



# Social Rental Agency

*Close the housing gap. Help families. Improve lives.*



# Outline

1. Social Rental Agency (SRA) model and Habitat Poland's good practice:
  1. Definition of SRA
  2. Beneficiaries
  3. Short history of initiating SRA in Poland
  4. HomeLab project results
  5. SRA in numbers
  6. Flats renovation
  7. Road map
2. Government's involvement:
  1. Introducing legal regulation on SRAs
  2. Providing sources of financing

# What is a Social Rental Agency?

It is a non-profit intermediary that negotiates between property owners and households in need of housing.

## **Benefits for tenants**

- ▶ Affordable and safe rent
- ▶ Good quality accommodation
- ▶ Ongoing support
- ▶ Mediation in case of arrears
- ▶ No middleman fees



## **Benefits for landlords**

- ▶ Guaranteed rent payments
- ▶ Legal assistance
- ▶ Real estate management
- ▶ Service repairs
- ▶ No fees

## **Responsibilities of tenants**

- ▶ Timely rent payment
- ▶ Taking good care of the flat
- ▶ Open communication

## **Responsibilities of landlords**

- ▶ Lowering rent (at least 20% off)
- ▶ Providing good quality flats
- ▶ Accepting the tenant

# Our community

## Tenants

- ▶ People at risk of homelessness
- ▶ People at risk of exclusion (single parents, migrants, refugees, young people leaving foster care)
- ▶ People living in substandard conditions
- ▶ People with unmet housing needs
- ▶ Low income households

## Landlords

- ▶ Owners of lower standard or substandard flats
- ▶ Local communities (adapting empty / uninhabited flats)
- ▶ Regular flat owners (motivated by social goal and/or long term lease offer)



FOTO: (HFH) Refugee family from Georgia,  
SRA clients since 2018

## Our impact. Improving lives.



- ▶ **Ewelina**, single mother of two, Poland
- ▶ Victim of domestic violence
- ▶ For a long time she lived with her son in a facility for single mothers. She recently gave birth to a second child and thanks to the affordable flat rented from SRA and appropriate social assistance she regained her stability and self-reliance, and is also involved in helping other women in similar situations.



- ▶ **Barno**, mother of five, from Uzbekistan
- ▶ Refugee
- ▶ Barno's husband was a judge and must flee Uzbekistan. Two younger boys are 1 and 3 years old and older children are in school age. Barno's husband now is a writer of books and poems, and translator from all Turkic languages.

## First beneficiaries of SRA

*"You live differently here. You enter a clean, warm staircase, you have a small corridor, a beautiful kitchen and a bathroom. It's twice as big, two rooms which is important because the boys are already grown-up. It's comfortable and peaceful. The flat is light, dry and it's nice..."*



# Initiating the Social Rental Agency in Warsaw



**04.2013**

Habitat Poland learns about Social Rental Agency model at the Housing Forum in Budapest

**02.2015 –  
01.2017**

**research and advocacy project** in partnership with the Warsaw University and the University of Economy in Katowice on implementation of the model in Poland:

- 28 expert publications,
- comparison of social rental agencies models in UK, Be, Fr, Hu,
- 4 feasibility studies for 4 Polish cities,
- 2 conferences,
- final strategic document

