not municipally owned, but owned by Limited Profit Housing Associations, it's less affordable. I've a friend who started a family and got a nice flat in one. [There's low rent but] they had to pay 40,000 Euros [downpayment] just to become a renter.

What can we learn from Vienna?

You have to continue to build affordable social housing, build it nice, where people want to live. It's really necessary to have access to affordable housing, and don't make it too complicated to apply. Make it accessible.

In Germany, there's a tradition of 'squatting' [where people occupy buildings they don't own to demand affordable housing] there since the 1970s. Twenty years ago in Germany, I used to live in a squat. I really liked living with others. I really miss that. It was with a lot of friends, I liked to live together on a closer level.

[In Vienna,] my building has common areas, a washing room together, the square and parks to bring people together. There's an organization working on atmosphere, like if you have conflict with neighbors. We should go back to [how] in the 1920s, there was so much more room for community building, big community kitchens – I don't want to go back to just women cooking, but communal kitchens would be really nice. We still have some rooms in this house where before people celebrated parties together.

People paid just 4% of their monthly income on social rent in 1918-20. Now [with privatization and cutbacks], those who can't get social housing are lucky if they pay under 40 percent of their income on rent, to a landlord in the private market.

The city privatized its retirement system in 2000. Before, a "birth-to-death" social system was part of the city. Services for unhoused people were some of the first privatized, then those for retired people and people with healthcare problems or disability. My retirement money will probably be low. That's a generational difference from today's elders. But I'm not as worried since I got in the social housing flat.

Social housing is stability. I'm sure this is the last thing that will be privatized. There's more public interest in housing issues, as it gets harder in the private market.

3/12/24

Finland: On Track to End Homelessness

Finland is the only country in the European Union where homelessness is decreasing.¹⁷ It has recorded declining homelessness since 1987, when it launched new policies to tackle homelessness and began keeping records.¹⁸ Today, Finland's renowned "Housing First" approach gives unhoused people an apartment and counseling as soon as they need them – with no preconditions. What's more, Finland has had a strong social housing program, to ensure there are enough affordable homes available for move-in.¹⁹

"The most important thing is that there's a long-term plan on how to provide the needed affordable social housing. Without that, homelessness is a mission impossible," says Juha Kaakinen, who helped design Finland's "Housing First" program. "Shelters should be for very short stays, and there should always be a route forward out of shelters. Starting in 2008, we committed to systemic change in the homelessness policy... We replaced existing shelters and hostels with **permanent housing solutions.** It's your own rental apartment, with your own rental contract, and there is support staff there. **The main thing is that there has to be this housing available.**"²⁰

¹⁷ This has been the case even during the COVID-19 pandemic. Y-Foundation, *A Home of Your Own: Housing First and Ending Homelessness in Finland* (Keuruu: Y-Foundation, 2017), 10, https://www.feantsaresearch.org/download/a_home_of_your_own_lowres_spreads6069661816957790483.pdf; Jon Henley, "'It's a Miracle': Helsinki's Radical Solution to Homelessness," *The Guardian*, June 3, 2019, sec. US news, <https://www.theguardian.com/cities/2019/jun/03/its-a-miracle-helsinkis-radical-solution-to-homelessness>; Nimo Omer, "Tuesday Briefing: What Needs to Change to End Homelessness," *The Guardian*, January 31, 2023, sec. World news, <https://www.theguardian.com/world/2023/jan/31/tuesday-briefing-what-needs-to-change-to-end-homelessness>.

¹⁸ Julie Lawson, Hal Pawson, et al., "Social Housing as Infrastructure: An Investment Pathway," SSRN Scholarly Paper (Rochester, NY: Social Science Research Network, November 15, 2018), 50, <https://papers.ssrn.com/abstract=3284910>; Kathrin Glösel, "Finland Ends Homelessness and Provides Shelter for All in Need," *Scoop.Me* (blog), November 10, 2020, <https://scoop.me/housing-first-finland-homelessness/>; Peter Gowan and Ryan Cooper, "Social Housing in the United States" (People's Policy Project, 2018), <https://www.peoplespolicyproject.org/wp-content/uploads/2018/04/SocialHousing.pdf>.

¹⁹ E.g., Y-Foundation, *A Home of Your Own: Housing First and Ending Homelessness in Finland*, 10–12; Henley, "'It's a Miracle': Helsinki's Radical Solution to Homelessness."

²⁰ CBC News, "London Wants to Eradicate Homelessness. Here's How Finland Is Doing It," January 28, 2023, <https://www.cbc.ca/news/canada/london/london-wants-to-eradicate-homelessness-here-s-how-finland-is-doing-it-1.6728398>.



An apartment in Väänölä, a social housing development for formerly unhoused people in Espoo, Finland. (Photographer: Vilja Pursiainen; Y-Foundation)

The Right to Housing: A Government’s Responsibility

Finland’s Constitution includes the right to housing and healthcare. The country maintains safety nets such as social assistance and housing allowances, while healthcare is free or affordable for all. What’s more, to help realize the right to housing, Finland’s government has played an active and lead role every step of the way, to create affordable housing: it finances, produces, and maintains quality social housing, owned by the public or non-profits.

A strong government commitment to directly producing social housing has helped to limit for-profit corporations’ influence over land and housing, and thus keep homes more affordable.

- Most land in Helsinki, Finland – 70 percent of land – is owned by the municipal government.²¹ The government leases this land to social housing providers. Leasing ensures the land remains under public ownership, but is available for a low “land rent,” below market rate, to affordable housing developers that build social housing.²²

²¹ Lawson and Ruonavaara, “Land Policy for Affordable and Inclusive Housing: An International Review,” 33.

²² At below market rates. ARA fixes the price for social housing land at 60 percent of the local market rate, and charges a yearly ground rent of 4 percent of that value in Helsinki. Gowan and Cooper, “Social Housing in the United States”; Alice Pittini, Dara

- Local government – rather than non-profits – is the largest owner and provider of social housing in Finland.²³ Helsinki has 50,000 publicly owned housing units.²⁴ In contrast, Detroit and Portland, which are cities of comparable size, have just 3,700 and 450 public housing units respectively.²⁵
- Finland has ramped up its construction of social housing. Social housing made up nearly 1 in 4 new residential units finished in 2017. That’s an additional 9,000 dwellings in one year.²⁶ The municipality of Helsinki runs its own development company.²⁷
- A public bank, Munifin, is the main investor in social housing and provides loans for housing development.²⁸ Munifin is owned by state and municipal governments, as well as Finland’s public sector pension fund.²⁹ The state agency for social housing, Housing Finance and Development Centre of Finland (ARA), also provides financial support for social housing by providing guarantees on loans, interest subsidies, and grants for energy upgrading.³⁰

Turnbull, and Diana Yordanova, “Cost-Based Social Rental Housing in Europe: The Cases of Austria, Denmark, and Finland.” (Housing Europe, December 2021), 36, <https://www.housingeurope.eu/file/1073/download>.

²³ Lawson and Ruonavaara, “Land Policy for Affordable and Inclusive Housing: An International Review,” 33; Pittini, Turnbull, and Yordanova, “Cost-Based Social Rental Housing in Europe: The Cases of Austria, Denmark, and Finland,” 34.

²⁴ Julie Lawson and Hannu Ruonavaara, “Land Policy for Affordable and Inclusive Housing: An International Review” (SmartLand, 2020), 32 <https://smartland.fi/wp-content/uploads/Land-policy-for-affordable-and-inclusive-housing-an-international-review.pdf>; Helsinki City Housing Company, “Heka: Basic Information,” Helsinki City Housing Company, 2022, <https://www.hekaoy.fi/en/heka/basic-information>; Paul Williams, “Public Housing For All,” NOEMA, August 26, 2021, <https://www.noemamag.com/public-housing-for-all>.

