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Rehousing homeless people. The case of Soziale Wohnraumhilfe Hannover
A basic analytical evaluation and a follow-up-study of tenants and ex-tenants

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Introduction

The aim of this paper is to evaluate an intermediate agency for rehousing single homeless people in Germany and to present a follow-up study on selected tenants and ex-tenants of this agency. The paper is a case-study for the Eurohome Impact project and was written along the guidelines developed for follow-up studies in Germany, Italy and Ireland. In part of this paper the main aspects of an assessment tool prepared by the University of Fribourg (Marc-Henry Soulet and Viviane Châtel) for the Eurohome Impact project are used to describe and analyze the project in question.

The agency, Soziale Wohnraumhilfe Hannover (SWH), and a special construction project (H13) which was planned and administered by this agency and provides 12 self-contained dwellings for formerly homeless single people, are examples of an innovative approach for rehousing homeless people in Germany. While an earlier evaluation covered the first two and a half years after the first homeless people had moved into the new building, the follow-up study under the Eurohome Impact Project provided a unique opportunity to study the changes in the life situations of the same people (and some other tenants as well) almost seven years after having been re-housed by SWH.

In the first part of this paper SWH, project H13 Project and the first evaluation scheme and some results of follow-up studies carried out under this scheme are briefly presented. After describing the national and local context of the agency we present a basic analytical evaluation of the SWH as an organisation. In the second part we present the results of our follow-up study on tenants rehoused by SWH in the project H13 and on some ex-tenants who were rehoused by SWH but had lost or abandoned their tenancy later on.

For helpful comments on a first draft of this paper the author would like to thank his partners in the Eurohome Impact network (in particular Maureen Lyons, Ursula Tentschert and Antonio Tosi), his Swedish colleague Ingrid Sahlin and the general manager of SWH, Dieter Verdick. Of course, responsibility for any remaining inaccuracies rest with the author. Ekke-Ulf Ruhstrat (GISS Bremen) chaired the focus groups and was co-author of an earlier evaluation of SWH. Special thanks to Bettina Busch-Geertsema for language editing and emotional support and to Gertraude Klaiber for the layout. The report could not have been written without the help of many experts at different levels of public administration, service providers (including the staff of SWH) and of housing associations and construction companies in Hanover. The most important and invaluable contribution was provided by tenants and ex-tenants of SWH, who willingly gave their time to talk to us several times about their experiences in the rehousing and integration process. I owe my thanks to all of them.
Part A: The rehousing project and its local and national context

1. Soziale Wohnraumhilfe Hannover, the project H13 and the ExWoSt Research Field “permanent housing for the homeless”

1.1 Soziale Wohnraumhilfe Hannover

Soziale Wohnraumhilfe Hannover (SWH) is an intermediate agency, which was originally part of an advice centre for single homeless people with special difficulties run by the christian welfare agency “Diakonisches Werk Hannover”. Hanover is the capital of the Bundesland Lower Saxony, with about half a million inhabitants, and Diakonisches Werk is the welfare association of the Protestant church, which among many other fields of activities, provides the majority of the services for the homeless in the voluntary sector not only in Hanover and Lower Saxony but in the whole of Germany. The main function of SWH has been to provide normal self contained dwellings with normal tenancy contracts to single homeless people by initiating the building or rebuilding of housing and organising social support if necessary. In some cases SWH also rents existing dwellings in older stock and sublets them to homeless persons.

As a rule SWH participates in the planning and realisation process and rents afterwards the building or some of the dwellings with long-term contracts (in most cases with a duration of 25 years). SWH lets these dwellings with normal rent contracts to formerly homeless people in special difficulties. Nearly all tenants of SWH were single persons, when they moved into their dwelling.

The original concept was that acquisition of housing and administration as well as management were responsibilities of SWH, whereas individual care for residents were to be provided by separate agents, for example, by those institutions and advice centres which had proposed rehousing to single homeless people. After some time this concept as well as the organisational structure of SWH was changed. Since 1998 SWH has been a limited liability non profit company (gGmbH) with Diakonisches Werk as the main partner (but including other partners as well: a service provider in another city of Lower Saxony and two housing companies in Hanover). Special staff – officially employed at the central advice agency but under control of the SWH company – is providing social support for the tenants of SWH.

The formerly homeless tenants of SWH get a normal and unlimited tenancy contract. This also means that they can stay in the dwelling as long as they want (unless they violate seriously the tenancy contract) and cannot be given notice to quit in case they are unwilling to accept social support. Only “legitimate reasons” under the German tenancy law (like rent arrears or persistent nuisance to neighbours) can lead to a notice to quit. One reason why SWH took over administration and management of the flats is their ability of reacting to problems with tenants in a more flexible way and with more alternatives than conventional building companies without reducing tenancy rights from the outset. They want to make room for an integration of tenants and for social care and form a kind of "buffer" between the tenants' personal capacities and external demands on them.

1.2 The project “H13”

As an example of the approach, which SWH realises in other schemes as well, one special construction project of SWH was analysed in detail in this context. It is a house with 12 individual self-contained flats for single households, which was constructed in
We will call it “H13” (abbreviation of street name and house number). The house was built by a medium sized building company on a gap site in a street with mainly old houses most of which were constructed before the First World War.

The ground – in a socially mixed area near the city centre – was offered for sale by the City of Hanover in 1992. The head organisation of SWH at that time, Diakonisches Werk Hannover bid for buying it in order to build a house for homeless people. All in all there were 23 parties interested to buy the ground, but SWH resp. Diakonisches Werk Hannover obtained the contract because of the social purpose of their plans. The money to buy the land was provided by a special donation fund of the Protestant church in Lower Saxony for the promotion of housing for homeless people.

The architect of SWH drew up financial and constructional pre-planning and showed them to a commercial housing company in Hanover. In 1993, this housing company leased the land from the Diakonisches Werk for a low leasehold interest rate, and in 1994 a building with 12 small flats was built on it, for which the housing company used their own capital and the usual state subsidies for house building. After the construction was finished in August 1994, SWH rented these flats for a period of 25 years (a prolongation is possible) and sub-let them to single homeless persons.

When the flats of H13 were allocated for the first time, only such homeless persons were admitted who had been accommodated on a temporary basis in institutions for the homeless before. These were nine men and three women from six institutions in total (if possible two applicants for rehousing were named by each institution to give them the chance of mutual support). Most of them had spent more than one year in institutions for the homeless (three of them even more than four years). For three of them H13 was their first normal, independently rented housing in their lives.

The common feature of the institutions in the voluntary sector where the first homeless applicants for H13 dwellings came from is that they are financed (according to the Federal Welfare Act) by the municipality or the region for providing temporary accommodation and support to homeless people “in special social difficulties”. The institutions, which had accommodated the homeless before and had sent them to SWH remained responsible for providing social support after rehousing.

As already mentioned SWH took over the provision of social support after some time. When some residents left their flats again, homeless persons were admitted into H13 as well who formerly had received only ambulant support and advice (and had not been accommodated in institutions but had found other forms of temporary accommodation). Until May 2001 a total number of 23 single homeless persons had been tenants in the project H13.

H13 consists of 12 housing units with about 30 square meters each in a three-story building. All flats have a living room with an integrated sleeping cabin, a small kitchen, a shower room and a corridor. For each flat there is one small storeroom in the cellar. In addition, the cellar has a washing machine and a drier to be shared by residents of H13.

The project was already evaluated between 1994 and 1997 under the ExWoSt research scheme “Permanent Housing for Homeless People” which will be explained further beneath. In this first evaluation tenancies in the house were documented for almost two and a half years beginning with first steps of rehousing. Under the EURO-HOME-IMPACT project we tried to follow up all first time-residents almost seven years after their reintegration into normal housing and to analyse all other tenancies in the house until May 2001.
1.3 The German “ExWoSt”-scheme “Permanent Housing for Homeless People”

In 1993 the German Federal Ministry for Urban Development (Bundesministerium für Raumordnung, Bauwesen und Städtebau) set up a research scheme "Permanent housing provision of homeless people", which formed part of the major scheme "Experimental Housing Construction and Urban Development" (Experimenteller Wohnungs- und Städtebau, ExWoSt) and supported the scientific evaluation of seven pilot schemes for the construction of dwellings targeted for formerly homeless people in seven municipalities in Germany.

The underlying basic idea of this research scheme was that the integration of homeless people should be facilitated by the provision of the homeless with normal and low cost housing at normal building standards, with usual tenancy agreements, situated in non-stigmatised surroundings. Another requirement to participate in the program was that the projects had to be of manageable size and combine housing provision with further assistance in social integration. Special housing (like low-standard housing, temporary accommodation etc.) was explicitly ruled out.

The details and results of this research scheme – which was running from October 1994 until March 1997 – are documented elsewhere. As an important result of the scheme the final report states: “The findings of the model projects which turned out to be positive to a high degree prove that social integration of homeless persons and households is possible if certain material and organisational requirements are met.” (BBR 1998, p. 137). Apart from legally and financially secured good-quality housing the report mentions complementary social support for homeless persons with a respective need as one important requirement of successful integration.

1.4 Follow-up studies in the ExWoSt-context

A follow-up study on the ExWoSt research scheme was started in the year 2000. One of the tasks of this follow-up study has been to survey the long-term outcomes of the projects and the tenancies made possible by them. The follow-up study should also include some additional projects to enlarge the empirical basis and to scrutinize the findings. Unfortunately no results have been published yet.

But for one of the ExWoSt-projects results of a follow-up study five years after its’ start were published in 2001. The project “Wohnung statt Heimplatz” (stable housing in place of shelter) was carried through in Bielefeld and was started in December 1994. The aim of the project was to reduce places in a shelter for homeless men, “Haus Wilhelmsdorf”. This shelter was famous for its over 100 years old tradition as an institution for the homeless. It was founded as the first working colony for homeless itinerants by the famous German priest Friedrich von Bodelschwingh in 1882. The project “Wohnung statt Heimplatz” combined the reduction of the number of bed-places in the shelter from 95 to 69 with the creation of 24 flats for the formerly homeless clients by construction of two new houses and reconstruction of one existing building which had been used as part of the shelter before. The residents of the newly constructed dwellings (all former residents of the shelter) received a normal and unlimited tenancy contract. They were provided with quite intensive support in their new domicile, but it was

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1 It was required of all schemes to create new housing either by building, rebuilding or completely renovating old buildings.

gradually reduced over a period of five years. In most cases, support was given on an individual, client-centred basis from staff of the shelter. The project’s target group consisted of long-term homeless men with serious personal and social difficulties. It was a deliberate policy from the outset to avoid selecting a target group with relatively high prospects of integration. Instead, focus was placed on selecting people who had been in a shelter for an extremely long time, or who were especially disadvantaged – people for whom conventional methods and assistance aimed at integration had not been successful. A first evaluation of this project had covered the period until March 1997 and produced very positive results.

For the follow-up study inhabitants of the dwellings were interviewed again in December 1999, at the end of the five years project phase. All in all 33 former inhabitants of the shelter had moved in one of the 24 dwellings until December 1999. In the five-year period five formerly homeless men had died in their flats, and seven had moved out. While one of these men had moved together with his partner into a bigger dwelling, five people had moved into institutional accommodation (a home for the elderly, rehabilitative institutions) and one had disappeared with unknown destination. All of the 21 formerly homeless tenants who lived in the dwellings at the end of December 1999 had lived there for more than one and a half year, 14 even for more than 50 months.

By the time of interview a third of the inhabitants had still been receiving social support by staff of the shelter. Not least because of the high age of inhabitants only one in five was employed, the others received different forms of transfer incomes (42 per cent received a pension). 26 per cent of the men interviewed had run into rent arrears at some stage of their tenancy, but evictions could be prevented by repayment of the arrears in instalments or by interventions of the social office (assumption of rent arrears according to the German Welfare Act).

Most of the men had won more control over their lives and social contacts had improved for a majority. All men stated in the last

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3 Of the former residents of the shelter who were able to occupy newly created flats as tenants, a large portion (nearly 75%) suffered serious damage to their health. The support staff assess more than half of the men to be addicts. Other striking aspects were the high age of the men (more than half aged over 59) and the duration of homelessness (median: 13 years). Nearly one fifth of the men had never had a flat of their own.

4 See Kämper et al. 1997. For a summary of the results in English see also Busch-Geertsema 1998 and 2002.

5 The results of the follow-up study are published in Bräuer/Kämper 2000 and in Scholz et al. 2001.

6 Of the 24 dwellings constructed for the project 21 were occupied by former clients of the shelter at the end of December 1999. 19 of these men were interviewed.

7 In different follow-up studies of resettled homeless persons we find a relatively high number of cases of death. It can be taken for granted and has been proved by a number of studies that especially long-term homeless people die much younger than the average population. A recent German study analysed data of 388 homeless persons who had died in Hamburg between 1990 and 1998. The average age at death was 44.5 years, see Ishorst-Witte 2001a, p. 4 and Ishorst-Witte et al. 2001. For results of other studies see also Trabert 1999, p. 89.

8 In the evaluation report (Scholz et al. 2001, p. 23) only those three tenants who left the dwelling without a proper agreement with their social workers are seen as cases where the target of the rehousing process was not reached. One of these men disappeared with unknown destination and two were accommodated again by a shelter for the homeless. The other three movements towards more institutional accommodation (a home for the elderly in one case and a rehabilitative home in two cases) are analysed as caused by a change of the life situation of the men (ageing and aggravated health problems). However it remains unclear how the men involved judged their move out of their own dwelling.

9 Only four month after the project had officially ended one of the inhabitants had received a notice to quit because of conflicts with neighbours in the house and with the landlord.
round of interviews that it made a difference for them to live in normal housing instead of the shelter. They appreciated to have more autonomy and that they were free to decide by themselves about their way of passing the day etc. Their satisfaction with different aspects of their housing situation was quite high.

An interesting consequence of this project was the decision to “decentralise” the whole institution “Wilhelmsdorf”. Today all remaining places of the shelter are situated in 60 self-contained dwellings distributed all over Bielefeld, which are rented by the institution. Legally these places are still part of the institution and the single persons accommodated there are not tenants but clients of a stationary institution (in contrast to those tenants rehoused under the “Wohnung statt Heimplatz”-project). This rather new form of providing support and accommodation in normal dwellings is called “decentralised stationary housing” (“dezentrales stationäres Wohnen”) and has rapidly gained importance in Germany as a “soft” way of deinstitutionalisation in the sector of services for the homeless.

Examples such as the ExWoSt-scheme in general and in particular the Wilhelmsdorf-project as well as the project in Hanover, on which we will focus later on, have to be seen as part of a broader discussion on the “normalisation”-approach in the field of services for the homeless. On the other hand they have had their own impact on the acceptance of such an approach among service providers, politicians and the general public in Germany, because they have shown that a great majority of homeless people are able to live in normal, self-contained housing if they receive accompanying support when necessary.

2. National and local context

2.1 Homelessness and Housing in Germany

There is no official definition of homelessness in Germany, nor are there any official nationwide statistics. However, there is a consensus at least among experts in Germany that homeless people are not just those sleeping on the street (rough sleepers), but that the definition of homelessness should also include anyone without a regular tenancy agreement for a normal dwelling and who is therefore either provided with temporary accommodation by local authorities, or has to live in a special institution (as

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10 Clients have to phone the service provider every day and if they do not do so staff of the institution will visit them the day after. Staff members have their own keys for the dwellings and the dwellings are fully equipped with furniture etc. before clients move in. The idea is that the rent contract will be transferred to the client after the period of “stationary support” has run out, but this also depends on the willingness of landlords to accept the clients as tenants. The whole concept of “decentralised stationary housing” is based on the fact that finances for intensive stationary support are much easier to organise than for “ambulant” outreach services. For results of the project in Bielefeld see Gebal 2001.

11 See also Kämper/Söhl 1996 and Scholz/Wehn 2000

12 In his comparative study of different types of settlement strategies for the homeless in selected European countries Brian Harvey (1998) presents Germany as prominent example of a ‘normalization model’. Nevertheless it should be kept in mind that elements of staircase and tiered models based on different stages of temporary accommodation and special housing are quite common in Germany, as in other countries presented in Harvey’s research, and that German practice - maybe different from public debates - is more influenced by them than by the normalisation model. On the other hand the ‘normalization approach’ has gained much importance recently for a variety of reasons (among others also because of financial considerations and a general relaxation of the German housing market, see below).
a rule because of his or her homelessness), or temporarily live in shared accommodation with friends or relatives.

The most recent endeavor to assess the number of homeless people empirically on a national level in Germany dates back to 1992 and is based on a survey of municipalities (Busch-Geertsema/Ruhstrat 1994). For a fixed day (30.6.1992) the number of homeless people in Western Germany (where more than 80 per cent of the German population live) was estimated to be between 520,000 and 580,000, including 260,000-320,000 repatriates in temporary accommodation. The National Alliance of Services for the Homeless (Bundesarbeitsgemeinschaft Wohnungslose, BAGW) used these figures as a basis for developing an estimate of the annual figure for 1994, including homeless people in Eastern Germany, an assumed proportion of “hidden homeless”, an assumed factor for the increase in numbers since 1992 etc. The result was an estimated number of 880,000 homeless people in Germany for the year 1994, including 330,000 repatriates. This estimate was developed further in subsequent years. It was assumed by the BAGW to have increased until 1996, and has been decreasing from that time on. For 2000 a total annual number of 550,000 homeless persons was estimated for Germany, including 110,000 repatriates. The number of people on the street (without any accommodation) was estimated by the BAGW at 24,000 persons for the year 2000. (BAGW 2002). It has to be kept in mind that this is a very rough estimate, originally based on a survey in West Germany in 1992. A new basis for a sound new estimate of homelessness in Germany is urgently needed and has been called for by the BAGW and many experts for many years now (for further details see Busch-Geertsema 2002a).