**10.2016 –  
09.2019**

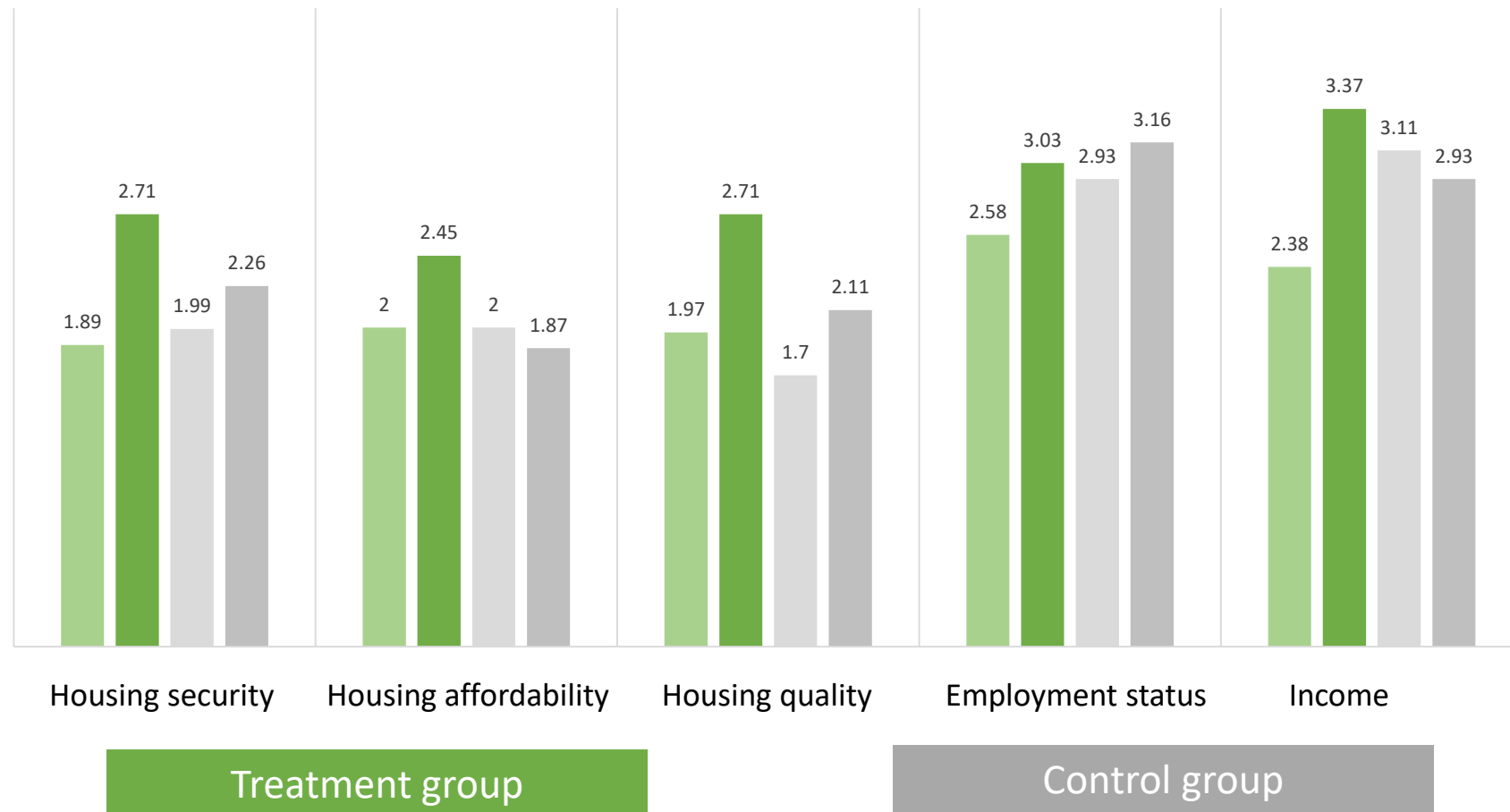
**HomeLab: pilot project of a social rental agency in Warsaw**

**since  
09.2019**

introduction of the **Social Rental Agency as a permanent Habitat Poland's programme**

## HomeLab project results

Average of housing and employment related indices at the time of baseline and final surveys for treatment and control group



Source: prof. Ryszard Szarfenberg, Summary report of a HomeLab project in Wrsaw, data taken from Analysis of Polish Homelab Pilot Outcomes



