

HOW CAN TERRITORIAL HOUSING NEEDS BE BETTER ADDRESSED?

Many households are unable to find quality housing in line with their needs, mobility or purchasing power at territorial level, and this problem affects mainland France and Overseas alike. The Abbé Pierre Foundation's 2017 report on The state of inadequate housing in France puts the number of people in inadequate housing at 4 million. According to the French National Institute of Statistics and Economic Studies (INSEE), an average of 18.3% of a household's earnings went towards housing costs in mainland France in 2013, once any housing benefits had been deducted (net affordability ratio). The average affordability ratio rises to 28% for home-buyers and 27% for tenants in the private sector.

But for all that, the number of housing units in mainland France rose from 19 million in 1970 to 34 million in 2013, of which 28 million were primary residences. This increase has come hand-in-hand with improvements in terms of comfort and average surface area per person. Housing is a complex entity, with economic, social, environmental, urban and political implications coming into the equation. Housing demand is difficult to ascertain as it mirrors demographic and societal changes and the appeal of territories, which leads to widely varying property prices in practice.

In quantitative terms, it is possible to draw a distinction between areas where demand outstrips supply - sometimes by a wide margin - the archetypal example being the Parisian region, where construction is not keeping pace with the requirements; intermediate areas, where housing access problems mainly concern the poorest sections of society; and areas where although there is more than enough housing to meet demand, what exists does not always meet the requirements. Beyond the latter territories, housing everywhere needs to be adapted to the actual needs of families. Territories in Overseas France grapple with particularly stark problems of substandard housing and a shortage of housing in general.

Housing is a matter for national and local public policy alike. The role played by the State - justified by the way it must guarantee national solidarity and by the importance of the sector - has changed with decentralisation. Tools exist at various levels aimed at identifying the needs, but by focusing on solely quantitative aspects, they do not take sufficient account of residential pathway interruptions or households' changing expectations. There are shortcomings in the observation of housing markets, land prices, rents and property prices for example.

For the shared goal of "everyone being adequately housed" to become reality, this opinion sets out a series of proposals broken down into six overarching priorities.

I. DEVELOP A SHARED KNOWLEDGE BASE OF NEEDS AND SUPPLY IN THE TERRITORIES

- **Encourage public intermunicipal cooperation institutions (EPCIs) to build and share territorial watchdogs on the quantitative and qualitative housing needs and housing or available land supply. Develop a common set of core information defined by the State to enable its collection and national consolidation.**



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Without an accurate enough idea of the needs and supply of housing from a quantitative and qualitative point of view, whether old or new builds, local stakeholders are often ill-equipped to address the population's housing needs in the short and medium terms.

- Roll out access on a broad scale for local stakeholders and households to locally applicable information *via* secure digital platforms (price of land, property rentals and housing, social housing availability, etc.) in line with the rules laid down by the French Data Protection Authority (CNIL).

II. PROMOTE A STRATEGICALLY MINDED STATE

- Ramp up the State's strategic role when it comes to housing *via* the adoption, every five years, of multiannual budgetary planning legislation on housing which maps out the way ahead in terms of construction, renovation or conversion of existing districts or housing and of tackling fuel poverty. Commit the State *via* agreements with housing stakeholders and ensure that these undertakings are honoured.

III. FORGE A STYLE OF HOUSING GOVERNANCE THAT LIES CENTRAL TO THE DEVELOPMENT OF TERRITORIES

- Turn the local housing programme (PLH) into a shared, prescriptive tool that reflects the commitment of EPCs and municipalities in partnership with the State. Factor in the assessment of the PLH outcome, in light of the targets set, when granting State subsidies to municipalities and EPCs in areas where demand outstrips supply.

IV. STRENGTHEN THE STATE'S REGULATORY ROLE AND CONSIDERATION OF RESIDENTS' WISHES

- With a view to bolstering the State's regulatory role, develop a common basis of indicators to be included in PLHs so as to give national visibility to key housing data and equip State departments to be able to determine the feasibility of the PLH at the time it is being voted on.

Draw inspiration from the experience of the regional construction mediator to roll this out at regional level.

Assess the impact of fiscal measures *via* a quantitative and qualitative assessment.

- Shore up collective, citizen-based development processes: provide for citizen-based consultations in local housing and local urban programmes (PLH/PLUs).
- Encourage the creation of other tools for rental property investment. On the basis of an assessment of the work of real estate investment trusts (SCPIs) dedicated to housing, look into the most efficient ways of developing such tools to address identified needs in territories. Channel "unclaimed" life insurance funds towards rental property investments.

V. FOSTER A MORE EFFECTIVE MATCH BETWEEN SUPPLY AND DEMAND

- Develop national information on such existing and/or innovative initiatives as the national digital platform for available social rental property, the "Living better" programme of the French National Housing Association (ANAH) or the "VISA for housing and employment" scheme (VISALE) financed by Action logement ... to raise their profile and increase their uptake.
- Establish housing centres in coordination with the Département-level agencies for information on housing (ADILs) and their partners to foster territorially-relevant information and a better match between households' demand and the supply forms and/or schemes available, develop the housing and city-oriented culture and encourage intermediation associations to get involved.

VI. CONDUCT A TRIAL OF "100% ADEQUATELY HOUSED" TERRITORIES

- Conduct a trial of 100% adequately housed territories by firming up, over a five-year period, in a local housing development agreement at the scale of territories involved in housing (towns/cities, EPCs, Département-level councils, etc.), a complete range of available housing, bringing together local operators working to improve the situation in this regard. Assess this trial on the basis of stringent criteria.
For the Parisian region, envisage a trial over a ten-year period. For Overseas France, take the housing issue into account in the convergence plans drawn up in each of the Overseas local authorities pursuant to the Overseas substantive equality legislation.