In Germany there is no legal right to permanent housing. Some of the constitutions of the Bundesländer (regional states; e.g. Bavaria, Berlin, Bremen and some of the East-German states as well) contain an obligation to procure adequate housing for every citizen, but this is no enforceable right. Nevertheless, municipalities are obliged to prevent rooflessness by providing temporary accommodation. This obligation is a consequence of police laws or other by-laws concerning public security and order in the different Federal states of Germany. These laws consider rooflessness as a "disturbance of public security and order" and as a "threat" to the physical health and human dignity of the roofless person. German municipalities are obliged to prevent rooflessness in taking measures to "avert danger" (i.e. by accommodating homeless persons temporarily). Such measures usually mean that roofless persons are committed to hostels, shelters or other forms of temporary accommodation for the homeless. Homeless families are usually assigned a place in municipal settlements for the homeless, many of which were constructed as sub-standard dwellings for temporary use.

Another important legal provision for the support of homeless people is Section 72 of the Federal Welfare Act (Bundessozialhilfegesetz, BSHG). It states: ‘Persons who live in exceptional living circumstances which are connected with social difficulties are to be granted support in overcoming these difficulties, if they are not able to overcome them on their own.’ Among the necessary means, the law stipulates measures for acquiring and maintaining a dwelling, advocacy and personal support, training aids and support in getting and maintaining jobs.

The German housing market shows very strong cyclical developments over the whole post-war period (see also Ulbrich 1992). From 1997 on, an acute housing shortage worsened in (West) Germany, further exacerbated by a high influx of repatriates and asylum-seekers as well as a decline in the number of new houses being built. Since the mid-1990s, the housing situation has significantly improved. There is reported to be an enormous number of unoccupied dwellings in Eastern Germany (up to 1 million units). Future developments are still uncertain, but there is no reason to believe that cyclical developments have come to an end.
Despite the significant drop in immigration to Germany in recent years, the number of households still increase as the average household size falls, and the average demand for living space per capita is also still on the increase, particularly in times of economic growth. In the segment of affordable housing for households with lower incomes, local shortages still exist. Specific groups may also experience greater problems finding permanent accommodation due to the sale of municipal housing stock as well as by the expiry of obligations for former social housing. A further reduction in state funding for the construction of new housing (after a brief increase in subsidies during the early '90s) will probably lead to renewed housing shortages, at least in large West-German cities, in the near future.

For comparative perspectives it might be worth mentioning that housing and having a nice home is perceived as a relatively important value by German citizens. According to a recent Eurobarometer survey (of 1999) 38 per cent of all German interviewees considered housing to be the most important factor contributing to their quality of life, while only 20 per cent of all Europeans included in the survey and only three per cent of Italians believe that housing is the most important component of their quality of life (comp. Giorgi et al. 2001).

2.2 The national framework of rehousing projects in Germany

A report of the Federal Government published in 1998 takes up a clear position in respect of the aims of rehousing services for the homeless. On the one hand, it underlines the fact that providing and maintaining dwellings is often not sufficient in itself. ‘Although homelessness does not generally go along with social difficulties and the need for support, strategies for a permanent solution to the problem may not be restricted to the provision of housing, but their conception has to include services in support of housing from the start: assistance and support in securing an acceptable standard of living, organising everyday life, restoring and maintaining health and establishing social contacts.’ In the following, however, the report also highlights the relevance of normal housing for the further integration of homeless persons: ‘In principle, provision with 'normal housing' has to be the aim, meaning standard housing in intact neighbourhoods. Spatial and social exclusion do not serve integration but make effective support more difficult. Accommodation in shelters and other special forms of housing, or a concentration of disadvantaged households in poor housing areas may exacerbate social problems rather than solve them. Moreover, such forms of housing are in most cases particular expensive.’ (Deutscher Bundestag 1998, 2).

As early as 1984, an important amendment was made to the Federal Welfare Act, prioritizing so-called ‘open forms of support’. An amendment made in 1996 gave even more emphasis to this provision. The wording of the law (section 3a) is now: ‘Necessary support is to be given as far as possible outside residential establishments, homes or similar institutions.’ Although the main intention was to cut social welfare expenses, it is also pointed out in the statement of reasons for this amendment that open forms of support are often ‘more appropriate and more humane’. Nevertheless, most social assistance funding spent on support for the homeless (still) goes into places in hostels and shelters and other forms of special accommodation for the homeless.

13 As similar follow-up studies than the one in Hanover were conducted in Dublin and Milan, it might be interesting to know that 22 per cent of Irish and only 11 per cent of Italian respondents interviewed for the Eurobarometer 1999 considered housing to be the most important factor contributing to their life situation.

14 In 1996, however, the reservation was also added that such support should only be provided if it does not cause ‘disproportionately high additional cost’.
For an analysis of rehousing projects in Germany some more details regarding the legal framework are important. Section 72 of the Federal Welfare Act has already been mentioned and plays an important role in financing social support. It should be mentioned, furthermore, that tenants in Germany can claim housing benefit (under the law on housing benefit, *Bundeswohngeldgesetz*) if their income is below a certain threshold. If their income is under the official subsistence minimum, or if they have no own income at all, they may claim full or supplementary social assistance which fully covers housing costs in addition to the other costs of living (as long as these costs are ‘appropriate’). Social assistance is usually paid by social welfare departments, but the recipients own incomes are deducted from their social assistance claims. Social assistance is a legal right for (almost) all citizens who cannot secure their subsistence by income from employment or other sources.

It should also be noted that in Germany the tenancy law (as part of the Civil Code) provides tenants with relatively good protection against notice to quit. Only under special circumstances stipulated by law is a landlord legally entitled to give notice to quit (for example, if landlords want to use the dwellings for themselves or for relatives, or if tenants violate contractual rules). As a rule, certain periods of notice have to be observed. This is not the case, however, if rent arrears amount to more than one monthly payment. There are strong legal restrictions on time-limited tenancies. If no explicit reason for a time limitation is given (such as the planned renovation or demolition of the dwelling or a foreseeable need of the owner to use the dwelling for his or her own purposes in the near future), tenancy agreements must be unlimited.

A legal regulation of central importance to the prevention of home loss is laid down in section 15a of the Federal Welfare Act. It provides that it is possible to grant social assistance in order to "secure housing in case of imminent home loss." Rent arrears can therefore be assumed by social assistance offices if notice to quit is given on financial grounds. This regulation of the Federal Welfare Act is the complementary counterpart of Article 569 of the Civil Code which allows a “cure” ("Heilungsmöglichkeit") in cases of notice to quit on the ground of rent arrears. If social assistance institutions issue the landlord with a declaration of assumption of rent arrears, a notice to quit can be declared void. The respective landlord has to receive this declaration from the social assistance institution within two months after taking legal action against his tenant, and tenants may only use this right once within two years. Social assistance offices may either pay rent arrears from their own funds or assume them by granting a loan to the tenant, who may be obliged to pay it back, possibly in installments.16

Last but not least, it should be mentioned that in Germany social housing is built and administered by very different investors (former non-profit housing associations, private housing associations, insurances, private investors etc.). As Kleinman (1996, p. 91) rightly points out, “social housing takes a very specific form in Germany. The term ‘social housing’ therefore describes a method of financing housing together with a set of regulations and responsibilities about allocation of tenancies, rent levels and standards, rather than refering to a physically identifiable stock of dwellings” (emphasis by Kleinman). State subsidies for social housing usually cover up to 75 per cent of

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15 There are some groups who are excluded from the right to social assistance because other forms of benefits are usually available to them, e.g. students and persons in professional training. Special laws regulate assistance for refugees and asylum-seekers.

16 For further details see Busch-Geertsema 1996, but note that both the tenancy law and the Federal Welfare Act have been changed since writing this report. The basic elements have remained the same, but the number of sections have changed and the provision for prevention has been improved.
the cost of financing construction after income from (contractually limited) rent payments.

2.3 Social rental agencies (“Wohnraumhilfen”) in Germany

Soziale Wohnraumhilfe Hannover is one example of a social rental agency in Germany, but it is not the only one. Especially during the German housing crisis in the late 1980s in a considerable number of cities service providers in the voluntary sector working with homeless people and other socially disadvantaged target groups joined and set up associations or charity societies with the main purpose of acquiring housing for their clientele. A wide range of different initiatives with various methods developed. A study on the Bundesland Hesse revealed that there alone were eight “Wohnraumhilfen” (social rental agencies), which held a housing stock of more than 400 dwellings (mainly belonging to the privately rented sector, mainly rented and sublet by the associations) (see Schuler/Wallner et al. 1996, p. 51 f.). Five of them were members of a Protestant welfare agency (Diakonie) or had parishes among their founder members.

There are social rental agencies focussing mainly on single homeless persons with a special need of support according to Section 72 of the Federal Welfare Act (like SWH), while others include service providers of social work for different target groups (beside for single homeless persons e.g. for persons suffering from AIDS, ex-convicts, consumers of illegal drugs, battered women, persons with disabilities, vulnerable young persons, persons with mental health problems etc.) which acquire housing for the respective target groups.

Similar to the approach of SWH most service providers set up social rental agencies in order to relieve landlords of economic risks and thereby gaining exclusive access to normal housing (in the private rented sector but also in the sector of social housing) for their clientele, act as intermediary landlords and strive to avoid notices to quit in cases of behaviour contrary to the tenancy contract by early intervention and information of providers of support etc. Usually the staff of “Wohnraumhilfen” includes commercial employees as well as social workers. The associations are financed from subsidies of different state agents as well as from church funds, and to a smaller extent from donations and own returns for example for housing management. A few agencies (like Neue WohnraumHilfe Darmstadt) have additional contracts with commercial and municipal housing providers to prevent threatening evictions by providing advice and assistance for the tenants involved. While most organisations aimed at a separation of the role of landlord and providers of social support, there are also

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17 The term “Wohnraumhilfe” in a literal translation means “housing assistance” or “housing support”. The term “social rental agency” is taken from the discussion in Belgium were it is a direct translation of “agence immobilières sociales” resp. “sociale verhuurkantoren”. The characteristics of the Belgian organisations seem to be very similar to “Wohnraumhilfen” in Germany, see De Decker 1998 and 2002, Busch-Geertsema 2001b.

18 Apart from this regional study there is no substantial national overview on social rental agencies in Germany. In different contexts the author of this report has collected documentations from a number of these agencies. Results and sources are presented in Busch-Geertsema 2001a, pp. 35ff. and in Busch-Geertsema 2001 b, pp. 61f.

19 In this case the tenants have first hand leases with the commercial or municipal housing providers and the NGO is paid by these landlords for their prevention activities.

20 There seems to be a tendency in a number of projects that the separation of housing administration and provision of social support was part of the original concept, but was given up at least for part of the acquired stock after some time.
organisations which have been combining both functions from the beginning, like Sozialpädagogische Alternativen e.V. in Karlsruhe.

The housing stock for which social rental agencies act as intermediary landlords in the majority of cases includes less than 150 housing units, very often even less than 100. As the number of housing units which are newly acquired each year or become vacant by fluctuation is definitely smaller still, the contribution of such agencies to housing provision of homeless persons is limited in quantity despite its qualitative importance.

Most of these associations rely predominantly on the existing housing stock for housing acquisition, only a minority initiates new housing construction or is involved in it, or carry out reconstruction and extension projects on purchased or rented buildings. In this respect Soziale Wohnraumhilfe Hannover takes a leading position in Germany because it has probably realised the greatest number of newly constructed dwellings with exclusive access for the homeless. A similar approach (focussing on the creation of new dwellings) was taken up by Soziale Wohnraumhilfe Schleswig-Holstein, which was founded by a former staff member of the team in Hanover.

Unlike in Belgium there are no legal regulations focussing on social rental agencies neither on the national nor on the regional level and there is no uniform structure of funding. Therefore there is a great variety of approaches and organisational structures, of target groups and of membership of the different local agencies. Many of them are fighting a continuous struggle to procure enough funding for staff and administrative costs.

2.4 Homelessness and rehousing activities in Hanover

Similar to the development in most other municipalities in (West-)Germany a serious housing shortage was registered for Hanover in the late 1980s. The need for newly constructed housing units was assessed at 20,000 in the early 1990s including about 6,000 dwellings for socially and economically disadvantaged households. During the 1990s (and especially in the late 90s) the housing situation relaxed for the majority of the population, due to a series of factors including a significant decline of the population and an increase in dwellings by new construction (the population went down from 539,000 in 1991 to 518,000 in 2000, the number of dwellings increased from 271,000 in 1991 to 282,000 in 2000). For a stock of about 24,000 dwellings (in 2000) the municipal department of housing could directly influence the allocation (in case of fluctuation) because they were constructed and subsidised as social housing for rent. The number of annual allocations by the housing department had risen from 2,000 in 1991 to 4,000 in 1996 but went down again to 2,400 in the year 2000.

21 Landeshauptstadt Hannover 1993, p. 93.
22 Numbers from AFW 1992, p. 2 and AFW 2001, p. 8. According to micro-census data from 1998 the share of owner occupied housing was at only 19 per cent so that 81 per cent of the housing stock in Hanover is rented. The owner-occupied sector is almost irrelevant for the housing provision of low-income groups in Germany.
23 One reason for the difference in allocations is the fact that the quantity of newly constructed social housing was increased in the first half of the 90s (with a top of 1,308 dwellings receiving the first subsidies in 1994) and went down in the second half (with an exception in 1998, when almost 2,500 new dwellings were constructed for the world exhibition). In 2000 only 369 new dwellings for rent were subsidized as social housing and for 2002 the number should be further reduced. Another reason is the exemption of particular areas of social housing from allocation rights for the municipal housing department in order to create another “social mixture”, see ibid, pp. 8 and 49. As a last reason it has to be mentioned that social obligations and allocation rights for social housing are time limited and run out after a certain period, in Hanover mostly after 25 years.
The relaxation of the housing market may also be seen as part of a long lasting cyclical movement on the housing market in the years after the Second World War when periods of housing crisis and periods of empty housing have been following each other quite regularly. In a number of German municipalities there are warnings against a renewed shortage of housing as the number of newly constructed dwellings has decreased sharply after the mid-1990s, the sector of social housing has been shrinking dramatically and investment in new social housing has been cut down to a very low level, all of which can also be observed in Hanover in recent years.

When we look at the development of homelessness numbers in Hanover we have to bear in mind that there is a deeply rooted separation of provision for the homeless between the municipality and service providers in the voluntary sector. As in most municipalities in Germany, organisations in the voluntary sector mainly care for single homeless people in special difficulties, while the municipal services are responsible for the prevention of homelessness, but also provide temporary accommodation for evicted households and other local citizens who would otherwise be roofless. The municipalities in Germany are under a duty of the laws regulating public security and order (police laws) to provide temporary accommodation and thus to prevent that citizens become roofless. Traditionally they have focused on evicted homeless families but recently the proportion of single households in municipal temporary accommodation has grown significantly. In 1987 there were as many as 3,000 homeless persons temporarily accommodated by the city of Hanover in almost 1,400 dwellings distributed to 19 special settlements, which were constructed in the 1930s and 1950s with the intention to serve as (sub-standard) temporary accommodation for the homeless. The dwellings were in a very bad state, part of it was even deemed as not fit for habitation. A substantial part of the municipal “temporary” accommodation was occupied by the same households for years, the legal position of the inhabitants remaining as homeless households without a tenancy contract. 120 homeless persons were accommodated in 1987 by the city in hostels and cheap hotels. By December 1991 this number had increased to 840 persons. In 1988 it was decided that the size of municipal temporary accommodation for the homeless should be reduced vigorously and by rebuilding and modernizing part of the old substandard stock normal dwellings should be created for the provision of formerly homeless people and other citizens. In the year 1995 the number of homeless people in municipal accommodation was already reduced to 2,450 and on 31.12. 2000 their number was down to 548. This was not only a result of the relaxation of the general housing market but first and foremost of increased efforts of the municipality of Hanover to improve its system of prevention of homelessness and to rebuild and convert the old homelessness settlements into mainstream housing.

No similar quantitative reduction has occurred in the sector of provision for single homeless people in the voluntary sector. In Hanover there is a variety of services available for single homeless people. One of the most important organisational units in our context is the Central Advice Office for single homeless people (Zentrale Beratungsstelle für alleinstehende Wohnungslose, ZBS). This unit is a department of the welfare agency Diakonisches Werk. A number of services are organised as part of this

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24 For numbers and analysis see Landeshauptstadt Hannover 1996.
26 See Amt für Wohnungswesen 1996 and Amt für Wohnungswesen 2001, p. 33. Not included in these numbers are refugees and repatriates (Aussiedler), who are temporarily accommodated by the municipality in separate lodgings. On 31.12.2000 there were 217 repatriates and 962 refugees (including 137 asylum-seekers) temporarily accommodated by the City of Hanover (ibid).
unit: There are two day centres, a small institution with six beds for homeless people who are ill and need a temporary rest and medical service and different advice services, including advise offices in the countryside around Hanover, a specialised service for debt counselling, an advice service for ex-convicts, a service for handling financial affairs on behalf of the clients (where their money is transferred to and regular expenses are paid directly, the remaining money being paid out to the clients in cash on a weekly basis or every second week) etc. The unit provides also a postal address for persons with no fixed abode. Until recently the central advice office also offered hostel beds in two institutions, but these were closed and one of the buildings today after a complete reconstruction serves as office for SWH with an annex of 18 self-contained dwellings. So one of the few activities which led to a reduction of places for the single homeless in the voluntary sector was initiated and carried through by SWH.