²⁵ Boston, which has a somewhat larger population than Helsinki, and has one of the largest public housing authorities in the U.S. has just 12,600 public housing units. Detroit Housing Commission, “Public Housing,” Detroit Housing Commission, 2022, <https://www.dhcmi.org/PublicHousing.aspx>; U.S. Department of Housing & Urban Development, “Housing Authority of Portland,” HUD.gov / U.S. Department of Housing and Urban Development (HUD), 2022, https://www.hud.gov/program_offices/public_indian_housing/programs/ph/mtw/portland; Boston Housing Authority, “Mission and History,” Boston Housing Authority, 2022, <https://www.bostonhousing.org/en/About-BHA.aspx>; U.S. Census Bureau, “QuickFacts: Portland City, Oregon; Boston City, Massachusetts; Detroit City, Michigan,” 2021, <https://www.census.gov/quickfacts/fact/table/portlandcityoregon,bostoncitymassachusetts,detroitcitymichigan/PST045221>; City of Helsinki, “About the City,” welcome.helsinki, 2021, <https://welcome.helsinki/about-the-city-of-helsinki/>; JCrites, “Top 10 Largest Public Housing Authorities in the USA:,” *Housing Futures* (blog), July 1, 2018, <https://housing-futures.org/2018/07/01/top-10-largest-public-housing-authorities-in-the-usa-2/>.

²⁶ Lawson and Ruonavaara, “Land Policy for Affordable and Inclusive Housing: An International Review,” 32–33.

²⁷ Jon Henley, “‘It’s a Miracle’: Helsinki’s Radical Solution to Homelessness,” *The Guardian*, June 3, 2019, <https://www.theguardian.com/cities/2019/jun/03/its-a-miracle-helsinkis-radical-solution-to-homelessness>.

²⁸ Lawson, Pawson, et al., “Social Housing as Infrastructure,” 50; Lawson and Ruonavaara, “Land Policy for Affordable and Inclusive Housing: An International Review,” 33.

²⁹ Pittini, Turnbull, and Yordanova, “Cost-Based Social Rental Housing in Europe: The Cases of Austria, Denmark, and Finland,” 35.

³⁰ Gowan and Cooper, “Social Housing in the United States.”

Priority access to social housing is given to homeless applicants and those with urgent housing needs; but households can remain in social housing regardless of changes to their financial circumstances over time.³¹

To counter segregation based on class, Helsinki has maintained a strict housing mix in each new district of 25 percent social housing that is for rent, 30 percent price-regulated housing (often subsidized development and/or on public land), and 45 percent private sector.³² It invests in homelessness prevention through tenant protections and anti-eviction measures.³³

That said, unlike in Vienna, where most residents live in social housing, Finland's social housing houses a minority of residents. Additionally, like other European countries, Finland has not been immune to neoliberal rollbacks in the 1990s. Finland's social housing is not permanently affordable, but affordability requirements expire after 40 years (though thus far, most expired social housing has remained in non-profit and public ownership, and is still below market-rate).³⁴ Additionally, in the 1990s, Finland got rid of its rent control laws, causing rents to spike.³⁵

Unfortunately, in 2023, a right-wing national government has risen to power. The new administration has unveiled plans to slash the construction and financing of social housing, limit housing assistance, and increase the role of for-profit housing development.³⁶ Yet Finland's historical experience demonstrates the link between social housing and truly ending homelessness.

³¹ Lawson and Ruonavaara, "Land Policy for Affordable and Inclusive Housing: An International Review," 33.

³² Mika Ronkainen and Elina Eskelä, "Helsinki's Housing Policy: A Historical Overview and the Current Situation." Helsinki: City of Helsinki, October 20, 2021, 28-9, https://www.hel.fi/static/kanslia/Julkaisut/2022/historical_overview_of_housing_policy.pdf; Henley, "'It's a Miracle.'"

³³ Henley, "'It's a Miracle.'"

³⁴ Alice Pittini, Dara Turnbull, and Diana Yordanova, "Cost-Based Social Rental Housing in Europe: The Cases of Austria, Denmark, and Finland," *Housing Europe*, December 2021, 35-6, <https://www.housingeurope.eu/file/1073/download>.

³⁵ E.g., see <https://www.etc.se/ekonomi/sa-blev-resultatet-av-marknadshyrer-i-finland>.

³⁶ E.g., Prime Minister's Office, Finnish Government, "A Strong and Committed Finland: Programme of Prime Minister Petteri Orpo's Government," *Valtioneuvosto*, June 20, 2023, <https://valtioneuvosto.fi/en/governments/government-programme>; Emma Bubola and Johanna Lemola, "Conservatives Poised to Lead Finland in Coalition with Hard Right," *The New York Times*, June 16, 2023, sec. World, <https://www.nytimes.com/2023/06/16/world/europe/finland-finns-party.html>.

Quality Social Housing Is A Cost-Efficient Solution to Homelessness

Finland's social housing is often high quality. Many apartments for "Housing First" beneficiaries are 1- or 2-bedroom, with amenities such as private balconies, a gym room, and a sauna.³⁷ Yet the program is cost-efficient: a study found that providing housing for one unhoused person saves €15,000 yearly due to decreased spending on emergency healthcare and law enforcement.³⁸ In the past ten years, Finland spent €270 million constructing, purchasing, and renovating housing as part of its "Housing First" program. This is far less than the cost of homelessness on the healthcare, law enforcement, and judicial systems – and it is actually effective in ending homelessness.³⁹

Interviews With People Who Were Unhoused, About "Housing First"

The following stories are testimonies from beneficiaries of Finland's "Housing First" program, excerpted from the report, "[A Home of Your Own: Housing First and Ending Homelessness in Finland.](#)"

According to residents interviewed, social housing provided them a critical safety net during economic downturns and illness. Residents reported that affordable, high-quality apartments through the "Housing First" program helped them stabilize their lives. Some live in supported housing that is publicly subsidized, and that has on-site services specifically for the formerly unhoused, while others have transitioned to long-term social housing.



(Photo courtesy of Y-Foundation)

³⁷ Y-Foundation, *A Home of Your Own: Housing First and Ending Homelessness in Finland*; Henley, "It's a Miracle."

³⁸ Glösel, "Finland Ends Homelessness and Provides Shelter for All in Need"; Y-Foundation, *A Home of Your Own: Housing First and Ending Homelessness in Finland*, 12.

³⁹ As noted, with "Housing First," Finland spends €15,000 less per homeless person. Glösel, "Finland Ends Homelessness and Provides Shelter for All in Need."

“I could never have imagined that I would become homeless. In the summer of 2014, they started renovating the facade of the building in Espoo where I had a city rental apartment. I have asthma, so I couldn’t stay there. I decided to end the tenancy. I thought I would find a new apartment by the autumn. I lived with my friends for the summer. When I couldn’t find a flat, I was offered a temporary place through the social services office.

“Even though I had a roof over my head, I was officially homeless. That made everything feel uncertain. I felt like I was a second-class citizen, a reject. I started blaming myself and wondered if I could have done something differently. Society treats homeless people in a certain way. When they ask for your address at the bank, for example, their attitude changes once you give them a poste restante address. I think that’s unfair. Why does society stigmatise the homeless, when many of them can’t do anything about their situation?

“I was officially homeless for eight months. Then I was offered an apartment in Vainölä [a supported housing unit]. Moving to Vainölä was tough because I was used to living alone. It took months until I got used to the other people around me. When I heard their stories, I understood that many others had it worse than I did.

“I lived in Vainölä for almost a year, but I wanted to get my own place. I sent an application to the Y-Foundation [a non-profit social housing provider], and two months later I was offered an apartment. This is the best apartment I have lived in. I have two rooms with laminate flooring, and the apartment has a sauna and a glazed balcony. The apartment building is quiet and my neighbours are friendly. One of them gave me a good shoe rack since mine was shaky.

“An apartment means security – now I have a home to return to. I feel important again now that I am responsible for my own life. I am someone again, I am me. I feel that I have to take care of my own business now. I can’t wait for the tenth of

May. That's when I'll get a permanent lease. We initially signed a one-year lease with the foundation, just to make sure that everything goes well."

– 59-year-old woman



*An apartment in Väinölä, a social housing development for formerly unhoused people in Espoo, Finland.
(Photographer: Vilja Pursiainen; Y-Foundation)*

“I lost my own apartment in 2010 because of alcohol. I initially spent a month in hospital because of health problems. From there, I was directed to a supported housing unit meant for substance abuse rehabilitees for six months. After that I lived in a unit with social services meant for the long-term homeless for four and a half years... I then moved into a halfway house for substance abuse rehabilitees.

