



International Union of Tenants  
Association Internationale des Locataires

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## EVICTION IS NOT THE SOLUTION

### People need a roof over their head!

The IUT expresses its solidarity with families who are evicted from their home because of rent arrears or unpaid mortgages- it is not their choice. For those people, hit by the financial crisis and rising housing costs, we have to find solutions to guarantee a roof over their head. Prevention is the key. **Access to safe and secure housing is a fundamental right**, recognised by the Universal Declaration on Human rights, the European Social Charter and the European Charter of Fundamental rights, and many national constitutions.

In the field of rental housing, the economic crisis along with widespread rent increases have contributed to rising evictions in Europe over the last years. In the wake of the financial crisis of 2008, prices of rent were increasing by up to almost 15% per year in Belgium, leading to a serious increase in judicial evictions. As reported by the Board of Housing, judicial evictions have almost tripled in Wallonia since 2005, from 5,529 to 14,234.<sup>1</sup> The continued rise in rents contributed to these problems.

At the same time, we are witnessing a **sharp decrease in the construction of social housing**, and national governments are reducing its target group by lowering income limits for eligibility.<sup>2</sup> Access to social housing is becoming more and more difficult in Belgium, with more than 40,000 households on the waiting list for public housing in Brussels and more than 30,000 in Wallonia. The Irish social housing budget was cut by 36% in 2011 and by another 26% in 2012; it is not surprising that the number of households on waiting list for social housing increased by 75% between 2008 and 2011.<sup>3</sup> In France, 1.7 million applications for social housing were submitted in 2014, of which 550,000 in

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<sup>1</sup> European Parliament, *The impact of the crisis on fundamental rights across Member States of the EU, Comparative Analysis*, 2015, pp. 123-126.

<sup>2</sup> Inequality Watch, *Social Housing in Europe: the end of an era?* [www.inequalitywatch.eu/spip.php?article145&lang=en](http://www.inequalitywatch.eu/spip.php?article145&lang=en)

<sup>3</sup> European Parliament, 2015, pp. 123-126.

greater Paris.<sup>4</sup> Affordable rental housing is becoming unachievable for most European households, while rent arrears represent an increasing trend.

Forced evictions following foreclosure proceedings have risen after the real estate bubble burst in 2008. Banks had encouraged homeownership by lending money up to 100% of purchase price, sometimes with 50-year mortgages. Indebted families had become “**tenants of the banks**”. Then the crisis came, causing massive unemployment. Many families – victims of unfair default interest clauses<sup>5</sup> – were evicted from their home, whose value collapsed. This led them to bankruptcy and social exclusion. The issue of foreclosures has become one of the burning issues in Spain: 415,117 foreclosure proceedings were initiated between 2008 and 2012. At the same time the total number of evictions was 244,278. Similar problems have been recorded in Cyprus and Ireland, where unsustainable mortgages may be contributing to the homelessness problem as over-indebted homeowners are unable to keep up with their payments.<sup>6</sup> The lack of a common solution to consumer insolvency is causing an alarming increase in undeclared jobs, house repossessions and family debt.<sup>7</sup> Mortgage- to - rent schemes, as practiced in Ireland, are a viable solution. Insolvent owners become tenants with secure rent contracts.

Public authorities should answer the problem of evictions appropriately. They should adopt measures to guarantee the **security of tenure**. At local level they should devise and implement **alert and support mechanisms for people threatened by evictions**. Financial assistance schemes and rapid rehousing cost less than evictions and help prevent homelessness, the worst form of social exclusion. Increasing access to housing reduces homelessness, while the contrary is true when the level of protection is reduced.

*Very concerned by this economic, social and human disaster, and together with all the families who lost their home, the International Union of Tenants says:*

**NO MAS DESAHUCIOS! NON AUX EXPULSIONS! KEINE ZWANGSRÄUMUNGEN!**

**STOP EVICTIONS!**

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<sup>4</sup> Figures from Union Sociale pour l’Habitat (USH).

<sup>5</sup> Council directive 93/13/EEC of 5 April 1993 on unfair terms in consumers’ contracts (OJ 1993 L 95, p. 29).

<sup>6</sup> European Parliament, 2015, pp. 123-126

<sup>7</sup> From MEP Regner’s question to the European Commission on the Recommendation on business failure and insolvency: [www.europarl.europa.eu/sides/getDoc.do?pubRef=-//EP//TEXT+OQ+O-2015-000025+0+DOC+XML+V0//EN](http://www.europarl.europa.eu/sides/getDoc.do?pubRef=-//EP//TEXT+OQ+O-2015-000025+0+DOC+XML+V0//EN)