In the voluntary sector there is a number of other institutions for the single homeless in Hanover, including several day centres and advice services for men and women, a women’s shelter, specialised institutions for homeless alcoholics and for young persons, and some small projects for supported communal living which are not organised as part of the Central Advice office, but are associate partners of Diakonisches Werk Hannover. All in all about 370 beds were available in non-governmental institutions for single homeless people in Hanover in 2000. These were only about ten per cent less than in the early 1990s. When we speak about the voluntary sector, it should be noted that almost all services for the homeless in this sector are staffed by trained and paid personnel and get their costs at almost 100 per cent paid under the Social Welfare Act, partly by the social department on the level of the regional state (Landessozialamt) and partly by the municipality. Apart from a rather small day centre for the homeless organised by Caritas (the welfare agency of the catholic church) Diakonisches Werk is the “monopolist” in providing services for the (single) homeless in the voluntary sector in Hanover.

It should also be noted that there are many more institutions for other target groups in Hanover like young people, mentally ill persons, the elderly, drug addicts etc. These target groups also comprise people excluded from mainstream housing and living in specialised hostels, in supported shared dwellings etc.

The main traditional routes for the reintegration of single homeless persons into mainstream housing are to apply for the allocation of social housing at the municipal housing department and to search for housing on the market of private rented dwellings. There are different structural barriers against access to these segments of housing for single homeless people.

The greatest part of the private rented market is not accessible for this group because of financial barriers: rents over a certain limit are not accepted by the municipal social welfare office as “reasonable” and are anyway to high for those living on low transfer payments or own earnings. Other specific financial barriers prevent access to private

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27 A directory of services for the homeless in Germany (focussing on single homelessness and the voluntary sector and edited by the national coalition, Bundesarbeitgemeinschaft Wohnungslosenhilfe) lists for Hanover eleven separate organisations (including SWH and an employment agency; some organisations provide various services at different places of the town), see BAGW 2001, pp. 361-371.

28 In Lower Saxony – like in five others of the eleven West German Bundesländer (and in only one of the five Bundesländer in the east of Germany) a special legal regulation under the Housing Regulation Law (§5a Wohnungsbindungsgesetz) allows the municipal housing departments in areas with increased housing needs (e.g. Hanover) to influence the allocation of social housing by nominating three applicants for each free dwelling. Landlords are obliged to choose their new tenant among these three households.
rented housing, when dwellings are only let by estate agents for commission to be paid by the future tenants or when bond money is required.

Another structural barrier which prevents access of single homeless people to mainstream housing is the general mismatch in Hanover – as in most bigger cities – of the number of small dwellings in relation to the increasing number of small households. This is especially true for the sector of social housing, which has been predominantly built for families with children and to a much lower extent for single persons.

The last but perhaps most important barrier blocking access to normal housing for single homeless people is their image among landlords as “risky tenants”. In a number of studies on allocation procedures of landlords in the private rented sector as well as in the social rented sector single homeless people have been pointed out as a particular “problem group” which is rejected from housing provision because landlords fear economic risks (rent arrears, renovation costs etc.) and trouble with neighbours.29 As our own interviews with commercial housing companies cooperating with SWH have shown they also fear an additional burden for their highly rationalised housing administration and they fear that they cannot react adequately to support needs from tenants with a history of homelessness.

To sum it up it may be said that single homeless people with special difficulties are among the most disadvantaged groups among those trying to gain access to mainstream housing. In the period of an increased housing shortage in the late 1980s their number had increased sharply – all over (West) Germany as well as in Hanover. Their chances to find a normal dwelling and to be accepted as tenants on the private rented market or by providers of social housing were particularly low at this time. This was the time when first talks about the foundation of SWH started in Hanover. In the second half of the 1990s the housing market relaxed for the majority of the population. Those homeless households temporarily accommodated by the municipality of Hanover – mostly families – could profit from targeted measures to reduce this sector of temporary accommodation and reintegrate the households concerned in mainstream permanent housing. Single homeless people accommodated in the voluntary sector could not profit from the relaxation of the housing market to the same extent. While it is doubtlessly easier for them to find an empty dwelling on the housing market in the beginning of the 21st century compared to the late 1980s, they still have to fight against several barriers which block their access to normal housing, because they are seen as a special “problem group” by most landlords. One of the few targeted measures to improve their chances for an integration into normal housing was the foundation of Soziale Wohnraumhilfe.

In a recently published study on „housing accommodation through cooperation involving municipalities, housing companies, and charities as an instrument towards the provision of households with urgent needs“ municipalities and housing associations were asked which groups of households are the most difficult to provide with housing in their opinion (BBR 2000, p. 26). One of the four groups mentioned by more than 50 per cent of all municipalities were persons in need of special support (the other three groups were over-indebted households, families with many children, and foreigners). While praising the success of different forms of cooperation between municipalities, housing associations and voluntary organisations in mobilising additional housing for disadvantaged groups the study also underlines that a number of specific groups are not accepted as tenants by landlords even under cooperation agreements. Among these groups are “single persons who were homeless for a longer period” and “households with obvious psychosocial problems like alcoholics and drug addicts” (BBR 2000, p. 76, my translation; for further details and sources see Busch-Geertsema 2001a)
3. A basic analytical evaluation of Soziale Wohnraumhilfe as an intermediate agency for rehousing single homeless people

3.1 Introduction

When we analyse the organisation Soziale Wohnraumhilfe (SWH) later on, we will look at one local organisation, not at a large-scale program. Such larger programs are topics of evaluation case studies of other partners in the framework of the EUROHOME-IMPACT project. The organisation SWH realises several projects, but it cannot be termed a "program" in itself.

The analysis makes use of the different analytical dimensions of an evaluation tool which was developed by Marc-Henry Soulet and Vivianne Châtel (2001) under the EUROHOME-IMPACT project. But this tool is not fully applied and tested in this context because in the focus of this paper remains the follow-up of users of the services of SWH. Nevertheless the evaluation tool was quite useful to structure our short and very basic evaluation of SWH which will be presented below.

A part of the analysis is based on an earlier evaluation of SWH in the ExWoSt-context. But a number of additional interviews were conducted for the EUROHOME-IMPACT project with SWH-staff as well as with cooperating partners and experts responsible for funding the organisation, and new documents were analysed to update the information and to evaluate the organisation in its present state.

3.2 Analysis

3.2.1 Relevance

The decision to found SWH as a special agency to improve access to normal housing for single homeless people in Hanover was developed by the Central Advice Office for single homeless people in Hanover in 1989. The decision process involved a number of actors. Most important were the welfare organisation Diakonisches Werk and committees of the Protestant church in Hanover (as those responsible for building up the organisation) as well as the municipality and the regional state Lower Saxony as main funding bodies. A formal decision was taken at the local Church congress in 1990. The official start of SWH as a new special department of the Central Advice Office was in May 1991.

There is a variety of reasons for the foundation of SWH. First of all a change of paradigm had taken place in the late 1970s and early 1980s in the German service sector for single homeless people. After a long history of defining single homeless people by personal characteristics and deficiencies it was generally accepted that the only common characteristics of this very heterogeneous group of people were their poverty and their exclusion from normal housing. On the other hand the image of single homeless people among the general public as well as among providers of private rented housing and of social housing was still based on the discourse on their alleged "incapability of independent living". While this discourse legitimised the refusal of landlords to accept this group as tenants, access to housing was further impeded by structural developments on the local housing market which have been described above. The extremely small chances for single homeless people to gain access to normal housing also enforced the competition among different service providers in their efforts to rehouse their own clientele.

The need of the target group for housing was obvious and did not require any quantitative evaluation, because it was clear from the beginning that the new organisation
would not be capable of procuring all the dwelling needed. The target group was fixed as people who were homeless or immediately threatened by homelessness at the time of application. Furthermore – as a rule – all SWH tenants (when they move into their dwellings) must be entitled to support under para. 72 of the Social Welfare Act, because of “special social difficulties”. It was clear from the start that there was a need for support for at least a part of the target group after moving into normal housing. But the amount and duration of support needed and the organisational details for securing such support were less clear in the beginning.

3.2.2 Internal Coherence

The aims of the project SWH were quite explicit: The organisation should procure exclusive access to permanent housing of good quality for the target group. By creating a centralised agency the competition between service providers in their efforts to acquire housing for their clients should be reduced. The need of support after rehousing should be covered. The main emphasis and the original idea of the project was to prove that single homeless people are capable of living in self-contained, permanent housing when support is organised and provided as needed. Everything should be done in a pilot project with a limited number of dwellings and in a limited time of five years. The target of 80 dwellings had a symbolic meaning, because 80 was the number of parishes in Hanover and all parishes should contribute to the success of the project.

While for the starting period this was an ambitious aim, it was also clear from the beginning, that with a stock of 80 dwellings the contribution of SWH towards covering the housing needs of single homeless persons in Hanover would be relatively small in relation to the number of homeless persons: In this respect there was a contradiction from the beginning to the aim of reducing competition between service providers on a tight housing market and to centralise acquisition activities.30

In the beginning no clear decision was taken to favour the construction of new dwellings for single persons against the acquisition of exclusive access to existing stock. But soon after the foundation of SWH new construction was favoured not least because of the structural deficit on the cities’ housing market. There were simply not enough small apartments available in Hanover. Another – more “external” – reason might also be seen in the fact that an architect was part of the team of SWH and was able to develop new construction projects.31

Following this decision the approach of SWH implied that investing interests of building companies and public subsidies were to be brought together with additional resources of the church or with private and additional public resources. By constructional, financial and social preplanning SWH has developed realistic schemes for the provision of homeless persons with individual, permanent housing. It is the aim of these schemes to create and secure low cost housing, which is available for as long as possible and explicitly reserved for single homeless persons. When the dwellings are occupied, SWH takes on the risks of administration and management, which would otherwise prevent building companies from accepting single homeless persons

30 It should be noted that the annual number of free dwellings planned to be allocated to homeless people by SWH was of course lower than 80 because this was the number of dwellings to be acquired in a five-year period, and once occupied with permanent tenancy-contracts the fluctuation was not to be expected to be very high.

31 There were always some few dwellings in the existing housing stock which were rented and sublet to homeless people by SWH, but their number remained low and did not exceed 10 to 15 per cent of the total amount of dwellings administered by SWH.
as tenants. Thus, in most cases SWH rents the dwellings with long-term leases (25 years and more) and sublets them to single homeless persons (with normal and permanent tenancy agreements and without any further conditions). This should also enable SWH to react very quickly to tenancy related problems and to organise crisis intervention and social support if needed. The builder-owner is granted regular rent payments by SWH.

The approach of SWH guarantees that the organisation itself does not take over all the necessary functions of providing housing to homeless people. It rather follows the maxim "Everybody does what he (or she) knows best". SWH tries to raise additional funds (besides the usual subsidies for house building), but does not take over the part of a builder-owner. The required equity capital for construction projects has not to be procured by SWH, and the organisation is not necessarily owner of the flats, as long as the reservation of these flats for single homeless persons is settled by a long term contract.

During the first years SWH also did not provide social support by own personnel, but it was planned that the institutions where the homeless people had stayed or had constant contact with before being rehoused would be responsible for the provision of support and would closely cooperate with SWH. The idea was to keep the role of SWH as landlord separate from the role of providers of individual assistance. SWH should function as a classic intermediate agency mediating between different agents to achieve a certain result: the long-term integration of homeless people into permanent housing. After mixed experiences with the availability and reliability of support for its tenants SWH changed its concept in this respect later on and tried to get own personnel for providing continuous support for SWH tenants (see below).

The main “source” for applicants to be rehoused by SWH are other service providers and institutions for the homeless which are members of the same welfare agency. Often (but not always) applicants have undergone other stages (have stayed in hostels and other institutions) before applying for rehousing by SWH. But SWH also accepts applicants who had been sleeping rough before, or had stayed temporarily with friends and had regular contact to one of the day centres for the homeless in Hanover. Homeless ex-convicts are another special target group of SWH. Potential applicants have to be accepted by the municipal housing department, because most of the housing of SWH was subsidized by municipal funding.

As SWH provides permanent housing and permanent contracts, the formerly homeless people may stay in their dwellings as long as they want to, provided that they don’t give a serious reason for a notice to quit under the German tenancy law. Of course they may just as well move to another mainstream dwelling after some time, but this is not a condition or an expectation. The most important requirement is that tenants are enabled to sustain their tenancy or move to a better one later.

As it was mentioned already SWH was founded as a special department of the central advice office for single homeless people in Hanover. As such it was part of the welfare agency Diakonisches Werk Hanover. After a first phase of existence in this organisational structure, which already outlasted the originally foreseen period of five years, SWH changed its corporate form in 1999 and is now working as a limited company (Gesellschaft mit beschränkter Haftung) with greater autonomy than before. Its main partner is still the welfare agency Diakonisches Werk Hannover, but among the partners of the company there are also two building companies and a service provider of another town in Lower Saxony (Herbergsverein zu Lüneburg).

In the beginning SWH got about 150,000 € per year to cover all costs of the office (except provision of social support). Costs were financed by regional and local state (Bundesland Lower-Saxony, the region of Hanover and the City) and to one third by
the church. Later on the part of the church had to be substituted by payment for services of SWH, especially for the planning of construction projects. Planning costs were calculated as part of the building costs and paid for by cooperating construction companies. A small part of the budget was also covered by donations. The annual budget of SWH in 2001 (of some 195,130 €) was financed as it is shown in Chart 1.

**Chart 1**
**Sources for annual budget of SWH in 1992 and in 2001**

<table>
<thead>
<tr>
<th>Year</th>
<th>Budget</th>
<th>City of Hanover</th>
<th>Region of Hanover</th>
<th>Bundesland Lower Saxony</th>
<th>Protestant Church of Lower Saxony</th>
</tr>
</thead>
<tbody>
<tr>
<td>1992</td>
<td>153,390 €</td>
<td>51,130 €</td>
<td>35,790 €</td>
<td>15,340 €</td>
<td>51,130 €</td>
</tr>
<tr>
<td>2001</td>
<td>195,130 €</td>
<td>51,130 €</td>
<td>71,400 €</td>
<td>16,360 €</td>
<td>56,240 €</td>
</tr>
</tbody>
</table>

Despite these financial resources which cover the running costs of the organisation (personnel, material costs of the office), during the first years SWH could go back on a risk guarantee of the Protestant church of Hanover (of about 10,000 € per annum as a maximum), from which irrecoverable financial claims deriving from tenancies could be settled (like for example rent arrears or renovation costs after disappearance or death of tenants). This risk guarantee has been discontinued before SWH changed its legal status, but the church has provided the limited company with a kind of risk fund (about 140,000 €) which serves for the same purpose.

To raise further resources as incentives for construction purposes during the first years of its existence, SWH could turn to a donation fund of the Protestant church for the promotion of housing for homeless people. Church land, private invested capital or public subsidies were used as additional resources, too. The main source of funding for construction projects were regular subsidies for social housing.

The personnel of SWH consists of an architect, a business economist, a social worker (part time) and an office manager. There is also a caretaker working on part-time. The administration of dwellings was organised in different ways during the existence of SWH. First it was done by own personnel and later by an external specialist who cooperated closely with SWH. As it was mentioned above social support was mainly provided by other service providers and institutions for the homeless in the beginning. Today it is provided by a special team which is formally employed by the Special Advice Office for single homeless people. But the staff of this special team is based at the office of SWH and supervised by SWH directly.

To sum up the rationale of SWH as an organisation, it aims to remove structural barriers on the housing market for its target group by stimulating the construction of new or additional housing for one-person households with long term obligations (exclusive access and controlled rent) in favour of formerly single homeless persons. SWH or-
organises and provides support for persons with problems in sustaining a tenancy. By its approach it tries to make room for an integration of tenants and for the support needed by them and form a kind of “buffer” between the tenants’ personal capacities and external demands on them (regular rent payment, no disturbing behaviour etc.).

As far as the original aims of the foundation of SWH are concerned the internal coherence is quite high. It has been proved by a number of surveys that single homeless people in their overwhelming majority want to live in self-contained dwellings and have a permanent contract.\(^{32}\) SWH’s chances to show to the public that they are able to do so were high. The need of social support after rehousing was to be covered, funds for potential economic risks of the tenancies were available, the means to enable a highly motivated working group to realise the construction and administration of 80 new dwellings of good quality were available.

Nevertheless practical experiences have shown some inconsistencies, which could have been recognised with greater clarity from the beginning. As it was mentioned the number of dwellings to be realised in a five-year period could only result in an additional and relatively small contribution to the overall housing provision needed for single homeless people in Hanover. Therefore it was an illusion that SWH could have a greater impact on the acquisition activities and necessities of different institutions for the homeless. As it was expected SWH today is just an additional housing provider for their clientele albeit a special one.