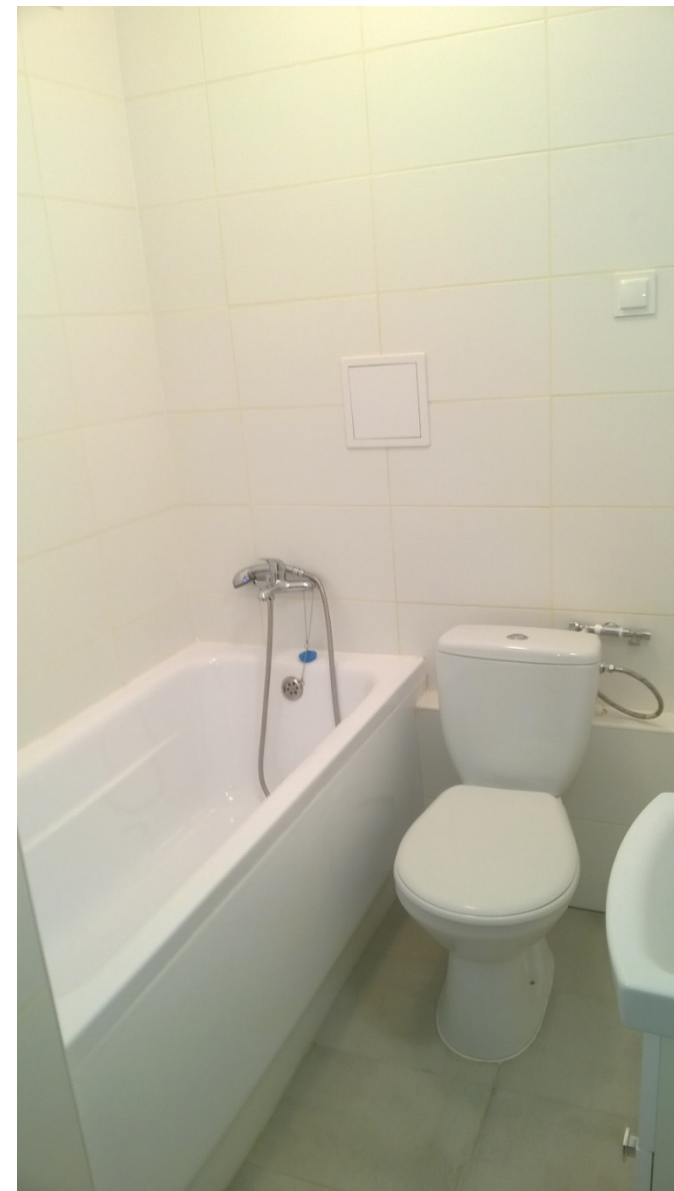
## SRA in Warsaw in numbers February 2020

- 14 municipal flats and 20 private flats
- Average monthly rent  
municipal flat: **90 EUR**      private flat: **316 EUR**
- Average flat size  
municipal flat : **35 m2**      private flat : **40 m2**
- Renovated flats: **16** (incl. 12 municipal)
- Beneficiaries: 2018-20: **100+**