“Now I have a 36.5-square-metre studio apartment in Vainölä. You can’t even compare it to the places I lived in before. They did not feel like home. In the housing unit with social services, you marched to a routine: you had breakfast, lunch, afternoon tea, dinner and supper. In halfway houses you lived in dorms and there were curfews. What having my own apartment means to me is that I don’t have to be on my toes all the time. I have a roof over my head.

“I enjoy being in Vainölä. I don’t particularly need any help with living, but I think it’s good that staff will call or visit if a resident hasn’t been seen for three days. It doesn’t bother me that someone can enter my apartment, but I do know that it bothers some people.

“The best thing about my apartment is that it’s really quiet here. The neighbours don’t bother me. There’s enough space – one person doesn’t need any more. I’ve received a disability pension for ten years. At home I watch TV, listen to music and browse the internet. I spend a lot of time on my computer, because I do genealogy and read all kinds of things related to music.

“Every now and then in Vainölä I participate in work activity packaging reflectors, and I go to the common areas for my morning coffee and lunch. If I don’t feel like being alone in the evenings, there are always people to chat with in the common area...

“I haven’t had any alcohol for over five years and am a support person for a few friends. I hope that in the future my health will stay stable at the least, if not

improve. I want to stay and live in Väänölä, I don't have any urge to leave. Things are good as they are."

– 58-year-old man

"I moved to Finland from the United States in 2009. Back there I had a nice apartment and a successful business. When the financial crisis hit, I knew things were going to be bad in America for a long time. My father is from Finland so I did some research and found out there was a market for my business...

"I got my business up and running and everything was going well at first. I even paid back half of the loan in advance. Then the financial crisis hit Finland and affected my business... summer came along and suddenly there was no work – in America summer was one of the busiest times and it didn't occur to me that during summer the whole of Finland stands still. I needed the money that I had paid back to the bank.

"So the business went down and I got evicted from my apartment because of circumstances that were just out of my control. It felt like a nightmare, so surreal. I had to move my things to my employee's house and go live in a hostel.

"My secretary at the time told me about the Y-Foundation. I got really lucky, because it only took about a month and a half to find an apartment. I suffer from back pains caused by an old injury, so I needed a place on the bottom floor and a working elevator. This place had everything. It was such a salvation out of the blue. I have been here for over three years now. The neighbourhood is incredibly sedate and I have the nicest, quiet neighbours. There is a new sauna downstairs. I just love to sit there for a long time. It helps heal the pains...

“After I left America, the rents skyrocketed. Now there are tent cities everywhere, with even veterans living there. Finns would never let that happen to their own. The only thing I miss about America is the food!

“Despite everything, I have never regretted coming to Finland. I am much happier than a couple of years ago because I don’t have to worry about ending up on the streets. My injuries are slowly healing up.

“There are many businesses that I would like start up. I make an excellent American-style pizza and I would love to start a pizza parlour. Now I am working on the business plan. Having this apartment has provided me the ability to return to normal life and start planning the future again.”

– 48-year-old man

Interview With A Moderate-Income Social Housing Resident

Sonja Vesala is a resident of Finnish social housing for low- and moderate-income people, also owned by the non-profit Y-Foundation, and funded by the government. She wrote to us about her experience:

“I have been living in this [M2-Kodit rental apartment](#) for 7 years now... Here in Helsinki the prices are so high that I can’t afford to buy anything. [In social housing,] I pay 792 Euros [\$857] monthly in rent for 409 square feet. That is affordable for this area, city center. The same-sized apartment just across the street costs 1,150 Euros [\$1,245].

“I have been working in the insurance business for 13 years now. Currently, I am... a claim handler [regarding] patient injuries...

“I live beside a huge park, which I love, especially since I own a rescue dog... There are 61 apartments in this building and the youngest tenants are in their

20s, then some 30-year-old couples, many young families, older women and [elderly] couples. I am 41 and living alone.

"I am friends with many of my neighbors. Whenever I need something – help with my dog, someone to put paintings on the wall, car ride to supermarket, etc. – there is always someone to give me a hand. Just last week one family took me to Ikea to buy a new sofa. I don't own a car myself. And almost every day I have someone to come for a walk with me and my dog. We have a real community here and it is so lovely. You would not believe half of the things that happen here.

"In the last month I have had some neighbor bringing me flowers, chocolate, fresh orange juice. One is currently knitting some winter hats for me. And we have a really gorgeous communal space in the building, it is called a winter garden... And free laundry room. Of course we have two saunas in the building, next to the winter garden upstairs. It costs 12 Euros [\$13] monthly to have your own weekly sauna for an hour.



Communal spaces in the social housing project where Vesala lives. (Photos courtesy of Sonja Vesala)

“Before the pandemic, we used to have a tea night in that winter garden every other week. And then we have some events together every year... I am the head of the house committee, and we organize these things. Usually, it is just something nice to eat and just spend time together. Last summer we got some cultivation boxes in our yard and that was a fun activity to do together, growing vegetables and flowers.

“I think we have a pretty good system here in Finland now... It gives many people the chance to live in the city-center with more affordable apartments.”



*The “winter garden.”
(Photo courtesy of Sonja Vesala)*



*Vesala’s apartment in
the social housing
project. (Photo
courtesy of Sonja
Vesala)*

3/12/24

Sweden: Tenants Organize to Defend Public Housing for All

From 1965 to 1975, Sweden carried out an ambitious effort to create public housing⁴⁰ for not just the poorest families, but for a large chunk of the population.

Sweden was facing an acute housing shortage after WWII, as well as widespread poor housing conditions. In 1965, in response to a growing tenant union and cooperative movement, the Swedish government launched a bold 10-year plan called the Million Homes Program, to bring affordable housing within reach of its entire population. It implemented one of the highest per capita construction rates, building over 100,000 homes per year. By 1975, Sweden achieved its goal to construct over 1 million affordable homes under public control – owned by municipalities and cooperatives.

In 1945, private, for-profit landlords owned 80 percent of Sweden’s apartment stock. But by the late 1970s, over 60 percent of apartments were now owned by municipalities,



“No to market rents”! Swedish tenants protest the privatization of public housing, and government plans to institute “market rents,” which they were able to successfully halt in 2021.

⁴⁰ In Sweden social housing is called “public housing” because it is owned by government entities or public enterprises, rather than private non-profits. Historically, Swedish public housing has also sought to meet the housing needs of the majority of the population, rather than a low-income minority – according to a principle of “tenure neutrality” where renters should have as much housing security, affordability, and control over living conditions as homeowners.

public enterprises, and affordable housing cooperatives.⁴¹ Private landlords were eliminated as a significant force determining rent. And the quality of Swedish housing vastly improved. Most working-class people gained access to “modern” dwellings and amenities typically enjoyed by the middle-class, raising living standards for a generation.⁴²

Today, public housing still accounts for nearly 20 percent of Sweden’s housing. In contrast, only 4% of U.S. homes are government-subsidized affordable housing, much of it in fact owned by for-profit landlords.⁴³

Sweden has a long history of inspirational tenant organizing. Its National Tenants Union, founded in 1923, organized mutual aid, won gains for tenants, and helped to establish the country’s public housing policies.

The Right to Bargain

The Swedish tenant movement has won a nationally recognized right to collectively bargain with landlords. In the 1930s, militant tenant unions organized rent strikes and boycotts of offending landlords’ apartments and businesses; they won rent controls and established tenant-landlord negotiations.⁴⁴ Sweden’s 1978 Tenancy Bargaining Act, which followed a series of national reforms on rent increases, makes collective bargaining between tenant associations and landlords mandatory.⁴⁵

The National Tenants Union has annual negotiations with landlord organizations to set rent increases in both public and privately owned, for-profit housing, according to a

⁴¹ Local government and public utility enterprises owned 38 percent. Gilderbloom and Appelbaum, *Rethinking Rental Housing*, 169–70.

⁴² Gilderbloom and Appelbaum, *Rethinking Rental Housing*, 169–70.

⁴³ Turner Center for Housing Innovation, “Housing in Sweden: An Overview” (Turner Center for Housing Innovation, November 2017), 6, https://turnercenter.berkeley.edu/wp-content/uploads/2020/11/Swedish_Housing_System_Memo.pdf; Ameer Chew, “Social Housing for All: A Vision for Thriving Communities, Renter Power, and Racial Justice,” (Center for Popular Democracy; Renters Rising) March 2022, <https://www.populardemocracy.org/socialhousingforall>.