Another inconsistency was the idea of planning SWH for a limited period of five years while the construction projects which were initiated and realised by this organisation implicated long-term obligations (most dwellings are rented for a period of 25 and more years, tenancy contracts are permanent) and also long-term risks. Today, after more than ten years of existence of SWH, it is obvious that the organisation will have to continue at least with its administrative activities for a long time to come. By covering part of its funding through payment for the development of new projects there is even a certain pressure to grow and to enlarge the housing stock of SWH continuously.\(^{33}\)

3.2.3 External Coherence

The project cooperates with a number of partners. For construction projects housing companies are important partners because they will be the owner of the building and they invest a considerable part of the money needed (usually 25 per cent as equity) into the construction of dwellings which are then leased by SWH and sublet to formerly homeless people. All tenants have to be accepted by the housing department of Hanover municipality before moving into a SWH dwelling.\(^{34}\) The municipal welfare office is important for rent payments (for many of the tenants) and for the assumption of

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\(^{32}\) For references compare Busch-Geertsema 2002.

\(^{33}\) The inconsistencies in this respect must also be seen in differing interests between the direction of the welfare agencies and the staff engaged in developing SWH. While the former wanted to delimit potential risks and keep the whole project small and “manageable”, the latter wanted to build up and establish a more dynamic and growing organisation. Like many organisations SWH developed its own organisational dynamics which were (and still are) seen positive by SWH staff and critical by the direction of Diakonisches Werk.

\(^{34}\) There are a few projects which have been realised outside Hanover. In these cases the housing department of the respective local authority cooperated with SWH and had to accept applicants before those could become tenants. This implies that applicants’ incomes have to be under the official ceiling for households entitled to move into social housing and applicants have to be “in social difficulties” and such fit into the target group which is laid down in the funding agreement for SWH projects.
rent arrears, if these occur. The partners who provide funding have been mentioned already. Service providers and institutions for the homeless are asked by SWH to send applicants for vacant dwellings. They may also be important for those tenants who are unable to sustain their tenancies despite the efforts of SWH to support them.

Because most applicants have stayed at other services and institutions working with the homeless before they apply for rehousing by SWH, the organisation might be seen as (a last) part of a staircase system. But the stay in such institutions is no precondition for applicants. Neither is there any pressure on tenants to leave their SWH dwelling after a certain period. The idea is that they either stay and use regular social services in case of need after some time or that they leave for another normal apartment with no special support attached, if and when they themselves feel ready and willing to do so. If a tenancy fails, SWH tries to persuade tenants to make use of other institutions.

Problems arise because regular social services do not provide enough support for a part of SWH tenants even after longer periods of staying in their flats. Special needs in relation to employment, problems with addiction etc. are not covered sufficiently and support measures are not tailored individually enough by regular services. Another, but related problem in the first phase was the availability and reliability of support and crisis intervention for tenants of SWH by cooperating partners. This was not only a question of differing expectations about the necessity and intensity of interventions by social workers (see below), but also a question of financial resources for on-going support after rehousing had taken place. In most cases these were only available – if at all – for a limited period of half a year or one year at a maximum. The reorganisation of social support for SWH tenants in a specialised team which is responsible for all SWH tenants independent of the time of moving in was a reaction to deficits experienced in the first years, but it broke with the principle of keeping the roles of landlord and provider of social support apart from each other. Up to today this is a constant topic for discussion.

On the other hand the support of SWH is still focused on problems which have a more or less direct negative impact on the tenancy. Further integration of its tenants into society is generally beyond the influence of SWH. It is mainly left to special and regular services of other actors (like employment schemes, health services etc.). For a certain period SWH had started own initiatives to provide training and employment opportunities for formerly homeless people (including some of its own tenants). One of the construction projects was carried through in combination with an employment scheme and another company was built up to act as a “social company” working with unemployed people in the recycling business. For the world exhibition in 2000 another employment initiative was started by SWH. But lately SWH refrained from these activities because they bound too many resources, created a number of new organisational problems and were not as successful as it was hoped. As it was critically commented by the general manager of SWH himself there was also a contradiction against the principle of normalisation (SWH acting as landlord, provider of social support and employer at the same time for some of its tenants) and one of the founding principles of SWH: “Everybody does what he (or she) knows best”.

SWH has helped to overcome a typical problem concerning financial responsibilities of municipality and the regional state for different groups of homeless people. In Lower

35 More recently a number of tenants were sent by other institutions working with young people under the Youth Welfare Act or with people who were mentally ill. As long as they were homeless or seriously threatened by homelessness before and were in need of support, applicants from these target groups were also accepted as tenants by SWH and the municipal housing department.
Saxony the social department on the level of the Bundesland (Landessozialamt) is responsible for financing support under the Federal Welfare Act for so-called “people with an unsettled way of life” (“Nichtsesshafte”) while the municipality is responsible for “local” homeless people. The municipal housing policy and subsidies of the City for social housing are generally targeted at “local” citizens. SWH is using funds from both agents to rehouse “local” as well as “non-local” single homeless people.

All in all the external coherence of Soziale Wohnraumhilfe is rather high, albeit restricted by the quantitative limitations of its stock. The organisation cooperates with a lot of different partners and brings together resources of different financing agents. It helps other services for the homeless to reach their ultimate aim which is – at least in most cases – the integration of homeless people into permanent housing. To a certain extent it fills a gap in service provision for those rehoused people who have support needs which are not sufficiently covered by regular social services and such enables the people concerned to remain tenants of permanent housing. Thereby SWH provides a chance for further integration, but its ability to support tenants to proceed further (integrate into employment, escape from poverty, build up social ties) are restricted. It is also part of the normalisation approach that support in other areas of life is provided by different agencies.

3.2.4 Effectiveness

Before we look at the evolution of the beneficiaries of SWH (present and former tenants) we will provide a short overview on the results concerning the acquisition of permanent housing by SWH and the building-up of an own stock of dwellings administered by the organisation.

From May 1991 (when the organisation began its activities) until May 2001 SWH had been involved in the realisation of 137 dwellings in 15 projects. Two more projects with 40 dwellings were under preparation, so that the number of newly constructed dwellings was expected to be at 177 in the year 2002. Of those projects already completed in May 2001 most projects (ten projects with 93 dwellings) were realised by cooperation with investors (commercial building companies), who built new houses. But some projects were also realised by extending existing houses or rebuilding stock, which was not fit for human habitation. Until May 2001 five projects with 44 dwellings were realised this way. All investors received financial funding for social housing (paid partly by the regional state and partly by the municipality) and most of them got an additional financial incentive organised by SWH, but they also invested their own company resources.

In 2001 only five additional tenancies, which were administered by SWH, were rented from older existing stock (without any rebuilding activities involved) and sublet to homeless people, so that in May 2001 all in all 142 dwellings which were acquired by SWH were still rented by formerly homeless people or people seriously threatened by

36 This traditional separation of financial responsibilities is rooted in the old system of support for the “itinerant poor”. The outdated term “persons with an unsettled way of life” was used in the legislation until 2001, when the old by-law (Durchführungsverordnung) to sect. 72 of the Federal Welfare Act was replaced. It is still used in the by-laws of most regional states regulating responsibilities for the implementation of the Federal Welfare Act (Ausführungsgesetze der Länder zum BSHG).

37 In this context it has to be mentioned that one of the admission criteria agreed with the municipal department in Hanover for SWH-dwellings is in fact that applicants should have stayed in Hanover for at least six months. This does not exclude many of the so-called “persons with an unsettled way of life” who fulfil this criterion, but do not have a fixed address and have stayed for a long time in temporary accommodation.
homelessness. Part of these 142 dwellings (42 dwellings) was (meanwhile) administered by other agencies and support was also provided from others or the tenants did not receive any special support anymore. For 100 dwellings SWH itself was responsible for administration, allocation and provision of social support. During the existence of these 100 dwellings under administration of SWH altogether 198 tenancies were contracted until May 2001. Chart 2 might help to avoid any confusion concerning the different numbers and entities mentioned.

Chart 2
Dwellings acquired by SWH until May 2001

One example of such projects was a reconstructed empty house which had been squatted by homeless people. The house was used for a while as municipal temporary accommodation and then reconverted into permanent dwellings for formerly homeless people. SWH was involved in the planning process but finally a self-built cooperative bought the building, let the dwellings to the formerly homeless people and also remained responsible for social support. Another example is part of a bigger construction project which was initiated by SWH. A part of the dwellings was leased by the owner to an agency in the youth welfare sector which is responsible for allocation, administration and provision of support to the tenants while the other part of the building is rented and administered by SWH itself.
If we look at the evolution of beneficiaries we may first analyse the outcomes of all tenancies which have been concluded by SWH since its foundation in May 1991. The most recent date for our analysis is May 2001. Thus we are able to analyse the outcomes of SWH tenancies during a period of ten years.39

We had access to a list of tenancies in all the projects of SWH which was made anonymous before handing it over to us. The results of our analysis are shown in Chart 3. If we look at the outcomes of all 198 tenancies which were administered by SWH we may see that in addition to the 100 tenancies which were still in existence further 43 SWH tenancies ended with a move of the persons concerned to another dwelling. The reasons of this move are not documented in every case. In many cases SWH tenants wanted to move together with a partner or alone into a larger dwelling. Other reasons were a lower rent, a preferred area, but also conflicts with other inhabitants of the house or even tenancy problems in a minority of cases. We were not able to analyse the reasons for a move to another dwelling in detail for all the SWH tenancies like we did it for one of the SWH-projects (see below). But we know that all people in this category had another dwelling with normal tenancy contract to go to and so did not suffer from housing exclusion after moving out from the SWH dwelling. If we take an existing tenancy in the primary housing market as a measure of “positive outcome” we can see that almost three quarter (72.2 per cent) of all tenancies may be classed as “success” in this respect.

Nine people died while they were tenants of SWH and for another eight people the outcome was unclear because they moved to more institutional accommodation. SWH staff classifies most of these results as “positive” because it was possible to secure a transfer towards a setting which might have been more adequate to the life situation and difficulties which the persons had to cope with. But we do not know whether some of the persons concerned themselves saw it as a loss of independence and autonomy and as a negative outcome to change from a self-contained dwelling towards a more institutionalised form of accommodation like supported shared dwellings, therapeutic institutions for drug or alcohol addicts, psychiatric clinics or care institutions for the elderly. Neither do we know what happened to the people after they have left these institutions if so.

A clearly negative tenancy-outcome may be assumed for those cases in which a notice to quit was given by SWH or even legal eviction procedures were started (14 tenancies) or in which tenants abandoned their dwellings with unknown whereabouts (16 tenancies). Other negative outcomes (of eight tenancies) were the abandonment of the dwelling to return to sleeping rough or because of imprisonment. While addiction to drugs and alcohol is a problem which concerns a significant part of SWH tenants without leading necessarily to a negative outcome in terms of housing exclusion and renewed homelessness there were some tenants who gave up their tenancies after a serious relapse to heavy drinking or use of illegal drugs. All forms of negative out-

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39 It has to be mentioned that the first homeless persons rehoused by SWH moved into a project with 12 dwellings in February 1992. This was an existing building which had been used for offices before and was rebuilt by a building company in cooperation with SWH into a residential building. Of course the number of projects increased step by step. The analysis is based on a total of 23 projects, which were all realised before 1.1.2000 and as such all dwellings had been in use for more than a year in May 2001. But due to changes of occupants seven of the 198 tenancies had started after 1.5.2000 and hence had been lasting less than one year at the time of analysis. The analysis is based only on those dwellings which were administered by SWH. A number of very small projects containing only one or two dwellings was given up until May 2001 (but is included in this evaluation), so the number of dwellings still under administration of SWH at this date was 100 in 19 projects. Six of these projects contain ten or more dwellings, 13 five or less.
comes taken together add up to a share of 19.2 per cent of all tenancies which failed in one way or another.

On the one hand this result shows that there might be room for an improvement of support for homeless people rehoused by SWH to sustain their tenancies. In our follow-up study we put particular emphasis on people who did not sustain their tenancies with SWH and either abandoned their dwellings or were given a notice to quit or were evicted (see below).

On the other hand one has to take in account the target group (single homeless people in special social difficulties). Many of the homeless people rehoused by SWH look back to a rather long history of homelessness, institutionalisation and social exclusion. Most have additional difficulties in coping with everyday life and problems like addiction, health problems and experience of violence. The majority is unemployed and poor. People with a history of homelessness (and especially the single homeless) are generally seen as “risky tenants” and an increased need for crisis intervention for part of this group cannot be denied. Thus and taking in account that a number of problems arose in many of the tenancies, the “success rate” may be seen as relatively high.40 Last but not least it should be kept in mind that there is a certain share of tenancy failures among “ordinary” people as well in so many years.

SWH operates a rather simple data base of all its tenancies and does of course continuously control rent and utility payments and other affairs connected with the tenancies. Since SWH has been supervising the provision of social support by itself it also has been urging the responsible social workers to visit the tenants regularly as long as these do not explicitly reject this and as long as they are at home when such visits take place. There is no regular follow-up of former tenants nor any regular external evaluation, but SWH was always open to be a subject of external studies. Apart from the different evaluation studies which have taken place under the EXWOST-scheme (see above) and the present evaluation under the IMPACT-EUROHOME project, there was also a survey on tenants’ satisfaction with the quality of housing and administration and a student did his diploma thesis on the organisation.41

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40 There are only few comparable evaluations of this subject. If we look at tenancy outcomes of the London Rough Sleepers Initiative (RSI) we may also see a quite good result of rehousing efforts focused on a particularly disadvantaged group: According to Dane (1998, p. 6) only 16 % of 4,865 tenancies created under the RSI until 1.9.1997 have ended in abandonment or eviction.

41 Schempp 2002
If we want to take a deeper look at the changes which have occurred to the life of formerly homeless people rehoused by SWH, we have to focus on a smaller sample of people about whom we were able to gather much more detailed information through in-depth interviews. It will be seen below in the presentation of results of our follow-up study that for a part of the tenants concerned the rehousing process was the starting point for a profound improvement of the whole life situation (including employment, social relations and self-esteem). For another part – which might outnumber the first one – it put an end to homelessness, but not to poverty and related problems. Nevertheless the provision of normal, self-contained housing led to an improvement of the life situation for many people in the second group as well, while there are also tenants who live in precarious conditions even years after being rehoused by SWH (and yet are eager to maintain their autonomy and status reached by the tenancy). It is hardly possible to provide any numbers and percentages in this respect, not least because life situations of tenants and ex-tenants are subject to constant change and there are no constantly up-dated records available e.g. on the employment status of all tenants. But it was obvious from all interviews – even from those with people who had given up their tenancy or had been evicted – that it was seen as an important contribution to the quality of life to be a tenant with full tenancy rights and to have an own self-contained dwelling.

### 3.2.5 Performance

If we analyse the “action principles” of SWH and refer to the differentiation of possible principles (“discovery principle”, “cocoon principle”, “trampoline principle” and “trigger principle”) in the evaluation tool of Soulet/Châtel (2001) only the last mentioned principle (trigger principle)\(^42\) is irrelevant for SWH. But all three other principles are important for particular groups of tenants of SWH.

A considerable number of tenants use their SWH-tenancy and the support provided as a permanent measure and would otherwise probably be homeless. For them the pro-

\(^42\) The “trigger principle” is based on repellence of applicants and thereby moving them to actively seeking a solution deemed to be more appropriate by themselves.
ject provides a sort of “sheltered housing” (“cocoon principle”) and they are not enforced to leave it after a certain time. As long as they do not violate the rules of their tenancy in a way which SWH cannot tolerate for financial or other reasons (rent arrears which cannot be regulated, serious trouble with neighbours in or around the house) they may stay even if other landlords would give them a notice to quit e.g. because of disturbing behaviour or because of irregular rent payments.

For others SWH-tenancies and the support provided function as a “safe haven” and give them the opportunity to redirect their lives (“discovery principle”).

A considerable number of formerly homeless people use their SWH-dwelling as a “trampoline” to move to other (better) dwellings and to social advancement. But the latter is not a principle which is enforced e.g. by limitation of rent contracts.

There is not enough evidence for weighing the importance of the three principles against each other. But the results of the follow-up study show very clearly the relevance of all three principles for different groups of tenants. On the other hand the “discovery principle” might be the one which fits best into the concept of SWH, because the project neither puts pressure on tenants to move somewhere else and use the tenancy as “trampoline”, nor does it protect inhabitants against real social processes and demands beyond certain limits: if tenants do not comply with tenancy rules they might as well be evicted by SWH. The “cocoon principle” is only valid up to a certain extent, it is more what SWH would call the “buffer-principle”.

What are the “action methods” of SWH? We will refrain from further analysing the whole process of cooperation with commercial building companies and with funding authorities for the realisation of construction projects with exclusive access for the target group of SWH. A considerable part of the personal resources of the organisation is spent to plan new projects, to find suitable grounds to build on, to coordinate different sources of funding and to create realistic concepts for financing and constructing new dwellings for the target group. But here we focus on the period after the realisation of these projects and on the efforts of SWH to help formerly homeless people sustaining their tenancies.