=70% market price

# Flats renovation

- December 2017 – September 2018





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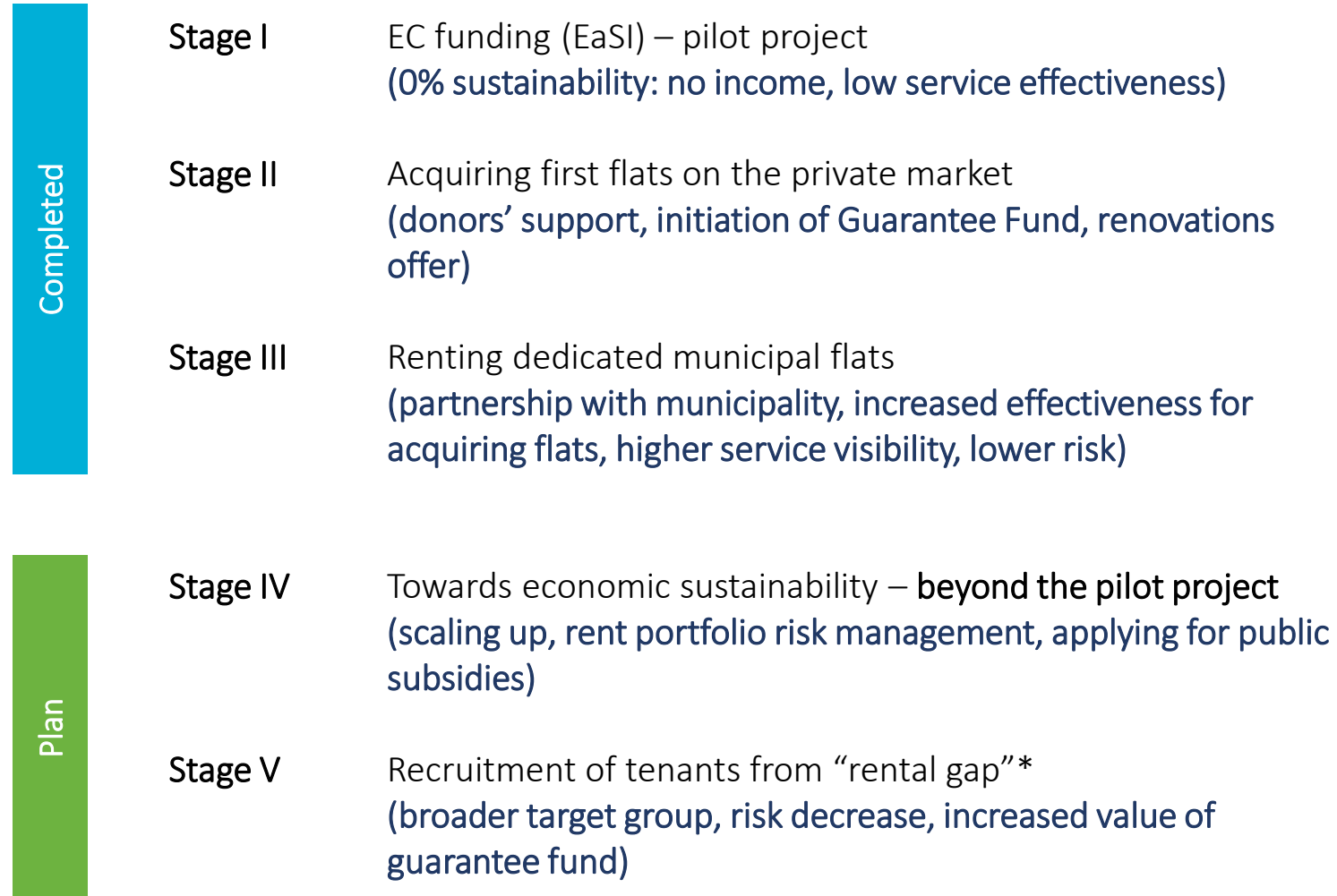
# Flats renovation



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# Road map



\* Conscious selection of tenants to limit bad debt risk:  
80% low income clients and 20% of the most vulnerable clients.

## Government's (and local government's) role:

- ▶ **Is legal regulation needed in Poland?**
  - Incentive for local authorities,
  - Clear legal situation,
  - Reference for potential beneficiaries / clients;
- ▶ **Bill on social rental agencies:**
  - a draft provided in May 2020 for public consultations,
  - standpoint of municipalities and NGOs presented,
  - amended draft published in September;
- ▶ **SRA – municipal initiative:**
  - Municipalities will decide on establishing SRAs,
  - SRAs will be operated by NGOs or companies controlled by municipalities on basis of an agreement concluded with the municipality,
  - Municipal legal act will set out criteria for clients of SRA;

## Funding & scale

### ▶ Funding

- According to the bill establishing and operating SRAs will require involvement of local authorities (municipalities) funding,
- According to municipalities a central funding / subsidies are needed,
- According to NGOs public funding is crucial;
- The bill provides for:
  - Special housing allowances for the clients of SRAs,
  - Tax exemption for landlords renting their flats to SRAs;

### ▶ Assumed scale:

- 45 SRAs until 2030,
- each SRA will operate 50 flats,
- 2,000 flats by the end of 2030,
- EUR 80 / month for each household.



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***Everything starts at home!***

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