⁴⁴ E.g., Hannes Rolf, “A Union for Tenants: Tenant Militancy in Gothenburg as a Historical Example.” *Radical Housing Journal* 4, no. 1 (May 31, 2021): 167–86, <https://doi.org/10.54825/VFOQ7982>.

⁴⁵ Anders Victorin, “Landlord and Tenant Relations in Sweden: A Case of Collective Bargaining,” Stockholm, 1979, <https://lawpub.se/utills/downloadsection/5204>; Haymanot Baheru, “Swedish Legislation of Residential Tenancies: An Interaction between Collective Bargaining and Mandatory Regulation,” *Revista Electronica de Direito*, Faculdade de Direito, Universidade do Porto, 2017, https://www.uni-bremen.de/fileadmin/user_upload/fachbereiche/fb6/fb6/Forschung/ZERP/TENLAW/FollowUp/Malta/Malta_4.3_2018_Regulating_Rental_Conditions_through_Collective_Bargaining_-_H_Baheru.pdf.

government-recognized process, within the bounds of a strong national rent-setting system. Swedish rent-setting regulations limit rents, and pin allowable rent increases to characteristics of the housing, according to its “utility value,” rather than purely market rates.

Today, the National Tenants Union in Sweden has [over 500,000](#) member households, and bargains rent on behalf of [3 million](#) tenants. Negotiations happen from the local to national level. Tenant unions have oversight to monitor whether rent increases, including those for renovations, are actually necessary and fair, while court processes work out disagreements with landlords.⁴⁶ Through the above system, rents increased an average of 0.8 to 2.8 percent annually in the past decade.⁴⁷

Mutual Aid, Labor Unions, and Cooperatives in the Movement for Widespread Public Housing

In the 1920s, the National Tenants Union created its own banking cooperative, a national “Savings and Building Society” for tenants. This savings society has funded the construction of [cooperative housing](#).⁴⁸ In affordable housing cooperatives, tenants themselves jointly own a property to ensure it is used for people’s needs, not profit: the tenants agree to limit rent increases as well as how much apartments can be resold for, to preserve affordability.

The Swedish labor movement has supported efforts to build public, affordable housing. During the 1940s, building workers’ unions and unemployed construction workers formed a worker cooperative, called Riksbyggen, which sought to create jobs by building public and cooperative housing.⁴⁹ In the late 1980s, this workers cooperative managed 180,000

⁴⁶ Hyresgästföreningen (Swedish Union of Tenants), “About Us: Introducing The Swedish Union of Tenants” (Hyresgästföreningen [Swedish Union of Tenants], 2017), <http://www.iut.nu/wp-content/uploads/2017/03/A-Introduction-to-the-Swedish-Union-of-Tenants.pdf>; Gilderbloom and Appelbaum, *Rethinking Rental Housing*, 171–72; Lind, “Social Housing in Sweden,” 94–96; private communication from Prof. Dominika V. Polanska, February 15, 2022.

⁴⁷ Statistics Sweden, “Highest Rent Increase in Six Years,” Statistiska Centralbyrån, October 4, 2019, <http://www.scb.se/en/finding-statistics/statistics-by-subject-area/housing-construction-and-building/housing-and-rent-data/rents-for-dwellings/pong/statistical-news/rents-for-dwellings-2019/>.

⁴⁸ Gilderbloom and Appelbaum, *Rethinking Rental Housing*, 167.

⁴⁹ Gilderbloom and Appelbaum, *Rethinking Rental Housing*, 168.

units. As of 2019, cooperative housing was 24 percent of Sweden’s housing stock.⁵⁰ That said, in 1968, Sweden abolished price controls on its cooperative housing, allowing coops to be resold for profit at market prices; as a result, much cooperative housing is no longer affordable.⁵¹ The conversion of public housing to coops has even helped to gentrify neighborhoods.⁵²

Rollbacks and Public Cuts in the 1990s

But since the 1990s, Sweden’s government has carried out public cuts.⁵³ Sweden ended the large-scale construction of new public housing, and has fallen short of keeping up with its population’s needs. Waitlists for public housing are now long, especially for young renters.

What’s more, large corporate landlords have entered Sweden’s housing market. Between 1990 and 2014, Sweden even privatized and sold off much of its public housing to corporate landlords, including Blackstone. By 2018, Blackstone became the biggest private owner of low-income housing in Sweden.⁵⁴

A 2011 reform now requires public housing landlords to operate in a profit-oriented manner.⁵⁵ This law also enabled higher rent increases in the private sector, because it repealed rent restrictions that used to pin private sector rents to rents negotiated for public housing.⁵⁶

⁵⁰ Gilderbloom and Appelbaum, *Rethinking Rental Housing*, 168; Co-operative Housing International, “Co-Operative Housing: About Sweden,” Co-operative Housing International, 2022, <https://www.housinginternational.coop/co-ops/sweden/>.

⁵¹ E.g., Jardar Sørvoll and Bo Bengtsson, “The Pyrrhic Victory of Civil Society Housing? Co-Operative Housing in Sweden and Norway,” *International Journal of Housing Policy*, no. 18 (2018): 1, <https://www.tandfonline.com/doi/full/10.1080/14616718.2016.1162078>.

⁵² Roger Andersson and Lena Magnusson Turner, “Segregation, Gentrification, and Residualisation: From Public Housing to Market-Driven Housing Allocation in Inner City Stockholm,” *International Journal of Housing Policy* 14, no. 1 (January 2, 2014): 3–29, <https://doi.org/10.1080/14616718.2013.872949>.

⁵³ Anton Osgard, “Sweden’s Collective Bargaining for Rents Must Be Defended,” *Jacobin*, July 12, 2021, <https://jacobin.com/2021/07/sweden-left-party-social-democrats-housing-crisis>; Brett Christophers, “A Monstrous Hybrid: The Political Economy of Housing in Early Twenty-First Century Sweden,” *New Political Economy* 18, no. 6 (December 1, 2013): 885–911, <https://doi.org/10.1080/13563467.2012.753521>.

⁵⁴ *Push*, Documentary, 2019; Jennie Gustafsson, “The State of Tenancy: Rental Housing and Municipal Statecraft in Malmö, Sweden,” Doctoral Thesis in Geography with Emphasis on Human Geography, Stockholm University, 2022, <https://su.diva-portal.org/smash/get/diva2:1630089/FULLTEXT01.pdf>.

⁵⁵ Christophers, “A Monstrous Hybrid,” 893, <https://doi.org/10.1080/13563467.2012.753521>.

⁵⁶ Christophers, “A Monstrous Hybrid,” 898, <https://doi.org/10.1080/13563467.2012.753521>.

As the scale and influence of public housing has shrunk, landlords were able to win higher allowed rent increases at the most recent round of annual bargaining with tenant unions. Privatization, deregulation, and public cuts have increased poverty and inequality, marginalizing renters of color and immigrant communities.⁵⁷ Displacement as well as housing segregation by race and class have grown, as housing policy has increasingly favored for-profit development and the affluent. Residents of public housing in poorer neighborhoods are increasingly immigrant, and stigmatized. Corporate landlords are now targeting low-income migrant neighborhoods, to profit from overpriced and neglectful renovations.⁵⁸

In this context, tenants are organizing to defend public housing, and oppose market-rate rents. Immigrants and communities of color have been leading many of these fights. In 2021, the Swedish public forced the government to withdraw its proposal for market-rate rents. Large-scale public housing has benefited society as a whole, including lower-income and marginalized groups – but must be protected from privatization and takeovers by corporate landlords.

Tenants Fight Back

We interviewed several tenant organizers in both the National Tenant Union and other groups, about the impacts of government cutbacks, and how they are organizing to fight back.

One tenant lived in public housing through the Million Homes Program after immigrating to Sweden from the U.S. During her first 8 years in public housing, she was on a low income of under \$1,000 per month. But rent for her 2-bedroom flat, which also had a living room and kitchen, was a very affordable \$200 monthly. “I had no problems paying rent.”