As has already been mentioned, the original concept was changed after some time. The idea of clearly separating the role of landlord and social workers by leaving social support to other institutions which would closely cooperate with SWH, was given up, because this cooperation had not functioned as well as expected by SWH-staff in the beginning. Now there remains a formal separation of social workers who provide social support (and are officially employees of the Central Advice Office) and SWH-staff who are responsible for the development and administration of housing projects, but the division of roles and tasks is blurred by both teams working from the same office and by the direct supervision of the team of social workers by SWH staff.

These social workers are regularly visiting SWH-tenants who are willing to accept their visits and talk to them. There is no formal procedure (like written individual rehabilitation plans or alike), but social workers speak with tenants about their difficulties and problems and ways to cope with it. They offer advice concerning financial and legal affairs (realisation of claims under the social legislation), the development of contact to neighbours in and around the house and on possible ways to search for and find employment or training opportunities. For all tenants a constantly updated administration of rent payments etc. is essential to be able to react immediately to potential tenancy problems. If problems arise, caused for example by rent arrears or noise nuisance, SWH first tries to find a solution by arranging personal talks with everybody involved in the conflict. It is part of this moderating process to inform residents that social offices might assume rent arrears and that rent arrears might be paid back by instalments. In these cases SWH will also ask the tenants to accept measures to prevent renewed
rent arrears, like an agreement for direct transfer of the rent from the labour office or the arrangement of a special account at the Central Advice Office where regular payments are directed and the rent is automatically deducted.

If tenants do not want to talk with social workers or SWH-staff, written warnings and an offer for further support are sent to them. SWH always looks for pragmatic solutions. This can also mean that tenants are offered to move to another SWH-dwelling in another neighbourhood or that a tenant who enjoys loud music gets earphones from SWH. Only if repeated moderating efforts fail, SWH initiates formal action which might include the threat and realisation of notice to quit as well as compulsory eviction.

The overwhelming majority of SWH-tenants were single and had been homeless before and in „special social difficulties“. A few of them were couples and a few were young people coming from youth welfare organisations or people supported by the mental health system. When vacant dwellings are available SWH asks service providers to send clients for application. Homeless people who are presenting themselves directly to SWH or are sent by the municipal housing department are invited for interviews as well. There is no waiting list and the selection process of SWH (and of service providers) is not transparent. Time and special circumstances (and often pure coincidence) play a predominant role (who “fits” into the house; who is most urgently looking for an apartment at the time when it is vacant etc.).

Applicants are invited for interviews by SWH if vacant dwellings are available. They are asked about their support needs, about tenancy problems in the past and about possible strategies to avoid such problems in the future. They must be prepared to accept social support in crisis situations as tenants. On this first interview date the project and the dwelling is described in detail by SWH. On a second date after the first interview (and only after a positive decision of both sides that they are willing to contract a tenancy) the dwelling is shown directly to the applicant.

Service providers criticise that SWH is demanding a lot from applicants. It wants more information from them than the municipal housing department. The chances of applicants who are not prepared to accept social support after rehousing, to become tenants of SWH are low. On the other hand they acknowledge that SWH accepts persons who are rejected by other housing providers, e.g. indebted households, households evicted from municipal housing stock and people who have never had a fixed residence in Hanover.

3.2.6 Ethics

SWH provides the opportunity for formerly homeless people to be autonomous and responsible tenants. If they have problems to act as such and need support, such support is organised resp. provided. But there are clear limits to which the agency can accept behaviour which is contrary to legal tenancy regulations. In case of persistent rent arrears or disturbing behaviour the tenants have to accept the consequences and can be evicted. In this way they are held responsible and feel responsible for sustaining their tenancy, though some “buffers” are provided which make SWH different from “ordinary landlords”.

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43 There is no written agreement and it is not a condition of the rent contract that tenants accept social support. After being accepted as tenants and after signing the contract inhabitants of SWH dwellings may refuse to speak to social workers without having to fear any formal consequences. But if applicants make it clear from the beginning that they are not willing to accept social support in crisis situations, they will not be accepted as tenants by SWH.
Equality and fairness are criteria which have a high significance for tenants of SWH and they are quick to criticise any action by SWH which they see as unfair. This has happened – as far as we know - on a number of minor occasions and mostly SWH has reacted to such criticism in a constructive way. A problem in this respect remains the allocation of vacant dwellings. As we have mentioned above the allocation procedure is not transparent for external partners of SWH and there are no clear criteria who will get a tenancy from SWH and who will not.

The flexible provision of support accommodates individual differences among tenants of SWH and in regular meetings with all tenants of a building as well as on the occasion of individual visits a feedback of tenants is sought. In our interviews for the follow-up study some complaints were made about the reluctance of SWH to react to complaints about constructional defects. One of the experts was very critical about the information flow between social workers and SWH as landlord. The question of data protection on the one side and the necessity of providing information on escalating tenancy problems on the other is a constant topic of debate. Some of the tenants interviewed by us were suspicious as well that SWH as a landlord is informed by social workers about their personal affairs. A clearer separation of both functions could solve this conflict but is opposed by SWH-staff because they feel it necessary to be able to supervise social work provision as closely as possible to be able to prevent tenancy problems most effectively.

A very different kind of ethical question could be asked in relation to the construction of new dwellings for a particularly disadvantaged group seen as “undeserving poor” by a considerable part of the population. It is rather surprising that - as far as we know - such a question was not discussed in public up to now. One of the reasons might be that the size of many SWH-dwellings is unusually small (30m² or less) and that there is no direct competition between homeless people and other one-person-households for the allocation of these dwellings.

3.2.7 Profitability

The external resources for funding SWH as an agency have been mentioned already under 3.2.2. In 2001 they received annual funding of about 124,000 € from the city of Hanover, the Region of Hanover and the Bundesland Lower Saxony. Around 71,000 € of the budget of SWH was financed by operating revenues (especially the payment for planning construction projects) and donations.

More important and more cost-intensive than the administration of the dwellings and the development of new projects is the organisation and provision of social support. At the time of conducting the field-work it was not yet clear how this would be financed in the future. SWH aims at a ratio of one social worker per 50 tenants. This is far cheaper than the usual ratio in institutions or in other forms of supported housing (which might be 1:12 or even 1:8 and lower in many cases). But the difference is that a stay in institutions and other forms of supported housing is - as a rule – time-limited, while this is not the case with tenancies in SWH-dwellings. SWH-staff state a continuous need of social workers' intervention for a majority of their tenants, albeit with great differences in intensity and frequency.  

When reporting about costs it should not be forgotten that a special fund was needed from which irrecoverable financial claims deriving from tenancies could be settled (like for example rent arrears or renovation costs after disappearance or death of tenants)

44 This was not verified by our interviews for the follow-up study. There are at least some tenants who do not need and do not receive any more support of social workers supervised by SWH.
and that SWH could draw back to land and financial resources of the church which were used as an additional incentive for private investors to build housing which could afterwards be leased by SWH for subletting it to their target group. The construction costs were subsidized by regular funding for social housing which was complemented by own capital of the builder-owners.

In the project H13 the monthly rent costs for the small flats (30 square meters on average) were comparatively high. This is even more true when costs for heating and operating costs, the so-called "second rent", are counted in. In 2001 this total rent (including monthly reserves for small repairs) was between 260 and 290 €, depending on the size of flats and on the individual utility costs. However, the rent price conforms with the regulations for subsidised housing in Lower Saxony and it is still below the permissible rent which the Hanover Welfare Office allows to recipients of social welfare assistance.

In an earlier evaluation of SWH activities we had calculated that the provision of housing and social support (including rent costs and the payment of regular social assistance) per month for a SWH-tenant costs nearly half of the amount which has to be paid for a place in a stationary institution (about 914 € compared to about 1,757 €, numbers were calculated for 1995). The rather high costs of places in institutions are not least caused by building standards for the operation of homes, which are often expensive (fire protection, escape routes, staff rooms, domestic rooms etc.) and by a high expenditure on staff necessary for the operation of most of these institutions (for day-and-night supervision, cleaning, washing, catering, administration etc.).

Nevertheless some readers might still judge the overall costs of maintaining a single social assistance recipient in a SWH-dwellings as high. But it should be kept in mind that the monthly amount of 914 € includes the usual rate for adult single recipients of social assistance (284 € at that time) and the average rent costs (269 € in 1995 including heating and operational costs as well as the reserve for small repairs). The remaining amount is a rough estimate of average monthly costs per dwelling of acquisition of allocation rights (30 €) and of SWH’s administration (94 €) plus a hypothetical amount for social support (237 € per capita and month).

While it is cheaper to accommodate homeless persons in SWH-dwellings than in stationary institutions for a given time it is of course of decisive importance for how long these persons are in need of support, whether they find employment after rehousing (and can so take over most costs by themselves) and whether and when they move to another mainstream dwelling.

To sum it up it may be stated that the approach of SWH is cheaper than providing “temporary” accommodation in stationary institutions for a long time. It is of course considerably more expensive than ordinary schemes of social housing without this kind of special administration and of organising and providing social support. But for those with respective needs it is also far more effective in preventing renewed homelessness and the costs which can be related to that. The positive economic effect de-

45 As the house had to be fit in between two existing buildings and as all the flats are one-person flats of comparably small size (about 30 square meters per flat: so the ratio of costs for kitchen and sanitary area is relatively big), the construction costs per flat was rather high (about 55,000 € per flat and about 1,850 € per square meter).

46 For details of the calculation comp. Busch-Geertsema 1998, pp. 28 ff. and Busch-Geertsema / Ruhstrat 1997, pp. 85 ff. (note that the currency was different at that time). These calculations were based on the assumption that social support would be provided in the first year with a ratio of one social worker per 20 tenants. In the project H13 the real amount of social support delivered in the first year was far lower.
pends to a great extent on the allocation practice of SWH and on the necessity that SWH allocates the dwelling to those homeless persons, who really are in need of the support provided.

3.2.8 Legitimacy

In the initial phase of first project proposals SWH was faced with extreme distrust of partners in the public and private sector, the respective interests being all but homogeneous. Only by the fact that the church stood behind the proposals and only because of the support of a well-known local housing developer could the first projects be realised. In the view of SWH it was their honesty, transparency and authenticity, and most of all their acceptance of and insight into the respective interests which finally opened the doors for the first projects. Cooperating partners working in the field of housing construction appreciated especially the latter and confirmed the professional competencies of SWH staff. This also included the architectural soundness and economic feasibility of the suggested approaches. One has to keep in mind that in the beginning no one had experience with project proposals aiming at the creation of permanent housing specifically for homeless people. There was also a lot of scepticism on the side of social workers who mistrusted the idea of their own welfare organisation acting as a landlord.

Today, as we have mentioned already, for most partners working with services for the homeless (day centres, hostels, the Central Advice Office etc.) SWH is only one housing provider among others, but a special one. It is seen as a good provision for homeless people with existing rent arrears at other housing companies and for people who have had tenancy problems in the past but are judged to have prospects for integration. People who are unwilling from the outset to accept social support and those who cannot sustain the application process have bad chances with SWH.

The need of overcoming barriers on the housing market and at the same time of providing support in housing for rehoused homeless people is generally accepted by cooperation partners of SWH. But with the relaxation of the housing market the approach has lost its high status. It has become easier for part of the homeless clients to gain access to mainstream rented housing. Even those among our interview partners from cooperating institutions who were most critical about the approach of SWH were convinced that the project has been successful in showing that single homeless people are able to sustain a tenancy and that SWH has been contributing to lowering the barriers for acceptance of single homeless people by other landlords in Hanover as well. Those people remaining homeless even at times of a much better supply than in the early 1990s were those who had serious problems and at least part of them were not even accepted by SWH as tenants.

On the other hand there is a general redirection of public housing policies on the political agenda to focus on target groups “most in need”. A new Federal Housing Act (Wohnraumförderungsgesetz, WoFG) which became law on 1st of January 2002 replaces the old main function of housing policy to provide (new) housing “for a broad spectrum of the population” by a new target and a new target group.\(^{47}\) The new act “regulates funding of housing construction and other measures to support households in the provision of rented housing and the creation of owner-occupation (social funding of housing, ‘soziale Wohnraumförderung’)” (sect. 1 WoFG).\(^{48}\) According to sect. 2 of

\(^{47}\) Cp. Sect. 1 of the 2nd Housing Construction Law (2. Wohnungsbaugesetz), which was replaced by the WoFG.

\(^{48}\) The term aims at underlining that housing policy should not only focus on new construction but also on measures in the existing stock.
the act the target group of “soziale Wohnraumförderung” is “households which cannot procure themselves with adequate housing on the housing market and are in need of support”. For the first time homeless households are explicitly mentioned by the main Federal Housing Act as one example for those target groups most in need of “Soziale Wohnraumförderung”.49 SWH is a good example for the operationalisation of targeted approaches which are promoted by the new act.

While SWH is seen by most partners as an important (but limited) contribution to the provision of homeless persons with normal housing, there are controversial discussions about the close combination of housing administration and social support and about the provision of all dwellings per house to the same target group. Most tenants and ex-tenants interviewed for the follow-up study found it rather positive to know that other inhabitants of the house had been homeless before, too. A small minority saw it as a problem.50 In the first place tenants complained about the mismanagement of (high) additional costs and some about the small size of the dwellings. All emphasised the importance of self-contained housing for feeling more independent, secure and relaxed and for enjoying the privacy of their own home.

3.2.9 Reproducibility

SWH is highly dependent on resources provided for the development of new projects and for social support. It is a specific problem that there is no legislative basis for funding and regulating this type of projects. Because resources are provided on a “voluntary” basis the financial ground is highly insecure. After the relaxation of the housing market the project has continuous problems to secure its resources and to develop new projects. A recommendation would be to develop a more solid financial basis and legal regulation for this type of social housing providers. Examples from Belgium where the spread of social rental agencies was supported and regulated by legislation in all three major regions could be taken up by German Bundesländer in order to take steps into a similar direction.51

SWH has collected expertise in handling tenancies with a group generally seen as “risky tenants”. They would also be able to be more active in existing stock. They have developed new projects for “burdened neighbourhoods“, and were negotiating to get a contract for two housing estates at the time of writing this paper.

SWH has undergone several external evaluations and was monitored quite closely, but there is a need for improvement of internal monitoring.

Some features of SWH are specific to the situation in Hanover. Staff qualifications (especially the engagement of an architect and a business economist) have favoured the specific orientation to the development of new construction projects. The change on the housing market implies that there is a need to focus more on existing stock. But at least in Germany other examples of similar organisations show that this type of intermediate organisations is extensible and can be reproduced in other localities. Similar organisations exist e.g. in Belgium (social rental agencies) and in Finland (Y-

49 Of course the list of those groups in particular need of funding for rented housing and mentioned by the Act is much larger: Apart from homeless people it includes households with low incomes, families and other households with children, single parents, pregnant women, elderly and handicapped people and “other persons in need of support”.

50 The model of SWH implies that it is much more economic to administer a number of houses with several dwellings per house occupied by formerly homeless people than individual dwellings dispersed about a larger number of different houses.


52
administration and the provision of social support have their financial price. This price is lower than the provision of stationary institutions but it is only legitimised as far as SWH focuses on people who have a real need of such a form of provision.

The results of the follow-up study which are presented in the following will help us to understand to what extent the integration into permanent housing facilitated by SWH has also led to further social reintegration and to an improvement of the life situation of the formerly homeless people.
Part B: The follow-up study – methodology and results

1. Methodology of research

The follow-up study is based on a methodological framework which was developed for all three follow-up studies of the EUROHOME-IMPACT project. It was agreed that the study should focus on the user’s perspective and such should be based on a number of qualitative in-depth interviews with formerly homeless people who were rehoused by a specific project. The ultimate aim of the study should consist in developing recommendations for the improvement of existing rehousing services or for the development of new ones.

The study should help to isolate promoting and hindering factors which influence the chances of formerly homeless people to sustain their tenancy and to reach further integration into society. Particular focus was to be placed on those factors which can be influenced by policy makers and service providers.

To avoid pure “success stories” and to learn more about those cases in which the project did not succeed and the rehousing process had no positive outcome, two groups were to be interviewed. One group was to consist of persons who have managed to sustain their tenancy or have moved to another permanent self-contained dwelling (this group is called “tenants” in this report). The other group was to include those persons who had undergone the rehousing process and had started a tenancy with SWH but did not succeed in maintaining it and have either abandoned it or have received a notice to quit or even an eviction order and have become homeless as a result of that (this group is called “ex-tenants” in this report).

Our follow-up study was planned to focus on one of the construction projects of SWH (H13) which was described above, but not all interviews were eventually done with persons who currently or formerly had been tenants of this project. All in all fourteen people were interviewed, ten “successful” tenants and four “ex-tenants”. As it was expected from the beginning it was not easy to find persons willing to be interviewed. On the one hand it was a great advantage for us that we had spoken to most of the first-time tenants of H13 in an earlier evaluation. But two of the first-time tenants stated very clearly that they were not prepared to speak to a social researcher any more. They gave no specific reason but made clear that they wanted to be left in peace after having been a tenant of SWH for almost seven years now. As to another two first-time tenants who had moved out of H13 some years ago (one of them was the only one in this project who had received a notice to quit by SWH) it was not possible to get in touch with them. All attempts to find out were they live today and to get in contact with them failed eventually.

As one of the first-time tenants had died in his dwelling there remained seven first-time tenants whom we were able to contact and who were willing to speak to us. Four of these still lived in H13 in May 2001 and three lived with partners in other dwellings (two of them outside Hanover). For the remaining three persons we chose to speak to those tenants who had moved in to H13 at a later point in time but had been living there at least one year.

