

Ministry of Local Government and Modernisation

Strategy

# **We all need a safe place to call home**

**National strategy for social housing policies (2021-2024)**

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### **National strategy for social housing policies**

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## Preface

Our home is one of our most important assets. At home, we feel safe and can live our lives as we please. What our home looks like, its location and its environs affect all aspects of our lives.

Fortunately, Norwegian housing policies have been fairly successful. In Norway, the majority of the population enjoy a good lifestyle and live in safe, comfortable homes. Home ownership dominates, and as many as eight in ten people are owner-occupiers, which is a higher percentage than in our neighbouring countries. Home ownership is also high among immigrants, and we are one of the countries with the largest proportion of young homeowners. The average age of first-time home buyers is 28 years, and this situation has remained stable over the last decade.

Also, Norway's homeless population is declining. In the four-year period from 2012 to 2016 the number of homeless people was reduced by a third, and in the cities the number fell by as much as 40 per cent – which means that Norway has never seen a smaller homeless population.

Nevertheless, there are still a number of people who need assistance in acquiring a safe and comfortable home for themselves and their families. They tend to find themselves in fairly unstable living arrangements and need to move frequently, which has a negative impact on their children who will need to change schools and their circle of friends. And 3 900 individuals in Norway still remain homeless.

The Government seeks to ensure that everyone has a safe and comfortable place to call home. No-one should be homeless.

This is why we have drawn up this strategy. I hope it will help a larger number of disadvantaged people to acquire a safe and comfortable home, and that at some point we will arrive at our zero vision for homelessness. In addition to this zero vision, the strategy concentrates on two prioritised focus areas: securing suitable housing for children and young people, and ensuring that disabled people are in a position, just like everybody else, to choose where to live and in what type of accommodation. These two groups are particularly vulnerable in the housing market.

Many people will need to play on the same team for our social housing policies to succeed. I am therefore greatly encouraged by the enthusiasm we have encountered while developing this strategy, among private developers, municipalities, government-owned enterprises, academia, and voluntary organisations – and not least among the people we are all seeking to help.

We need all good forces to join in the efforts that are necessary to make sure that everyone receives the assistance they need – so that all can have a safe place to call home!

Nikolai Astrup

*Minister of Local Government and Modernisation*

## **Introduction - We all need a safe place to call home**

It is primarily people's personal responsibility to find a place to live, and most people do so without any form of assistance. Housing policies are therefore largely about providing stimuli to promote well-functioning housing markets through effective planning and building processes. Additionally, our mortgage lending regulations set the debt-to-income ratio for households, and our housing legislation protects the balance between the ownership and rental interests in the housing market.

However, some societal challenges cannot be solved by market forces alone but need government facilitation. The largest challenge to our housing policies is the fact that some households are unable to acquire and retain a suitable home. This is a serious problem for the individual, for society and for future generations.

A home should meet one of our most basic needs, and housing is therefore the fourth pillar of welfare alongside health, education, and work. Our home provides a sense of belonging and physical protection, it gives us an identity and provides an important social arena. Vice-versa, living in poor housing or being homeless will have a negative impact on our quality of life. It makes it more difficult to avail ourselves of welfare services, complete an education and hold down a job. A precarious housing situation will also make integration (in society) more difficult, and the road to crime, substance abuse and mental health problems can be shorter.

Our social housing policy is intended to prevent the development of housing problems. The objective is clear: Everyone should be able to acquire and retain a suitable dwelling. The Government wants those who are unable to obtain this by themselves to receive the help that they need. As far as possible, this assistance should enable people to manage their own lives. No one should have to qualify for receiving assistance or to prove themselves deserving. We all need somewhere to live, and given the right support, we can all have a place to call home.

The UN Sustainable Development Goals were ratified by all member countries in 2015. They form the world's joint action plan to eradicate poverty, reduce inequalities and stop climate change by 2030. The Sustainable Development Goals comprise 17 goals and 169 targets, with social housing being an aim in itself as well as an important tool for meeting several targets. For example, this strategy will help us meet target 11.1, which is to ensure access for all to adequate, secure, and affordable housing. Additionally, the strategy will help us reach sustainable development goal 1, to end poverty; sustainable development goal 3, to ensure healthy lives and promote well-being; and sustainable development goal 10, to reduce inequalities in society. The sustainable development goals must be seen in the context of Norwegian circumstances and Norwegian challenges. This strategy will help us operationalise the sustainable development goals at all levels of public administration.

### **1.1 Those who are disadvantaged in the housing market are a mixed group of people**

Those who are disadvantaged in the housing market are not a specific group in society. The term refers to people and families who struggle to have their housing needs met. We define the disadvantaged in the housing market as people who are unable to acquire or retain a suitable home, and who find themselves in one or more of the following situations:

- have nowhere to live
- are at risk of losing their home
- live in unsuitable housing or living environments

Some find themselves in a difficult situation for a short period of time and need only a little guidance or financial assistance to improve their own housing situation. Others need extensive follow-up and services over a long period of time to be able to manage their housing conditions.

Based on available data on household income, debt and living arrangements, Statistics Norway (SSB) has estimated that 179 000 people were disadvantaged in the housing market in 2019. This is 3.5 percent of the population. The number of disadvantaged people has risen in the recent years, but the growth has subsided.

In Norway, 23 percent of the households live in rented accommodations. However, tenants make up almost half of those who are considered to be disadvantaged in the housing market. Around 60 percent of this group have an immigrant background.

In 2019, there were 78 000 children and young people among the 179 000 who were disadvantaged. Low-income earners who live in cramped rented accommodation are particularly vulnerable. In 2019, 35 000 children and young people found themselves in this situation, which was 1.4 percent fewer than in 2018.

Homeless<sup>1</sup> people have no registered address and are therefore not included in the figures presented by Statistics Norway. Homelessness is regularly recorded in a separate survey and the most recent figures available are from 2016. They show a drop from 6 200 in 2012 to 3 900 in 2016. The decrease was particularly substantial among children; the figure fell from 679 children in 2012 to 229 children in 2016. The results of the next survey will be published in the first half of 2021.

- ✓ Statistics Norway estimates that approximately 179 000 people are disadvantaged in the housing market
- ✓ Of these, 44% are children and young people
- ✓ In the 2016 survey, a total of 3 900 people were found to be homeless

## **1.2 The strategy's goals and prioritised focus areas**

The Government has established the following goals in order to improve efforts in the years ahead:

- More people should be in a position to own their own home (Chap. 2)
- Renting must be a safe alternative (Chap. 3)
- Social sustainability in housing policies (Chap. 4)
- Clearer roles, and necessary knowledge and competence (Chap. 5)

Some groups in society are particularly vulnerable in the housing market. In this strategy period, the Government will make a particular effort to assist those who are homeless or who are at a risk of becoming homeless, children and young people, and persons with disabilities.

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<sup>1</sup> In Norway, homeless people are defined as those who have no home of their own and rely on ad-hoc and temporary offers of accommodation, who temporarily stay with friends, acquaintances or relatives, people who are due for discharge/release from an institution or correctional service within the next two months and have no accommodation to go to, and people who sleep rough. Offers of temporary accommodation can for example include hostels, guesthouses or camping chalets.