She shared: “Public housing at that time [during the 1970s] in Sweden was very comfortable, no problem with electricity or amenities... Nearby there was a bank, a

⁵⁷ Karin Grundström and Irene Molina, “From Folkhem to Lifestyle Housing in Sweden: Segregation and Urban Form, 1930s–2010s,” *International Journal of Housing Policy*, July 2, 2016, <https://www.tandfonline.com/doi/full/10.1080/14616718.2015.1122695>.

⁵⁸ Defne Kadioğlu and Ilhan Kellecioğlu, “Flowing Capital-Disrupted Homes: Financialisation and Maintenance of Rental Housing in Sweden,” *Antipode* (2023). <https://doi.org/10.1111/anti.12981>.

government-backed medical center, that is now closed. The public transportation was good, I could go anywhere in 20 to 30 minutes, get access to downtown, a medical center and library paid for with tax money. [But] these are not there now – things disappeared.... All types of families used to live in my building, Swedes, students, varied people. Now it's mostly immigrant there."

Over time, she discussed witnessing the impact of government cuts. She explained, "Now the right-wing has been dominating the political scene in Sweden. They are taking away services... like social welfare, transportation, medical care, while giving tax cuts [to the rich]. There is a waitlist of years to get into public housing," because the government stopped funding new public housing construction.

"In Sweden, public housing is not just for the poor, it's for everyone," she said. "But as time has gone by, there were people who began to be greedy on the right, complaining that public housing companies should be allowed to make profits. In [2011], a reform passed allowing this. As the flats are getting older and need costly maintenance work, like to replace plumbing, [public housing and private] landlords are finding ways to make heavy profits. When they do maintenance or renovations, they attach these items to raise the value of the flat and then force tenants to pay a higher rent."

To give an example, she elaborated: "Today, I live in a rented flat with a municipal housing landlord... My landlord is 'semi-public' or 'quasi-government' – it is a [government-owned] housing company that receives a lot of government subsidies to keep rents low, but [since 2012] it's allowed to make profits, which the local government then uses for other things and not tenants' needs... My flat was renovated last year, and after renovation my rent is 33% higher than before renovation. Originally, the landlord was saying a 25% rent increase... The renovation was well-done, but expensive... Thankfully, I get a subsidy from the government, money to help with rent, because they recognize I have a low pension. The government pays 80% of my rent."

“These semi-public landlords are still better than the private landlords,” *she pointed out*. “We have [had] Blackstone in our neighborhood – they are the worst. They have the worst record addressing environmental [or health] problems inside and outside their apartments.”

A Blackstone-owned company called Hembra bought up homes in Millions Housing Program neighborhoods. “When Blackstone tenants don’t agree with a renovation, the landlord stops doing things for them,” *she said*. “A woman had cracks on her wall, and Blackstone put electrical tape on these! Tenants have leaks in bathrooms with mold. Blackstone is doing ‘conceptual renovation’ – cosmetic changes without addressing real problems. They raise the rent by 50% for the person who moves in, after the current tenant moves out.”

“We are fighting for housing rights both inside and outside the National Tenants Union,” *she continued*. “We can’t just let our rights disappear down the drain.... We are taking to the streets to put pressure on politicians to change the law. [In 2021], they tried to pass a law allowing landlords to adjust rents to market rate. In April 2021, people protested against market rent, over 200 organizations across the country. I joined the nationwide protests. The party closest to low-income people, the party of the left, put its feet down and said we’re not going to pass this law, the Prime Minister has to resign.”

“The nationwide demonstrations caused the downfall of the government. In June, the sitting Prime Minister left the government, and the new government took market rent off the table,” *she said*. “This doesn’t solve all our housing problems. Local governments are trying to sell off public housing, turn it into condominiums. We need government to build many more flats again with low rent.”

Voices from the ground

Ilhan Kellecioglu lives in Stockholm, and is a tenant in a building acquired by Blackstone and later sold to another corporate landlord. He is a member of the tenant organization, Ort Till Ort. Below is a lightly edited summary of our conversation.



Your family has an interesting story of moving into public housing, as refugees?

Ilhan: My father came to Stockholm, Sweden, in 1983, from Turkey. He lived in public housing. Because he was a political refugee, a trade unionist [fleeing] Turkey, he was given an apartment and clothes. My family first lived in a rental house of two floors, public housing, in Uppsala.

In 1987, my family moved to Vårby Gård in Stockholm, to a 5-room apartment, also public housing that was part of the Million Homes Program. It was cheap in those days. The interiors were good. We were my two parents and my brothers, 4 kids. My parents worked in industry. Most of my neighbors then were immigrants, maybe 80 percent. And now those houses are owned by Hembla [formerly Blackstone's company in Sweden].

We moved to a smaller city, Norberg, in 1992, and my parents bought their own apartment – in a housing cooperative. The cooperative included four huge apartments, it was a collective with other people. Everyone had their own entrance and kitchen. There was no price restriction on resale [unlike earlier affordable housing cooperatives limiting resale prices to preserve affordability]. But it was co-owned.

That was the best apartment we ever had. It was very central, a luxurious place to live, but working-class with immigrants. Nearby were shops, markets, a kiosk where my dad worked.

These days it's harder for migrants to get permanent status. The law changed. Those with permanent status have much better health and education access, compared to those without permanent status whose health is in decline... Those without are worried about work and housing. The national government has withdrawn responsibility and left it to municipalities. But the municipalities often don't get access to land to build... so now more people are needing housing, than there is housing for.

In 2013, I lived in municipally owned public housing, as a student, in Stockholm. I didn't wait so long to get it, just three months. It didn't have a kitchen, just a hotplate; I shared a kitchen with other students. Rent was only 300 Euros monthly [about \$400],⁵⁹ and that included electricity and water. That was considered very cheap and accessible – compared to today, when students are forced to choose another location to study than Stockholm [due to lack of available housing]. I paid a student discount for wifi, 10 Euros [\$13]. My income then was around 1,000 Euros [\$1,300] monthly, of which around 300 Euros [\$400] monthly was a student subsidy from the government, and the rest a loan. I worked part-time.

After school, in 2013, I lived in Husby in Stockholm in my brother's apartment, which was governed by the rent control system. Rent was 350 Euros [about \$465] monthly, for one room with a kitchen. The landlord was Stendörren at that time – a [corporate landlord] who... a year later... sold [the property] to Grafslund, another private rental housing landlord, who sold it to Blackstone in 2016.

In 1996, the government sold public housing to for-profit landlords. Lots of municipally owned companies sold their housing. They said money was needed to renovate apartments. They sold 1,500 public housing units here in Husby, in exchange for buying a smaller number of apartments, 100 units, in Stockholm's city center.

In 2019, Blackstone sold many of its [Swedish holdings](#) to the German corporate landlord, Vonovia. Both Vonovia and Blackstone have Blackrock as a main shareholder. Now

⁵⁹ Conversion from Euros to dollars is using 2013 exchange rates.

Vonovia [through its subsidiary Victoriahem] has 1,528 apartments in my neighborhood. The remaining majority, 2,370 apartments, are [still] public housing owned by the municipality. A few are cooperatives owned by Stockholm Collective Houses [Stockholm Kooperativa Bostadbolag]. Most of the residents here are working-class immigrants.

My rent [in 2021] is now 710 Euros [about \$840]⁶⁰ monthly, excluding water, electric, and wifi – for two rooms, 47 square meters. I moved into a new renovated apartment for increased rent, a renovated kitchen with new counters and a modern oven. This is around 25 percent of my salary before taxes (and less than a third of my salary after taxes). My rent has not increased since then. I've been in two tenant unions, both local and district [levels of Sweden's National Tenants Union].

What is the role of public housing in your neighborhood, now?

Ilhan: In my district, the majority of housing is public housing – very good public housing. In 2007, the local community had a fight against the public housing landlords when there were plans for renovation. The landlords proposed a rent increase of 70%. There were lots of protests and negotiations. Because there were 6 local tenant unions, they mobilized. The public company lowered the rent increase to 22% for a basic renovation, 27% for a “luxury” renovation with a microwave and other amenities.

The tenants are very low-income. So it's harsh for them, they were fighting for a 0% increase. Most are immigrants, from Eritrea, Somalia, Iraq, Iran, Turkey, here since early 2000. After the renovation, according to the politicians, 95% moved back in; since they had quite a cheap rent before, the increase was still manageable for most.