To find ex-tenants of SWH willing to take part in an interview was much harder than we thought in the beginning, although we had expected some problems from the outset. As we have seen above, 38 tenancies of SWH had ended with a negative outcome, but only two of them in the project H13. We managed to interview only one of the two ex-tenants of H13, so that the other ex-tenants whom we were looking for had had a dwelling in other projects of SWH. We tried to get in contact with these ex-tenants by writing to all institutions, day centres and advice agencies for the homeless in
Hanover. They should ask known ex-tenants of SWH whether they were willing to be interviewed. Of course they also had to make clear that such an interview is on a purely voluntary basis and nobody might expect negative consequences if he or she refused to take part. Despite intensive efforts to reach a higher number of interviews with ex-tenants we did not succeed in getting in touch with more than four people who were ex-tenants of SWH and who were willing to speak about their experiences. The main reasons provided by the institutions we had contacted were that

- social workers in institutions and advice centre do not always know of their clients whether they had rented a SWH-dwelling in the past or not, and the ex-tenants themselves often do not speak about those experiences because they feel uncomfortable about it,
- a significant number of those who left a SWH-dwelling also left the city and nobody knew were they went to
- for some of those who went to a more institutional form of accommodation like therapeutic homes, psychiatric clinics or jail no information was available on their further career.

We got no information about ex-tenants who were asked to take part in an interview and refused to do so, except in one case were we already had an agreement with an ex-tenant for an interview. But at the date of interview he did not appear because of a personal crisis and later he told his social worker at a hostel for the homeless that he was not longer willing to speak to us.

Interviews with tenants were carried through in their homes. Three of the ex-tenants were interviewed in different advice- and day centres for the homeless and the fourth person was interviewed in the dwelling where she lives today. All interviews were tape-recorded. A small incentive was provided as a symbolic reward for the willingness to spend time and attention on our questions.

The interviews were carried through with a list of topics and open questions. Particular emphasis was laid on creating a trustful and comfortable atmosphere. Main topics of the conversation were

- the “housing career” of interviewees (the situation before moving into the SWH-dwelling, experiences made with homelessness, expectations before moving into the dwelling and if relevant the housing career after leaving the dwelling),
- experiences with landlord and neighbours in and around the house (problems encountered, conflicts and positive experiences),
- satisfaction with the quality of housing
- experiences with support received and especially
- the development of the life situation after rehousing had taken place. In this respect our questions referred to employment and qualification, the financial situation (including debts), daily routines, social ties, health and the development of support needs.

All interviewees were invited to participate in a focus group taking place after the analysis of the individual interviews to discuss the main results and recommendations of the follow-up study. Four interviewees stated at once that they did not want to participate, because they lived outside Hanover or because they did not want to talk again about “old stories”. Two focus groups were organised in January 2002 (one for the tenants and one for the ex-tenants) and all potential participants were invited by mail including a postcard to answer if they would participate or not. An incentive of 26 € was announced for those who were willing to participate. Nine postcards were
sent back with a positive answer and one with a negative answer. Altogether nine of the fourteen interviewees (six tenants and three ex-tenants) took part in the focus groups.

The experiences with conducting the focus groups were definitely positive. A short summary of the main results as well as an overview on the recommendations were presented by the author of this study in two separate inputs. A colleague then stimulated and moderated the discussion, which was lively and provided a lot of new insights which helped to refine the results and to question some of the recommendations and add some new ones. Some of the conclusions from individual interviews had to be revised and additional information was provided which had not come out in the individual interviews.

2. **Outcomes of the project H13**

The project H13, a house with 12 dwellings exclusively reserved for formerly homeless single persons, has enabled SWH to rehouse a total of 23 people between August 1994 and May 2001 (a time span of nearly seven years). Six of the first time tenants were still living there in May 2001. In the remaining six dwellings a number of changes of tenancies took place.

In Chart 4 the outcomes of all 23 tenancies are shown. Only two of the 23 tenancies can be classified as tenancies with a clearly negative outcome, because the persons concerned left after an eviction procedure was started or just abandoned their flat without further notice. Five people moved to another normal dwelling with full tenancy rights, so that we may speak of a positive outcome of nearly three quarters of all 23 tenancies at the time when it was measured, if we include the 12 existing tenancies and define positive outcome as sustaining a tenancy. Of the existing 12 tenancies in May 2001 ten had been lasting for more than one year already.

**Chart 4**

**Outcome of 23 tenancies in 12 dwellings of H13 between August 1994 and May 2001**

Two persons died in their H13-dwellings and for two persons the outcome was yet unclear when they left the tenancy because they moved to a more institutionalised form

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53 It is remarkable that all persons who got a written invitation did answer to it and that all who had sent a positive reply in fact participated in the focus group.
of accommodation and support. One of them moved to a home for (older) people in intensive need of care and another one to a therapeutical institution for alcoholics. Neither the result of their stay in these institutions nor how they themselves judged their move was clear at the time of moving out.

“Outcome” in the case of tenants who moved out refers in this context to the situation which was known at the time of leaving the dwelling. It may well be that tenants who moved to another normal dwelling ran into problems afterwards. But it is also possible that tenants who left the dwelling e.g. with unknown abode managed to settle in a normal dwelling afterwards.

From our interviews we have information about some of the people concerned. We know that the person who left the dwelling without providing information where she went to, did in fact move back to a partner with whom she had a crisis-burdened relationship. In May 2001 she had left her partner and lived alone in a normal self-contained apartment. Most of the people who moved into other apartments still lived there in May 2001 or had again moved to another – better – apartment. About three of those five people we know that they were living together with another partner. One lived alone and there was no information available on the fifth person.

We also know more about those two tenants whose situation was classified as “unclear” because they had moved to an institution. Both persons moved after a period of stay in these institutions back into normal self-contained housing, so that the rate of “positive outcomes” of tenancies in H13 might be even higher when we look at the situation of former tenants in May 2001.

If we take the situation in May 2001 and focus on those formerly single homeless people who had moved into H13 in August 1994 (first-time tenants) we can analyse the whereabouts of all 12 people seven years after rehousing. Chart 5 shows the results:

Chart 5
Housing situation of first-time tenants of H13 in May 2001

One of the 12 first-time tenants died in his H13-dwelling and nine were living in their own apartment seven years after rehousing, six of them in H13 and three in other apartments (all three lived together with a partner).

Unfortunately we did not succeed in getting any valuable information on the whereabouts of two of the first-time tenants, despite great efforts to learn to know more about their situation in 2001. One of those persons, a woman, was last registered in a family dwelling in Hanover where she had moved to from H13 when she was pregnant. She lived there for a while with her child and his father but she did not react to
different attempts to contact her. The second person, a man, was the only one who was given a notice to quit by SWH after repeated rent arrears and a serious fall back into addiction. He had left his H13-dwelling to return to rough sleeping and selling a street newspaper for a while. The last information provided from staff of a day-centre was, that he had found a female partner and stayed at her dwelling.

3. Results of follow-up study: The users’ perspective

3.1 The interviewees

The characteristics of tenants and ex-tenants interviewed for our follow-up study in Hanover are shown in Table 1.

Table 1

<table>
<thead>
<tr>
<th>Characteristics of tenants and ex-tenants interviewed for follow-up study in Hanover</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Number of interviews:</strong></td>
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<td></td>
</tr>
<tr>
<td><strong>Gender:</strong></td>
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<td><strong>Age:</strong></td>
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</tbody>
</table>
| **Duration of homelessness before rehoused by SWH:**
  * Counted from last loss of an own dwelling. Some interviewees had spells of homelessness before which were not included here. |
| | 1 year or less | 1 |
| | > 1 - 5 years | 5 |
| | > 5 - 10 years | 1 |
| | > 10 years | 3 |
| | never had a dwelling of their own before | 4 |
| **Duration of tenancy with SWH:** | 1 year or less | 2 |
| | > 1 - 2 years | 5 |
| | > 2 - 5 years | 0 |
| | > 5 to almost 7 years | 7 |

We interviewed ten men and four women (two women were among the tenants and two among the ex-tenants). Most of our interviewees had been homeless for a rather long period before being rehoused by SWH. Four of them had never had a dwelling of their own before. 11 of the 14 interviewees had slept rough at least for some time in the past. Ten of the fourteen tenants were aged 40 years or older, four were between 20 and 39 years old.

Half of the interviewees had had a tenancy with SWH for more than five years, four of these were tenants at H13 from the beginning and hence had lived there for almost seven years. The duration of tenancy with SWH was much shorter for the remaining seven interviewees and did not exceed two years, but a minimum duration of one year was observed for all of the “successful” tenants.
It was striking that three of the four ex-tenants had been homeless for a particular long period of more than ten years and the fourth ex-tenant (a woman) had been homeless for several periods of her life but had had tenancies in between. This could lead to the hypothesis, that people with particular long spells of homelessness are less successful than others to sustain a tenancy after being rehoused. SWH staff did not confirm this hypothesis and mentioned some examples of people with a very long homelessness career who were successfully rehoused by SWH. The problems might be different and some of the people concerned might also need more support in the beginning, but there is no reason to believe that long-term homelessness is a factor which persistently hinders any successful rehousing effort, according to SWH staff. On the other hand a study on tenancy outcomes for rehoused rough sleepers in London also showed that those persons whose tenancies had failed tended to have longer histories of rough sleeping than those whose tenancies were successful (Dane 1998, p. 13). While both studies cannot claim to be statistically representative it seems probable that there exists a higher risk for those who are long-term homeless to have serious problems in maintaining a tenancy.

It is also striking that all four ex-tenants in our sample had hold their tenancy for a rather short period. Two of them were tenants of SWH for less than a year and the two others for only slightly longer. Again SWH staff argue that while a majority of tenancies indeed fail in the first year or shortly after, there are also a number of cases in which a crisis is escalating at a later point in the duration of a tenancy. The study in London already mentioned confirms a greater risk of tenancy failure in the first year: Almost three quarters of 22 ex-tenants interviewed who had been housed under the Rough Sleepers Initiative but had been evicted or had abandoned their homes afterwards stated that they stayed in their tenancy for less than one year (Dane 1998, p. 10).

As it was mentioned above SWH is bound to allocate their dwellings only to homeless persons who are in need of support according to section 72 of the Federal Welfare Act ("persons in special social difficulties"). Allocations have to be approved by the municipal housing department of Hanover. Generally the target group consists of single persons but there are a few dwellings for households with more than one person. One of the ex-tenants in our sample, an ex-convict, had moved into a two-room-dwelling of SWH together with a pregnant girlfriend who had lived in a shelter for battered women before.

The tenants and ex-tenants interviewed were generally not only without a home before moving into their dwellings, but had other "special social difficulties" as well. All persons had had additional problems when they moved into their SWH dwelling. Most common were problems of addiction. The majority of tenants and ex-tenants had

54 The Wilhelmsdorf-example mentioned above shows a series of successful cases in that respect as well.
55 The remaining three persons with a relatively short duration of tenancy with SWH were two first-time tenants of H13 who had changed to another (bigger) dwelling (with a partner) and one person who had become tenant of H13 relatively recently (14 months before the interview took place).
56 This is the case for all dwellings situated in Hanover. Some of the dwellings administered by SWH are situated in the periphery of Hanover and similar agreements exist with the housing departments of the respective local authorities. For some special projects in the city of Hanover the allocation agreements are stricter and restrict allocation only to homeless women (in one project) or to homeless ex-convicts etc.
57 There are many different definitions for “addiction” and we are no experts in this field. By addiction we mean problems of the people concerned to control the use (or abuse) of a specific psychoactive substance which they feel a compulsion to use (or abuse). Eight of our 14 interview-
difficulties in controlling their consumption of alcohol. Two of the tenants showed other forms of addiction, one to gambling and the other one to methadone as a substitute for injecting heroin in the past. Two tenants mentioned other problems of mental health. Both were in medical treatment at the time of interview because of those problems (depression). Three of the interviewees had spent longer periods of their lives in prison. There were only two interviewees who didn’t mention any of the problems referred to, but both of them had already spent several years in institutional accommodation and had never had a dwelling of their own before.

There was only one person among the interviewees who was born in another country, all the others being German natives. But most of them had lived a considerable part of their lives outside Hanover in other parts of Germany.

Nine interviewees had finished elementary education, three second level and one third level education. One had left school without any certificate.

3.2 The life situation of H13 tenants after rehousing and the impact of housing and support

Before we analyse the impact of housing and support to the life situation of the SWH-tenants interviewed by us, we first have to make some methodological considerations. Of course we do not know what would have happened to our interviewees if they would not have received the sort of support which is offered and organised by SWH and its partners. There was neither any control group of other homeless people (not supported by SWH) whose personal development could have been compared with the development of the life situations of our sample. Therefore it is hard or even impossible to isolate and prove scientifically the direct effects of the rehousing project and of the support provided to the lives of our interviewees. And as we will see, their individual “careers” after rehousing differ quite significantly.

On the other hand it is quite clear that it would have been extremely difficult for those persons interviewed by us to gain access to normal housing without the offer of SWH. Insofar this offer by SWH might be seen as a decisive turning point which has increased their chances for integration. We can analyse what happened to our interviewees after rehousing and what has changed in their life situation. We might also isolate some key situations where the social support provided seemed to have had some obvious impact. And we may develop recommendations for resettlement services which work on a similar concept.

But of course we should keep in mind that there are a number of other “routes out of homelessness” which are not analysed in this study. Our focus is less on covering all

A recent study in Scotland (Rosengard et al. 2001) lists six typical “routes out of homelessness”, the first three types being routes where a household resolves homelessness more or less independently (without or after receiving advice from voluntary or statutory agencies or after being rejected by statutory organisations). Route 4 is the “mainstream” pathway to social rented housing under the UK housing/homelessness legislation. Route 5 involves “assistance with re-
different ways out of homelessness than the long-term effects of one particular type of rehousing services.

3.2.1 Five different “careers” after rehousing

If we analyse the life situation of our interviewees at the time we spoke to them and their development after rehousing, we can differentiate five different types of “careers”. 59

Chart 6:
“Careers” of interviewees after rehousing by SWH

<table>
<thead>
<tr>
<th>Type 1:</th>
<th>Rehousing successful, relatively far-reaching integration into employment, development (and re-establishment) of social contacts etc., no or low need of specialist social support</th>
</tr>
</thead>
<tbody>
<tr>
<td>Type 2:</td>
<td>Rehousing successful, unemployment and poverty continuing, but consolidated existence as tenant with re-established social ties and relatively low need of social support</td>
</tr>
<tr>
<td>Type 3:</td>
<td>Rehousing successful but precarious existence as tenant, relatively high support needs and continuing risk to lose the tenancy</td>
</tr>
<tr>
<td>Type 4:</td>
<td>Rehousing failed in the first phase and was succeeded by renewed homelessness but new rehousing was successful until time of interview</td>
</tr>
<tr>
<td>Type 5:</td>
<td>Rehousing failed and person was still homeless at the time of interview</td>
</tr>
</tbody>
</table>

3.2.1.1 Type 1

For type 1 we find four examples (three men and a woman) in our sample. At the time of interview they were working as a driver and caretaker and as clerks in a travel agency and in a commercial enterprise (half-time). A young girl was still attending secondary school and was about to take her school-leaving exams one year later. All four had the advantage of having a higher graduation (O-level) and three had some professional training before and after moving into their SWH-dwelling. Some time after they had become tenants of SWH two of them got their driving licence. The bigger fi-

settlement, whether by statutory or voluntary organisations, through accommodation with temporary support, followed by access to mainstream unsupported housing” and route six “assumes some homeless people require permanently supported accommodation and that they will be assisted by statutory or voluntary agencies to become ‘resettled’ in such provision”, (ibid., p. 1). This typology, which was developed further from a study by Anderson and Tulloch (2000), is also applicable for Germany (with some variation for route 4, because there is no comparable homelessness legislation in Germany). SWH might be seen as a provider of provision for route 6 or for a mix of route 5 and 6. Most (but not all) tenants have stayed in accommodation with temporary support before moving on to a SWH dwelling. SWH housing has all qualities of mainstream housing and therefore offers some special characteristics in comparison to other forms of “permanently supported accommodation” like shared and hostel-type accommodation. But on the other hand SWH dwellings are reserved exclusively for the target group of SWH and special social support for tenants in SWH dwellings is available on a permanent but flexible basis.

59 Of course the classification of our interviewees into different types of “careers” is a classification at one point of time and could possibly change in the future. But it should also be kept in mind that for most of the interviewees some years had passed after rehousing, so we are able to analyse a considerable time-span and to see that in most cases the careers have consolidated in one or the other direction. But changes are possible or even probable at least for some of our interviewees.
financial resources for those in employment made it possible to buy a car, to go on holidays and to save some money, but in the financial aspect the differences were still quite big. Three of the four had debts which they were repaying in instalments and the young girl’s financial resources were very restricted because she received the equivalent of social assistance by the youth office.

In respect to their health situation one of the four people corresponding to type 1 had serious physical problems, while two others had problems with addiction to alcohol or gambling. They managed to keep those problems under control but not without some risky relapses.

All four persons have built up new social ties, have re-established family contacts and some have found a partner. For one of them this was the main reason to move together with his partner into a bigger apartment in the outskirts of Hanover, the others kept staying in the H13-project.