We have to understand the history. In 2011, there was a government directive that municipal landlords [in public housing] must be “profit-driven.” Since then, maintenance has decreased, quality has decreased – but rents have increased, and the market value of the companies has increased.

Private landlords have gotten bigger. Since 2012, the global landlords are entering.

⁶⁰ Using 2021 exchange rates.

But we see the influence of democratic control more in public housing, not private housing.

Despite our rent-setting system based on “utility value,” not market rate, private landlords have found loopholes to increase rent.

Now apartments built in the 1970s, that are 50 years old, need to be renovated to prolong their life expectancy for another 50 years. But landlords are doing it cheaply at bad quality, to only last 20 years.

Private landlords are not renovating. Only when the apartment is empty, piece by piece. They don't change pipes. They put in new floors, get new [appliances] and lights – changes that under the rent-setting system, “utility value” allows a 55% rent increase in these cases. But there are problems with maintenance in the yards and hallways.

On the other side, public housing companies are renovating but don't increase rent so much – by 20 to 30% based on the kind of renovation (although this is changing, we are recently seeing that public housing companies are increasing rent by more). The majority of tenants are moving back in after renovation. Those renovations aren't luxurious (in terms of appliances) but good quality, still a good quality apartment.

Why are you organizing against corporate landlords, and what are your demands?

Ilhan: We demand that the municipality [the local government] buys back the [corporate-owned] houses in the neighborhood of Husby. We fight for the socialization of [corporate-owned properties], to make them into public housing. Most of Husby apartments are owned by the public, and the experience under a public landlord is much better than under the private ones.

The municipality privatized public housing in Husby 25 years ago, in 1996. Since then, 1,500 households in the neighborhood, 40% of households, have lived in homes that changed owners 9 times. Blackstone got involved in Husby in 2016 [and then sold its stock to Vonovia in 2019]. Tenants have suffered lack of maintenance, rent increases, problems with private landlords.

Today the two biggest private landlords in Sweden are both transnational ones. They are renovating, increasing rents, and evicting.

We must strengthen the municipal housing companies, and get rid of the “profit orientation.” Strengthen local tenants unions and the role of inhabitants in them.

There’s a lack of public housing, [800,000 people](#) on the [government waitlist in Stockholm for public and private housing] with 4,000 more people joining every month, most young people are worried about their future housing. The state should intervene and create its own public construction company, and build more public housing. This will decrease rents for all apartments.

Now we’re seeing similar patterns as in the U.S., where low-income people are being pushed out of cities. The power of gentrification is big. We are organizing against this.

I live in one of the poorest neighborhoods in Sweden. Police list our suburb as “high crime,” but we have a very strong community. The welfare system is withdrawing from our neighborhood, where 85% of the population has a foreign background. Corporations are coming in. People don’t know where to move after.

How has Ort Till Ort organized during the COVID pandemic?

Ilhan: In 2019, we started a center together with a labor union and movement lawyers to give free counseling every Tuesday, and started collectively organizing around issues. We saw people with rent increase problems, evictions, and [problems with] slumlords.

In 2019 and 2020, we held meetings to prepare for demonstrations against market rents. Tenant unions were strong.

Then everything shut down with COVID. So we had a “yellow flag” campaign, demanding three months of no rent, and an end to evictions, in both public and private housing. We hung yellow flags outside our apartments.

The yellow flag campaign was the highest point at a sad time of our lives. I felt encouraged by the people involved. We felt the system was unjust for tenants, versus

apartment owners. The state helped landlords pay their debts to banks when COVID hit. Meanwhile, tenants were supposed to still pay rent though we lost our jobs. That's why we had the campaign, which spread across Europe.

We posted notices asking people to call us if they had difficulty paying rent. Hundreds of people called us. Many Hembla [formerly Blackstone, now Vonovia] tenants called, people had lost their jobs. We gave counseling and asked them to put up a yellow flag. It spread nationally and internationally.

We made a national debate, the issues were discussed in Parliament. We didn't see an increase in pandemic evictions. Vonovia, a big German landlord, agreed to postpone taking rent payments, as well as several other landlords, [pushing] the problem into the future.



During the COVID-19 pandemic, Swedish tenants in public and private housing unite to call for three months of no rent and zero evictions, by hanging yellow flags outside their apartments. Julia Arce and family in 2020. (Photographer: Veronica; Flagga Gult-Husby)

From July 2020 onwards, we started a different strategy and campaign: to socialize Hembla [Vonovia]. To socialize a private landlord. We were influenced by [Berlin's campaign](#) [to expropriate]. We heard of tenants' bad maintenance situations, and compared the difference between public and private landlords.

We interviewed lots of tenants and have used the campaign to help tenants individually. Landlords fixed problems. We went to court, to the local government, to Swedish national TV where they did a 1-hour program [in 2021]. So there's a national debate on corporate landlords' lack of maintenance and capital chasing. On how big companies have moved in to make money off of tenants, whose situation is worsening.

In June 2021, demonstrations caused the government crisis about market rent setting. The government was forced to withdraw, and we got a new government. It was a big victory for all tenants in Sweden.

Democracy is in crisis at the moment. But people are starting to believe again in organizing.



Voices from the ground

Simon Safari lives in public housing and was formerly chair of the National Tenants Union in Stockholm.

What are strengths of Sweden's housing system?

Simon: Everyone should have access to public housing. That's a Constitutional right in Sweden. It's open to everyone and we want to keep it that way. Because if the market decides, companies are only looking to profit, they don't take responsibility for the well-being of people in a country.

We want everyone to have rights, regardless of their income. To have shared responsibility and solidarity in our Constitution.

Public housing cares about people's well-being, unlike the private sector. Private landlords are always reselling, their only purpose is to make money.

Today I pay \$1,200 monthly rent for a 4-room apartment in public housing, just 26 minutes from the center of Stockholm. There's trains. My neighborhood is mostly working-class, a few immigrants.

I lived in L.A. before, I saw the segregation, which was worse. In L.A., I paid \$1,600 monthly rent for 3 rooms.

According to our rent-setting system, every apartment gets a price based on the things in it. Not just based on rooms and size but items [and amenities]. But only [about half] of municipalities implement this, wish we could do this in the rest of the country. [The rent-setting system also at times allows landlords to charge higher rents depending on

location.] Closer to the city, rents differ, they're about 33% higher. Many people can't afford living close to the train station.

Benefits of public housing are the services, you get a quick response if you complain for anything. They come to fix it, at a reasonable cost compared to the private sector.

Because of public housing, I have more disposable income. I can save for retirement. Sweden has a high tax rate, but this means [resources] stay shared in common. We have a high tax, but the money is used for healthcare.

Housing should not be like other commodities. It has an impact on health.

What's your favorite part of living in public housing?

Simon: People who live in public housing take care of each other more. They learn to live together. In a housing facility, you have to ... talk to each other, you have a different cultural effect, you care about each other.

You build a community, and that's security, the feeling of – [being] secure. You cannot put a price on it. People really learn to live together, you learn everyone's good side, everyone's bad side. Tolerating each other with different cultures and backgrounds. You're suspicious of people if you don't know them, but stop and talk to people, they become part of society.

In our triangle courtyard, we have really nice chairs to make a party. Everyone knows everybody, you feel like you're part of a bigger family. I've an elderly neighbor, every evening before going to sleep I look to see if the light is on, is she okay.

Elderly people enjoy looking at kids playing in the garden. Those who have parties can, but before 10 pm to respect sleep. There's a facility with a TV and kitchen where we can have small parties without disturbing neighbors. We residents take care of it, everyone contributes some money, 100 crowns [about \$12]⁶¹ per event. We can have activities there like painting. We invite writers to talk about their books. Families with kids create activities

⁶¹ Conversion from crowns to dollars using 2021 exchange rates.

for kids, every birthday they use the facility. Everyone can use it 24 hours per day, but quietly after 10 pm.

Tell us about your experience in the National Tenants Union?

Simon: I'm from Persia. After the 1979 revolution there, I left the country. My wife is from Finland and we settled in Sweden.

I've lived in public housing in different cities for 40 years. Now I live south of Stockholm.