All interviewees with careers of type 1 had stayed in some sort of stationary institution before moving into their SWH-dwelling. In the dwelling they received substantial support by social workers from these institutions during the first few months, which was reduced after some time. There were a number of crisis situations, where help from social workers or SWH as landlord was appreciated especially in the course of the first year. At three occasions arrears of rent could be regulated and were paid back by the tenants in instalments. The exemption is one person who did not want any support of social workers very soon after moving into his dwelling and who did not report any crisis in his tenancy after he had moved there from a long-term stay (of almost four years) in a big institution for the homeless.

At the time of interview the need of specialised support was rather low. Contacts with social workers of SWH were rare although the girl still held regular contact with a social worker of the youth welfare office. An exceptional case in respect to different kinds of support received by SWH is one of the first-time tenants of H13. He could not only profit from the housing activities of SWH but also from their activities in the field of qualification and employment. After two short attempts to start working again had ended relatively soon in relapses to heavy drinking, dismissal and rent arrears this tenant was asked by SWH to participate in a training course including practical training in their own organisation and in a commercial building company. Afterwards he was employed by SWH to work part time as a care-taker and as a driver in a recycling company which was established by SWH at that time. At that time he had already moved out of H13 to live together with his girlfriend. After a very isolated and difficult first phase in his new dwelling his life has changed completely. He mentioned the encounter with his later partner as the starting point for this profound change. Here – as in other cases – the interplay between formal and informal support is important. Informal support by good friends or relatives had also some importance for a second person in this group, while it was not reported as being of great significance by the two others.

This group has experienced the most “advanced” stage of reintegration we can find in our sample. All in all they were “privileged” in some respects compared to the other interviewees. An obvious advantage was their higher education and professional training experiences. But it should also be noted that all had stayed for years in institutional accommodation and that their tenancies did not develop without any risk or crisis situation. When asked about the main factors contributing to their “success” the interviewees of this group emphasised the importance of willpower and one’s own initiative. While this was an important factor it should not lead to underestimate the importance of formal and informal support from others which enabled these tenants to sustain their tenancies and reach a comparatively high quality of life in relation to most
other formerly homeless people. While all persons in this group had been happy to be able to move into their H13-dwelling in the beginning, there was some dissatisfaction among those who still stayed there in 2001 concerning the small size of the flats and irritations by some new neighbours in the house. Consequently two of the three persons still living in H13 wanted to move out in the short or medium term.

3.2.1.2 Type 2

Another five persons interviewed (two women and three men) have experienced a career of type 2. The main difference from type 1 was that the persons concerned were not in employment at the time of interview and relied on different kinds of low transfer payments. Four of the five persons had taken up some sort of training or employment after rehousing, but for all of them their training or employment lasted only for a limited period. The reasons ranged from giving up training or employment because of illness or a personal crisis and the feeling of being confronted with excessive demands, to dismissal by employers because of economic problems or internal reorganisation of the company. At the time of interview four of the five interviewees held medical certificates that they were unfit for employment or only employable for specific jobs, one person received a disability pension and another one had applied for one. Only two were actively trying to get a part time job or a place in an employment scheme. In this context it should also be kept in mind that a number of SWH tenants (not included in our interview sample) have unstable job careers: At times they have a job and at other times they are unemployed.

Unemployment and the low chances of finding any gainful employment in the future had a direct impact on the financial situation of the tenants concerned. Their income was very low and they had no chance to get rid of existing debts – which were extraordinarily high in some cases (two persons had debts of more than 40,000 €). So rehousing had put an end to homelessness for the people concerned but they have not succeeded to escape poverty, not least because of health-related reasons, including mental health problems. Some might be able to work and improve their financial situation in case they find a suitable job on part-time basis or on the secondary job market. But even then their earnings would remain on a very low level.

Although the health condition of people in this group was generally worse than that of people with careers of type 1 there were also examples of significant positive changes in the period after rehousing. An outstanding case is one of our interviewees who had used methadone and other drugs when moving into H13, stopped it some time later and managed to live completely abstinent for more then five years before the time of interview. Another one had left H13 after a period of excessive alcohol abuse and had spent some time in an institution for alcoholics. There he met the partner whom he was living together with in a mainstream dwelling outside Hanover at the time of interview. Other interviewees hold regular contact with doctors and have developed better strategies to cope with existing mental problems.

In contrast to their financial situation which was still (or again) precarious at the time of interview, all five interviewees reported remarkable positive changes in the development of new social ties during the period after rehousing: The two women had re-established contact to their children who were living with foster parents. At the time of interview three of the five people had a permanent partnership (one had married in the meantime) and all five mentioned to have at least some close friends to talk to. None of them felt socially isolated and informal support by friends and partners (only in one case by relatives) played an important role for the quality of life.

At the time of interview the need of support by social workers was rather low in this group. Two persons had recently undertaken steps to regulate their debts and had
sought professional support. A third person held regular contact to a specialised service for ex-convicts which administers his money affairs. Those who were still tenants of H13 received occasional visits of SWH-staff. All tenants of this group had received some initial support when they moved into their SWH-dwelling, but very soon afterwards the intensity of support provided differed greatly among the five individuals. While it was very low for three of them, the two others received regular visits by social workers during the whole first year. These variations are mainly due to highly differing approaches of the different social workers responsible for the particular tenant. After conflicts with another tenant of H13 one interviewee got the offer to change to another dwelling of SWH in another area of Hanover. In this way an escalation of the conflict was avoided and the same year the person married and moved to another dwelling to live together with her partner. Another serious crisis situation was solved – as was already mentioned – by a move of one of the tenants to an institution for alcoholics. The social worker involved organised the transfer and helped to avoid amounting debts by applying for the assumption of rent arrears through the local social assistance department. Apart from social workers directly responsible for “post settlement support” some other services were mentioned which were of special importance for providing support for interviewees following this type of career: Among others these were special services for ex-convicts, drug addicts and alcoholics, and a self-help group of narcotics anonymous.

All interviewees in this group emphasised the importance to have a dwelling of their own and that this was an important precondition to improve their life situation, although they have not succeeded to take up and hold a permanent job, which all (but one) of them had hoped in the beginning. One of the tenants who had remained in H13 claimed that utility costs (for heating, water supply etc.) were extraordinarily high, but when he had looked for another dwelling two years ago, he had not found any better alternative. Another tenant of this group remaining in H13 complained about the small size (“I could do with a separate bedroom”). But all three tenants also emphasised the good quality of the dwellings, not least because they were relatively new. (“This is the first dwelling which suits me well. When I have cleaned it up I can really see, that it is clean. The quality of the dwelling is very important!”).

This type of “rehousing-career” might well be the most frequent among tenants of SWH. For the people concerned the provision of an own dwelling and of accompanying support has helped to gain a certain degree of “normality”. New social contacts and partnerships could be built up and the overall life situation has improved considerably, the risk of becoming homelessness again was low. The chances of these tenants to escape their precarious financial situation were rather low, and most of them were likely to remain dependent on transfer payments for the rest of their life. Nevertheless SWH has reached its objectives in these cases. The persons concerned are integrated in permanent housing, their support needs are met, and they were enabled to sustain their tenancy for a long time. Some have even moved to mainstream housing and their SWH-dwellings could be used for the integration of other homeless people.

3.2.1.3 Type 3

Type 3 of rehousing careers was represented in our sample by only one person. We know at least from one other person in the same project (H13) and from a number of residents in other projects of SWH that this type of career is not at all uncommon among tenants of SWH. It seems likely that persons of this group tend to be underrepresented in interview samples because they are more reluctant to take part and speak about their unfortunate life situation. This type of rehousing career is characterised by its instability and by a relatively low level of reintegration. The tenants concerned have
managed to sustain their tenancy for a long time and thus were successful in this regard. But their life situation was still precarious in many respects. They had problems in building up new and lasting social ties and kept feeling lonely and isolated in their dwellings. The risk of losing their dwelling again remained high even after several years of tenancy had passed. They had serious problems to keep their consumption of alcohol under control and to avoid situations which put their tenancy at risk like nuisance to their neighbours or rent arrears.

For the tenant we spoke to, crisis situations escalated more than once when he had started to work and could not keep up with expectations of himself and of his employers. He got into rent arrears because for some time he neither received the wage from his job (which he had lost) nor any transfer payments or social assistance. This person – like some others in our sample – had experienced reductions of his social assistance several times because he did not react to invitations and demands from the job centre. The permanent pressure to take up a job or to participate in an employment scheme and his problems to cope with the public administration have seriously endangered his tenancy more than once. His financial resources were extremely restricted because several authorities urged him to pay or repay apparently small sums in instalments. At the time of interview he had to repay rent arrears and his annual bill for utility charges, which had not been covered by monthly payments of social assistance. At the same time he had to pay a fine for illicit work and some court fees. From the regular payment of social assistance (281 €) he kept less than 200 € per month. One of the very few social contacts which helped him to survive was the partnership with another recipient of social assistance, but his friend had serious mental problems which sometimes aggravated his own troubles.

On the other hand our interviewee had managed to sustain his tenancy despite a number of occasions when he could have received a notice to quit or even received such notice. On several occasions he reacted at last minute by asking for help and getting the necessary support from (different) social workers, from the municipal social assistance department and from SWH. He also managed to ask for medical support for mental health problems and at the same time to avoid his transfer to a mental hospital or to a more institutional form of supported communal living. He was strictly against those forms of accommodation and support which he saw as threatening his autonomy. He was also reluctant to accept a more continuous and more intensive kind of social support. Despite all his problems he very much appreciated this autonomy and the fact that after many years of life in several institutions he was a tenant with full tenancy rights, had his own key and was his “own master”. A driving force not to give up was his fear to relapse into homelessness. Almost seven years after he became a tenant in H13 he stated: “I fear to become homeless once again. If that happens, I can hang myself. I was homeless for ten years and they have stamped my soul. I fear to stay outside in the cold and to be alone again”.

Type 3 of rehousing careers shows that in some cases the integration of single homeless people into permanent housing does not lead to an improvement of the life situation comparable with that reported for the first two types. For some of the tenants of SWH support needs continue to be high even after many years of tenancy and the risks to become homeless again remain latent. On the other hand the tenants concerned are those who are most in need of the special type of housing provision and support offered by SWH. While for some of the other tenants one might doubt if they wouldn’t have coped just as well in another “ordinary” dwelling (without any support provided, just with preferred access to it), it is quite obvious that persons with a rehousing career of type 3 would have lost their homes again under other circumstances. Despite the limited success in achieving goals, which the people themselves had hoped to reach, they have managed to cope with a number of serious crisis situa-
tions without losing their tenancy again. And despite their frustration and fear to become homeless again, they are aware of the advantages to live in a self-contained dwelling. One of the main problems in the cases known to us is the reluctance to accept a continuous need for social support on the side of the tenants concerned and the problems to provide this sort of more intensive and continuous support on the side of SWH or any other provider of social services.

3.2.1.4 Type 4 and 5 (ex-tenants)

Focussing on ex-tenants in the following, we may distinguish two further types of careers in our sample. We spoke with ex-tenants who had lost or given up their SWH-dwelling and had become homeless afterwards. But after a certain period they had managed again to move into another dwelling and were not homeless at the time of interview (type 4). For others the SWH-tenancy which had failed eventually was the last one they had held until the time of interview and they were still homeless when we spoke to them (type 5). Both types are represented each by two very different examples in our sample. It seems probable that the number of types of careers among ex-tenants would have been increased if we had found more interview-partners of this group. From our interviews with SWH-staff we know that a number of tenants had lost their dwelling because they had to stay for more than a few months in prison or they had to give it up for a stay in some kind of therapeutical institution and became homeless again after discharge. Nobody in our sample of ex-tenants had experienced this type of career.

One of the ex-tenants interviewed by us was given a notice to quit, two abandoned their dwelling and disappeared without further notice and the fourth cancelled his tenancy himself and returned to sleeping rough again.

In one case which might be seen as specific for homelessness careers of women, our interviewee – a women with severe alcohol problems – had separated from her husband after long troubles and a lot of intermediate stays in women’s refuges and on the street. She moved to a flat in H13, but could not stand the loneliness in her new apartment and spend most of her daytime drinking with friends at their home nearby. After some weeks her husband visited her in her SWH-dwelling and persuaded her to abandon it at once and without further notice and to come back to him. Soon afterwards she was back on the streets and in the women’s shelter again and deeply regretted to have given up her dwelling.

The other interviewee who abandoned his dwelling without further notice had also relapsed into heavy drinking. He had held an unusual tied and nearly daily contact to a social worker and obviously got into a crisis when she was away for a longer holiday trip. He left the town and started to travel and sleep rough again.

Another ex-tenant had lived with a partner and her baby in one of the few two-room-flats of SWH. The young family planned to move out to another place outside Hanover and the man took up a job there, but gave up some few days later because the job was much too demanding for him. He returned disappointed, relapsed into excessive drinking and his partner left him with the baby soon afterwards. He got into rent arrears and was given a notice to quit. Anyway the flat was too large and too expensive for him alone. He did not react to any of the attempts of SWH to get in touch with him (“at that time I didn’t care about anything”) and eventually he went out shortly before an eviction order could be executed.

The fourth of the ex-tenants had moved to an old dwelling, where only some of the apartments had been rented by SWH and sublet to homeless single men. The rest of the house was used as accommodation by a group of punks, who were extremely noisy and created a lot of nuisance. Our interviewee gave this as the main reason for
giving up the flat after living there for almost a year and for returning to sleeping rough. But he also mentioned the fact that he had problems to cope with the small amount of money, after the rent had been deducted from his unemployment benefit, that he did not receive any visits by friends or relatives and kept visiting the day centres for homeless people when he lived in his flat.

If we look at the reasons for the failure of the SWH-tenancies of all four of our interview-partners it is obvious that in all cases there was not one reason alone which could be isolated, but a number of factors contributing to this failure. For three of the four interview-partners a sudden change in relations to another person was one of the reasons, excessive consumption of alcohol and loss of control about it (in three of four cases) another one. Loneliness and social isolation was a serious problem for at least three of the four ex-tenants as long as they had lived in their SWH-dwelling. Another problem mentioned by two of the ex-tenants was that they had considerably less money at their disposal when they had to pay rent compared to the situation before and after the tenancy, when they were homeless. The bad quality of the dwelling and troubles with the immediate neighbourhood were mentioned once.

All ex-tenants had received social support after moving into their SWH-dwelling. But one of the ex-tenants had rejected any support soon afterwards ("I said, we will cope with it by ourselves. Once in a while she came and wanted to talk to us, but I wanted to arrange my affairs alone"). The other ex-tenants held contact to a social worker until shortly before they left their dwelling. It remains a matter of speculation whether another or a more intensive support strategy of social workers and/or of SWH as landlord would have made it possible to prevent the renewed homelessness. Among the possibilities which could be debated are the offer of an alternative dwelling (in two cases), a better preparation for developing strategies to cope with loneliness and restricted resources and a more intensive intervention in the period of acute crisis (but at least two ex-tenants stressed that they weren’t prepared to accept any external support in the period shortly before abandoning their flat).

As it was mentioned already two of the ex-tenants never had an own dwelling again after they had left their SWH-dwelling. One was sleeping rough for some years now when we interviewed him. Some months after he had left his SWH-dwelling he had got another housing-offer by SWH, but at that time he was not willing to try again ("I did not want to start again with all the stress to organise furniture, to fill in all these forms and apply for housing benefit and all that, I just had that and did not want to repeat it"). Later attempts by himself to get access to normal housing have not been successful. The second ex-tenant who remained homeless had first slept in different shelters and when we interviewed him he was staying most of the time at his girlfriend’s dwelling unofficially, but had to leave regularly because of frequent conflicts between the two.

But two of the ex-tenants who had abandoned their SWH-dwelling had managed to become tenants of a self-contained dwelling again after a period of living on the street, staying with friends and in shelters and hostels. In both cases they met again with social workers whom they knew from their time of staying at the SWH-dwelling, and in

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60 At least that was their impression as long as they were tenants. Both received unemployment benefit, so that rent payments reduced the amount of benefit left for other expenses (this is not the case for people receiving social assistance, because they receive an additional amount for “appropriate” housing costs only if and as long as they have to pay rent). On the other hand both interviewees stated that it is “expensive to be homeless” and complained about the typical problems to store food, to wash and to spend the day with little money. “If you want to spend a night at somebody’s place you must buy a bottle. If you want to have a coffee or wash your clothes, it is expensive. You must pay for everything if you are homeless!”
one case *SWH* offered the former tenant a second chance in another building. At the time of interview both ex-tenants were living in private rented mainstream housing.

The interviews with ex-tenants showed some of the possible reasons for a failure of *SWH*-tenancies. All persons interviewed agreed to judge this attempt to “settle” as a failure because all had planned to stay in their dwelling for much longer than they actually had stayed there. Only two interviewees referred clearly to external factors which caused them to leave the dwelling, while all of them also stressed their own lack of initiative to prevent their renewed homelessness. Although it will never be possible to prevent such cases some conclusions can be drawn from these examples which are also relevant for other tenants of *SWH*. The topics are improved support for handling loneliness and scarce resources, the development of realistic perspectives (e.g. concerning the own capacity to work), the availability of intensive crisis intervention and the opportunity to offer alternative accommodation in special cases. A special problem remains the unwillingness of some of the tenants to accept social support even at times of a severe crisis. Another relevant topic is the necessity to provide a “second chance” (and a third one if needed) for rehousing of those who did not succeed in sustaining their tenancy in their first attempt. As we have seen two of the ex-tenants have succeeded in sustaining their tenancies in a second attempt and it was interesting to note that the two homeless ex-tenants were expressing renewed interest in another attempt to find an own dwelling when we discussed the results and recommendations of this study in a focus group.