I've been an active member of the [National Tenants Union] for over 20 years. I got involved because of neighbors – an older woman stopped me and told me to get involved. At first I said, 'No, I'm not interested. Because every year I get a rent increase and you don't do anything about it.' She said, if I don't like it, go in and change it!

So I started going to the local tenant union gathering. Then got involved at the county level, then regional. When I got involved, I saw the injustices in everything, I wanted to think about all these things, not just myself. To be part of society and make it better for everyone. I got an education, about the laws and rights as tenants, the system.

Now I'm chair of the Swedish Union of Tenants [i.e., the National Tenants Union] in Stockholm [County], which has 125,000 members in the Stockholm region across 26 [municipalities]. Every county has a small Swedish Union of Tenants group. Nationally, we have half a million members.

[In my municipality,] there are 95,000 residents. Around 12,500 live in [municipally owned] public housing.

At the local gatherings, everyone is talking about their situation, sharing. We help people demand their rights. We have gatherings to help people get engaged. We have mutual aid, people care about each other. We knock on doors if the neighbor's light has been off. Most importantly, everyone gets to know the people around them. Where I live, the complex has 140 apartments. People get engaged.

It's much better compared to private sector housing. Private landlords might change your fridge in 50 years. In public housing, they'll replace it in 15 to 20 years. In public

housing, your rights to have the apartment renovated are included in your monthly rent payment. So it's less expensive if you want to refresh your apartment. In contrast, in the private sector, they use small things to raise the rent a lot. They double the rent to do an elementary renovation, like painting the walls of places built 50 years ago.

Tell us about how the tenant union negotiates rents with landlords?

Simon: Each county has its own tenants union [branch] that negotiates with the landlords in that county. We participate in... rent-setting.

At minimum, 3 people – a host, a documenter, and a negotiator – can start a small tenant organization in their living area and negotiate.

We have a mission recognized by the government to negotiate with both private and public landlords. If [someone] doesn't agree with a rent adjustment, the government checks the price of a similar apartment. Rent shouldn't differ by more than 5%. If the landlord disagrees, they can go to a higher court that decides. But sometimes it takes years to get an agreement.

In my [municipality], Botkyrka, there are 12,000 apartments in public housing covered by the union's negotiations. We represent these all. Every year, we choose representatives for our negotiations team, 25 people, who also get help from a regional negotiator.

The team discusses with the owner what money is needed for. Rent increases should match inflation. If the landlord demands a 3% rent increase, maybe they'll get a 1% or 1.5% increase. If we were not negotiating over the last 20 years, maybe rents would be up 40 to 50%.

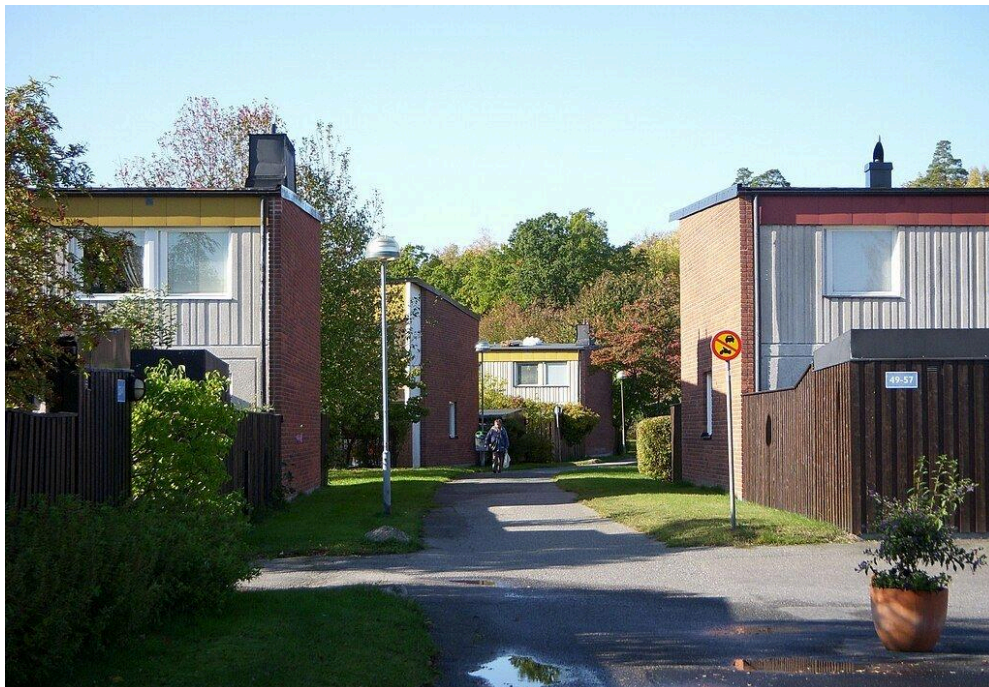
Every year [during negotiations], we go through the books. Compare costs, what rent was last year, if they used up all the money and what they did with it. We're like bank people and go through every number. If they spent cleverly or as promised, if they just saved. If they demand a rent increase, they have to factor in unused money. We don't have that power in private housing, it's not legally required.

The process takes 1 to 3 months. Because we bring evidence... Local representatives [of the tenants] talk not just about rent, but living conditions. When the owner claims they did things, we show photos to show they didn't.

The tenant union gives trainings on how to negotiate if you want to participate. There's an intensive course for 1 week, that can also be spread out. So the negotiation team is ready to push back. Under the law, tenant union members can get a stipend for participating in the negotiations.

We negotiated for tenant union members in the public housing, but also for non-members, too, which is required by the government. Rent negotiations also cover the private sector, too, but it's not as strong. The owner goes against it, finds ways of getting rid of tenants who complain, when they organize. They aren't able to organize as strongly as in public housing, but we try to help them. If there are unlawful rent increases, we negotiate to get the money back.

Private landlords own 3,500 units in Botkyrka. The percent of privately-owned apartments in Stockholm is rising, it's scary.



Public housing in Sweden. (Photographer: Holger Ellgaard; CC)

What has your experience in public housing been, as a migrant?

Simon: I first came to Sweden as a migrant. They let me study, and said I'd be helped in 6 months with housing and daily needs. I studied 8 hours a day, in a public language school to learn Swedish, and studied at home to learn as fast as I could.

After 6 months... I wanted to get work. In Persia, I had worked... as a helicopter technician. Here they evaluated my degrees, and said although I qualified, to get a job in my field, I must be a citizen first. So... I worked making wrenches... as an interpreter... Then for a Swiss company, learning about plastics, where I stayed for 25 years. In 2006, I started my own business in the same line. But now I'm on rest, and devote all my time to the tenant union.

I've mostly lived in public housing, not private. From reading the papers and talking with people, I've learned people aren't treated well in private housing.

In the 1980s, I lived in public housing even though I wasn't a citizen. I had a guarantee from the [local government] to have housing, even if I didn't have enough income. The social department helps those who can't afford their rent, for a limited time. I had a status almost like a green card.

After I became a citizen, I could borrow money, start my own business. Before I couldn't get bank loans, you have to live poorly.

My rent was 10% of my income when I was studying. 1,500 crowns [about \$225]⁶² for rent. My apartment in public housing was 2 rooms, with a luxurious, big kitchen. I was very pleased. I lived there with my partner in 1987 to 1996, near Uppsala. As a student, 50% of my income was loans from the government, 50% was from working.

When we had my first child, we moved into a 3-room apartment in public housing. The building was a mix of working-class people, pensioners, students. The area had Finnish, Norwegian, and Polish immigrants who came to Sweden to work. There was a school and kindergarten near the house. My partner worked while also completing her studies to become a nurse.

⁶² Using 1987 exchange rates.

I moved to Stockholm in 1996 after I got the job with the Swiss company. My wife also got a job, and we found an apartment close to her work and school. We chose a new apartment, and really liked it. We had no problem waiting to find an apartment, many apartments were empty. The municipal housing company had almost 1,000 apartments empty, and they like to bring in people who worked. But now, there are [so many] people in line to get a public housing apartment in Stockholm.

I've been living in my current apartment for almost 20 years, which was newly built in 1993. My rent has increased by 80% since then: it was 6,200 crowns [about \$580]⁶³ when I moved in, now almost 11,000 crowns [about \$1,280].⁶⁴ This is due over time, to the incremental 2% increases per year.

When I first moved in, my salary was low but the rent was reasonable, together with electricity and phone it was almost 30% of both our combined household incomes. I was making 20,000 crowns [\$1,880] after taxes, and my wife about 16,000-18,000 crowns [about \$1,500-\$1,690].⁶⁵

My wife and I have both climbed in salaries. Because of this, [housing] is 10-15% of our salaries.

But today, I couldn't afford it if I was alone. Other costs are very high, having to pay for phone, electricity, warm and cold water. In my county, the municipality pays for water in publicly owned housing, the private sector excludes water and you have to pay for it separately. In public housing, we pay for electricity and the phone ourselves.

We have a 4-room apartment. The kitchen has an oven. We have two cars in our garage, in the pandemic we were forced to have cars because we couldn't use public transportation. We pay additional for the garage, without the garage our rent would be 10,200 crowns [about \$1,190].⁶⁶ My building is a triangle around a garden courtyard. There are 148 apartments spread in 3-4 floors. It's quite nice, close to nature.

⁶³ Using 2001 exchange rates.

⁶⁴ Using 2021 exchange rates.

⁶⁵ Using 2001 exchange rates.

⁶⁶ Using 2021 exchange rates.

My landlord, Botkyrkabyggen, owns 12,000 public housing units in the area, and is an affordable housing provider.

In the past, every 15 years the public housing landlord is supposed to renovate to change the color, the refrigerator [for no extra charge; costs should already be covered in monthly rent]. Now if you ask for changes you have to pay extra, 200 crowns [about \$23]⁶⁷ more every month. We are paying 400 crowns [\$46]⁶⁸ less, because we skipped having renovations. We'd like to renovate and 400 crowns is affordable – but if things are functional, why renovate.

In 2012, the government changed the rent-setting model. Everything was reset according to parameters, everything has a price nowadays on top of basic rent...

The households in my building are mixed, that's the beauty of public housing. It's for everyone, there are families, single people, elderly, immigrants, all ages. There are new move-ins each year. The landlord is interested in mixed populations, families with kids, pensioners. It's a special quiet place for pensioners. Unfortunately, it's more expensive [compared to other neighborhoods]. Most residents are middle-class, like myself, those with a good pension can afford it. There's a minority of lower-income people, students, retired people, with smaller apartments that are 1 room. Families with kids get 1,000 crowns [about \$116]⁶⁹ extra income per kid under 18 [through social welfare], which helps families afford to live here.

Migrants often first go to cheaper places, and later move to a better place. But maybe in the end buy their own. If you buy, the law says you must live there at least 5 years if you want to sell for a higher price, otherwise you must pay a high tax [to discourage flipping].

What are lessons?

Simon: We are all people on this planet. Because of the changing climate every one of us needs to take responsibility. We cannot afford to live in luxury... if we want to save this planet, try to live [ecologically]. We the people of this planet, especially the richer

⁶⁷ Using 2021 exchange rates.

⁶⁸ Using 2021 exchange rates.

⁶⁹ Using 2021 exchange rates.

countries, have to take responsibility to help poorer ones. Everyone should have housing a suitable size for their family.

For young people now, there's not enough housing for everyone, they're really in trouble now. The government needs to take responsibility.

Market pricing will damage the housing system. Housing is a necessity for every human being. You as the government have the responsibility to take care of it. You cannot delegate it to investors, because they don't have responsibility to take care of people. You cannot leave everything to the private sector. Internationally, we have to demand for governments to take care of people. Don't let Blackstone take over. We have to think, as human beings, people have a right to housing.

Glossary

What is social housing? Here are key terms and language for understanding the differences between social housing and our current housing system, which is dominated by for-profit developers, corporate landlords, and Wall Street investors.

Social Housing: Social housing is a public option for housing that is permanently and deeply affordable, protected from the private market, and publicly owned or under democratic community control. Social housing can be owned by public entities or non-profits, including community land trusts or cooperatives. It includes public housing for the lowest-income and most marginalized residents, as well as affordable options for low- and moderate-income households. It may be occupied by renters as well as homeowners who have formed limited equity cooperatives or live on community land trusts.

To curb homelessness and displacement, we believe social housing programs in the U.S. must first start by [prioritizing](#) those most in need: low-income residents and people of color who have the least housing options. But at scale, in successful examples around the world, social housing provides a public option for the majority of residents, including moderate-income households – in order to limit corporate abuses and for-profit speculation on our homes.

To socialize: To place a resource or service under public and democratic ownership, stewardship, and management for the public interest and to ensure those who need it have access – instead of under the ownership of for-profit corporations. Examples of socialized resources include public education, Social Security, the postal service, and more.

Below Market-Rate: A price that is lower and more affordable for renters, residents, or buyers, compared to “market-rate” prices that sellers set to maximize profit. “Market-rate” prices do not always reflect actual production costs. Speculation or the demand of those with more money and power can drive up market-rate prices.

Decommodify: To provide or distribute a resource, good, or service according to human need rather than whether it is profitable. To create a system where access is based on need, not profit. To ensure shared public access to vital resources, rather than having these be controlled by for-profit actors who limit or steer availability to make a profit. Decommodification recognizes that markets can fail to meet human needs because powerholders and for-profit exchange exclude people who can’t afford a good or service, or who suffer institutionalized discrimination or bias.

Decommodify housing: To make sure housing cannot be bought and sold for profit. To make sure all people have housing, because access to housing is based on need, rather than on ability to pay for it. Decommodifying housing is necessary, because markets can fail to meet human needs: those with power, and the process of for-profit exchange itself, excludes people who can’t afford to pay, or who suffer discrimination and bias.

Financialization of Housing: A global trend over the last 50 years, where government policies have increasingly linked financial and real estate markets, allowing for-profit Wall Street investors to trade and speculate on real estate assets. Housing, land, and financial products derived from real estate assets are being traded on global financial markets by investors worldwide. Housing is increasingly financed by large for-profit investment companies with enormous power, which treat it as an asset for returning profits rather than as shelter for people. Investor demands for profit are fueling evictions, rent increases, and gentrification.

Privatization: When governments sell or transfer public assets and resources from public ownership to for-profit ownership, control, or management by private corporations.

Speculation: To gamble on whether an asset will be worth more at a future time. The process of buying land, housing, or financial products derived from real estate

assets — with intentions to treat these as an investment vehicle whose value will increase even without further productive effort.⁷⁰ These investment strategies — from flipping properties to predatory direct investment to trading obscure financial products based on mortgage or rental securities — often operate on a global scale and work against local housing affordability and stability.

Forms of Social Housing

Public housing: A form of social housing directly owned by the government. In the United States, public housing is a critical source of deeply affordable housing for the lowest-income families. But lawmakers have underfunded and neglected public housing for decades, so it is in disrepair; they have passed racist and punitive policies that criminalize public housing residents. Public housing must be fully repaired, modernized, and greened. Policies that criminalize public housing residents must be rolled back.

Community land trust (CLT): A non-profit, community organization that owns land on behalf of a community and protects it from market pressures, often to provide long-term housing affordability and sustainable development. To ensure community stewardship of land, CLTs may be governed by elected boards consisting of CLT residents, community members, and representatives from the public or non-profit sector. CLTs separate ownership of land from ownership of buildings on the land but impose affordability restrictions on the latter. While a CLT holds land permanently to take it off the market, for instance, it can lease the land at low-cost and on a long-term basis to homeowners, enabling stable and affordable homeownership. The homeowners build wealth on a shared equity or limited equity basis, but are deed-restricted as to how much profit they can resell their homes for, so that the housing stays affordable. CLTs also host limited equity housing cooperatives and affordable rental properties; as well as community gardens, daycare centers, office space for non-profits, and more.

⁷⁰ https://www.policylink.org/sites/default/files/pl_report_calif-housing_101420a.pdf, p. 29.

Limited equity housing cooperative or **affordable housing cooperative**: Tenants themselves jointly own a property to ensure it is used for people's needs, not profit. The tenants agree to limit rent increases as well as how much apartments can be resold for, to preserve affordability.

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Renters Rising is a national alliance of renters working to shift the balance of power between renters and corporate landlords to guarantee that renters are able to live with dignity. www.renters-rising.org



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