### 3.2.1.5 Summary

The five different types of rehousing careers show the possible spectrum for the development of life situations of tenants of *SWH*. Different “degrees” of social integration are reached. Some of the tenants have found employment and have improved their financial situation considerably. They were those who were most privileged in terms of education and training. Others were still or again unemployed at the time of interview and had to struggle with health problems and restricted resources. While both groups have also improved their social relations, showed a low need of social support at the time of interview and had problems of mental health and of addiction under control – as far as such problems had existed -, there is a third type of tenants who has to fight a more continuous struggle with those problems, have greater support needs and are still experiencing the threat of renewed homelessness. The people concerned might be those who profit most from the social housing administration and the special approach of *SWH*. Types four and five of rehousing careers concern ex-
tenants who have abandoned their SWH-dwelling or were evicted from it. While two of them remained homeless afterwards another two had managed to find another flat after some time and with support of social workers. The different factors promoting or hindering housing integration and further inclusion are discussed in the following chapter for all of our interviewees.

3.2.2 Factors promoting or hindering “successful” housing integration and further inclusion

3.2.2.1 Housing

It remains a very simple but important fact that one of the main requirements to end homelessness is a home. A number of studies have emphasised that more than bricks and mortar are needed to create a “real” home and that a number of marginalized people have serious problems to turn a dwelling into their home. But on the other hand the significance of being a tenant of a self-contained dwelling with normal tenancy rights should not be underestimated – at least in a society where this is the usual way of housing for the overwhelming majority of the population.

For all our interviewees – including those who have become homeless again at a later stage – the move into an own self-contained dwelling was a very important step. They emphasised the aspects of security (“My dwelling can be locked. When I come home, I can be sure that my belongings are still there”), of autonomy (“I have my own key. I am my own master. I can come and go when I want, do what I want and nobody tells me what I should do and what I shouldn’t”), of personal responsibility for cleaning etc. (“When I live alone, I know that is my own dirt, and I have to clean it”) and of having a private sphere (“You could come home, lock your door and could relax.” “If somebody rang at the door I didn’t have to open, that was it!”). In a number of these statements the interviewees referred to the contrast between self-contained dwellings with a rent contract and other forms of accommodation like shared housing or institutional accommodation: It was mainly the sharing of sanitary facilities and kitchens, the control and supervision by social workers and other institutional staff and conflicts with other users of these types of accommodation which were mentioned as negative. Those with an experience of sleeping rough emphasised the difference of their life in a dwelling from the life on the streets: (“That was completely different, you could store your things, you could prepare your own meals, could watch TV and sleep a bit longer in the morning.”). Some also mentioned the non-stigmatised address which was favourable for seeking a job.

Almost all people rejected other forms of accommodation (like shared housing or hostels) as a long-term solution. Even those who had left their SWH-dwelling again were critical towards shelters and hostels (“I was there twice for a short time. Too

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62 In a Danish study this differentiation between being housed and having a home has led to the paradoxical title “homeless with and without an own dwelling” (Jensen 1995; see also Koch-Nielsen 2001).

63 Apparently homelessness and “normal housing” is as relative to the given living conditions in a society as it is the case with poverty. In this respect Germany might be different from other EU-countries in as far as time-limited tenancies are restricted to very few special cases (so that a permanent tenancy is the norm for most tenants). Another interesting aspect is that different questionings in Germany among single homeless people about their preferred form of accommodation have not only shown that the overwhelming majority of them wants to live in a self-contained dwelling, but that the number of respondents who would accept a furnished single room (sharing kitchen and sanitary facilities with others) has been decreasing over time (see Busch-Geertsema 2002, p. 5f.). This is in line with a general decline of this form of housing provision and its acceptance among the general public.
many alcoholics and too much alcohol!). On the other hand almost all of our interviewees had stayed for a considerable time in institutional accommodation for the homeless, before they had moved into their SWH dwelling and some of them also missed the protection provided by these institutions at least in the first phase of living alone ("In the beginning I thought, what do they do with you, they cannot just tear you away from there". "First I was insecure, whether I would cope with all that"). For at least two of the tenants it was also extremely important that they could move from their SWH dwelling to a special institution for alcoholics and recover from relapses into heavy drinking. Both managed to "resettle" and both were living in a mainstream dwelling at the time of interview.

The negative aspects connected with the move to the SWH-dwelling were a shortage of financial resources in a number of cases and the feeling of loneliness and isolation. While some tenants respected both aspects as a price that they had to pay temporarily for the opportunity to get a fresh start and to improve their life situation in a number of other aspects, we have seen that both problems also contributed to the failure of tenancies.

Those interviewees who lived or had lived in the project H13 were, as a rule, quite content with the house, the dwellings, the area and the neighbourhood, though there was a difference between the first interviews after moving in, when the relatively small size of the dwelling was not seen as any problem, and later interviews when most tenants commented that it would be good to have a separate bedroom, that the dwelling was too small to have a party or to place a computer or to invite anybody to stay overnight. In the individual interviews for our follow-up in 2001 and especially in the focus group with H13-tenants there was quite some criticism of minor constructional defects which showed that the tenants were far from being indifferent to the quality of their dwellings and might also seen as a sign of "normality". As has been mentioned already one of the ex-tenants (who had not been resident of H13) stated the bad quality of his dwelling and of the immediate neighbourhood as the main reason for his decision to abandon this dwelling and return to sleeping rough. It might have been a solution for him if SWH could have offered him the move into another dwelling as it was the case with another interviewee who escaped in this way from an escalating conflict with another tenant at H13.

While there were complaints from some of the tenants against noise nuisances of some other tenants (especially those who have moved in recently) the majority showed a high level of tolerance on occasional disturbances and emphasised that it has “become calm” at H13. The fact that 12 formerly homeless people are housed in one single building was criticized by two of the interviewees. The majority stressed the positive aspects of the project. ("That is rather helpful, you now the problems and you are more likely to accept each other", “we all knew that we had the same background and there was no reason to sneer at one other"). Contrary to worries of many of the social workers in the beginning there were no signs of a serious stigmatisation of the house and the tenants living there from the immediate neighbourhood. But it has to be stressed that the house is situated in an area with a good mix of inhabitants from dif-

64 A particular aspect of quality, mentioned by one of those tenant who had a permanent job, was that the dwellings were poorly soundproofed. The level of soundproofing is a constant topic of discussions about lowering construction costs in Germany. The social consequences and avoidable conflicts about noise nuisance are often forgotten or taken not seriously enough when a reduction of those levels is recommended for rental housing blocks.

65 In the focus group discussion this tenant agreed that he would have moved to another dwelling at this time if he would have been offered one by SWH. At that time he wouldn’t have had any reasonable chance to find an alternative on the free market.
ferent strata and with a rather well-developed disposition of integrating different
groups of socially disadvantaged people. In addition to that tenants as well as SWH-
staff emphasised that 12 single homeless people in one house should be the maxi-
mum number for such a project. Taking into account that single homeless people are
a very heterogeneous group in itself SWH-staff stresses that a certain mix of tenants
has to be found when allocating the dwelling. On the other hand experiences have
shown that it is rather difficult to predict the individual development of applicants and
many social workers have failed in their initial assessment who was going to have
problems and who had particularly good chances of integration.

The follow-up interviews in 2001 also revealed some serious problems in the project
H13 with the administration of utility costs. SWH had outsourced the administration of
these costs to a commercial company, but obviously some mistakes were made when
doing the annual settlement of accounts. Some of the tenants got bills about several
hundred Euros for utility costs and other additional costs (like rates, insurance etc.)
which were not covered by the lump sum which had been paid by them in advance
every month. The reaction to these bills could also be seen as an indicator for the dif-
ferent levels of reintegration: Some of the tenants just refused to pay the bills (or part
of it) and asked for a clarification of single items. Others asked for support by regular
services and one of the tenants joined a tenants association which wrote a letter to
SWH on his behalf. But there was also a tenant who was just frustrated by the addi-
tional burden and had to bear another reduction of his social assistance payment
without finding any rational way to question the bill and resist against unjustified
claims.66

3.2.2.2 Employment

Integration into employment (and training) was one of the main indicators to distin-
guish type 1 of the rehousing careers introduced above from the other types. We have
to face the fact that only a minority of our interviewees managed to keep a job for a
long time and that more have been unemployed at the time of interview. Most of these
had held different jobs or attended training courses for some time after rehousing but
then had to give it up again or were dismissed. Their chances to reintegrate them-
selves in full-time permanent employment are low, not least because of bad health in
a number of cases (“when I worked twice a week for five hours it was for me like eight
hours everyday for others”).67 On the other hand some would like to take up at least a
part-time job and earn some additional money especially in order to improve there
precarious financial situation but also in order to have something meaningful to do, to
build up new social relations etc.

While gainful employment was praised as an important source for further integration
by those who have managed to make a positive experience (“it makes a big differ-
ence, you are out of the house during the day, you meet new people, you earn your
own money, it gives you self-respect”) it should also be seen, that job offers and the
take-up of employment led to a serious tenancy crisis in a number of cases. Some of

66 It is obvious and has consequences for our recommendations that an incorrect administration of
costs is particularly harmful for poor tenants, for whom unexpected additional costs can cause a
serious financial crisis and create a lot of trouble. It also undermines the confidence of tenants in
SWH as a “social” housing provider and as organiser of social support. For some of the ten-
ants it also reaffirmed their suspicion of not being treated decently by anybody. During our field
work period SWH reorganised the housing administration to stop any mismanagement.

67 Of course structural causes are also important. The unemployment rate was around ten per cent
at the time of interview in the Hanover area (official rates according to the German system of
registration).
the tenants started new jobs with high expectations but then had to find out that it was too much for them. The results were serious relapses into alcohol abuse. As their rent was no longer automatically paid directly by social assistance or deducted from unemployment benefit, the people concerned got into arrears, either because they spent their rent money on other goods or because they were dismissed and had no income at all for a while. Similar problems happened when tenants got a job offer or just a date from the job centre and did not show up – the result being a block of three months payments of unemployment benefit or a serious reduction of social assistance payments. Recent trends to tighten up “work-fare”-strategies and to put more emphasis on the obligation of unemployed people to take up almost any job offered have increased the risk to become homeless because of the sanctions imposed.

Some of our interviewees at times also worked in the black economy (usually in small, temporary jobs) while they were receiving benefits. This was of course easier for those who had some sort of special qualifications. For some this was the only chance to make ends meet when they had to struggle with several deductions from their transfer payments. Others appreciated the small financial advantage which helped them to improve their “status” among the tenants of SWH-premises and their self-respect ("Mostly I could afford a bit more than the others. And that gave you a kind of stimulation"). While small jobs in the black economy have helped at least one of our interviewees on his way back to full and regular employment, they ended with further frustration and punishment for others ("the social welfare office had this job in its computers and I got a serious charge. Now I do not do anything any more. I have given up.").

3.2.2.3 Financial resources and coping strategies

As we have seen financial resources remained scarce for the majority of our interviewees. Only those in employment could improve their financial situation considerably. Those who held jobs for a limited time only or got nothing else than small part-time jobs could at least afford some “extras” not covered by social assistance payments and not affordable with low unemployment benefits ("It was not much, I could just keep 200 DM [about 100 €, VBG], the rest was deducted from my social assistance. But I could buy the cupboard, a carpet and a new TV-set").

When asked about their present situation many tenants deplored the typical problems connected with a life in poverty. Their mobility, possibilities to take part in cultural and organised social events, nutrition, selection of clothing and furniture, all is restricted by a lack of financial resources. But the problems described are not at all specific for people with a homeless career; they are rather typical problems of poor people to participate in a market society. Nevertheless such problems might weaken their will to sustain the tenancy and to stay in their dwelling when other negative events add to it, which was the case for at least two of the ex-tenants interviewed by us.

Some of the tenants appreciated that rent payments were directly transferred to SWH from the social welfare office and that the Central Advise Office offers recipients of other forms of income the possibility to administer an individual account in their name where all their payments are transferred to and rent payments are automatically deducted.

For many of the tenants and ex-tenants debts were a considerable additional burden. Only few of our interviewees had no debts. A number of them had to take an insolvent debtor’s oath. Those who earn some money and even two of those who live on social assistance have regulated their debts and have been repaying part of it in instalments. For others this is no realistic option because of the high amount of debts which they have accumulated (several 10,000 €). A number of tenants was frustrated by their
high debts and the constant threat of a bailiff appearing again ("sometimes I think: what have I been fighting for all those years? I cannot live the life which I want to. I always fear that somebody rings and it is the bailiff. I can imagine that this draws back people who have already managed to cope."). Some (including a homeless ex-tenant) also mentioned their debts as main reason for a lack of motivation to start working again. Recent changes in German legislation may have a positive effect in this respect. When we informed our interview-partners in the focus groups about the recently introduced exemption limit for garnishments in Germany (which has been raised considerably in January 2002 from 624 € to 931 €), some of them reacted with great relief ("they cannot bother me any more", "this means that it is worth to take up employment again!").

3.2.2.4 Health

For some of the tenants the way to full employment was blocked by physical health problems. Such problems were – among others – a serious eye-damage (for a man who had worked as a welder after being rehoused by SWH), severe rheumatism, and problems with blood circulation and the cervical spine. Two of the tenants were also in medical treatment because of mental problems.

We have mentioned already that a number of tenants had problems with addiction to different substances, alcohol being the most frequent, but drugs and gambling too. While those addiction problems had a decisive impact on the failure of tenancies of three of our interviewees, it is equally important to stress that all the others had managed to get it under control and at least to find a way that substance abuse did not lead to renewed homelessness. And two of the three ex-tenants even managed to cope with their addiction problems after having left the SWH-dwelling and rented another apartment eventually. Only two of all our interviewees have decided and managed to be completely abstinent over a long period of time. The others, who had addiction problems, were trying – with more or less success – to keep their addictive behaviour under control and to prevent it from endangering their tenancy. This also meant setting priorities in favour of securing rent payments and a constant effort to keep relapses rare and short.

3.2.2.5 Social relations

Loneliness and social isolation was a special problem for most of our interviewees after they had moved into their SWH-dwelling. In the project H13 SWH had tried to reduce this problem by allocating at least two people each from the same institution so that the first-time tenants knew at least one of the other inhabitants of the house from the beginning. In some cases this has facilitated mutual visits and support in the first phase after moving in, but only in one case a real friendship developed between the two tenants coming from the same institution.

While most people stopped meeting their companions from the past who were still homeless, some kept going back to the institution where they had stayed before or to day centres for the homeless. In some cases this was helpful to overcome the feeling of complete loneliness. But frequent visits at day centres and meeting points of homeless people might also have contributed to tenancy failures or endangered existing tenancies, because the people concerned did not manage to build up other social contacts and set other priorities than those predominating on the streets.

The alternative often was loneliness for some time. Pets (in our case mainly birds) played an important role for some of the tenants and helped to overcome this phase. Many tenants mentioned the desire to find a partner as one of the most important wishes when asked about their perspectives shortly after moving into their SWH-
dwelling. As we have seen a number of tenants have succeeded in finding a partner and some also have moved to live together with him or her. While the partner in many cases was an important stabilising factor, partnership conflicts can of course equally contribute to tenancy failures.

It is important to note that an improvement of social relations was not only achieved by those who have found employment but also by almost all other tenants who were able to sustain their tenancy.

3.2.2.6 Social support/own initiative

Social support was most important in the initial phase before and after moving into the SWH-dwelling. Social workers helped to organise furniture and all the other equipment necessary for living in a self-contained dwelling. Applications had to be made and forms had to be filled in and many tenants were thankful for support with these affairs. Later on the intensity and frequency of support differed greatly between different tenants and different social workers responsible for them. Some social workers kept visiting their clients regularly for more than a year while others only reacted, when their clients came to their office with a concrete request. In some cases the relationship between tenants and social workers from the institution they had stayed before was terminated after some weeks already.

Nevertheless some of the tenants received substantial support by social workers when they had a relapse into addiction, when rent arrears had been accumulated or when conflicts arose between tenants of the house. In a number of cases the intervention of social workers was necessary to prevent a notice to quit or to react to such a notice and prevent an eviction. Some tenants also mentioned that “it was good to know that there is somebody in the background, just in case…”.

As it was mentioned above SWH centralised the organisation and provision of social support in 1998. From that time on one social worker has been responsible with a part of her working capacity for all tenants of the project H13. She regularly visits all tenants who are willing to receive her about every fortnight, sometimes less frequently. But only two of our interviewees have been keeping such regular contact. It has to be kept in mind that three of our interviewees had moved to another dwelling, and three of the remaining tenants of H13 were working or attending school regularly. Another two tenants were very reluctant to speak with a social worker seen as an employee of SWH. It was clear from a number of statements that it was hard or impossible for tenants to distinguish between the roles of landlord/housing administration and of the role of social workers, both working on behalf of SWH. A conflict with the landlord or the housing administration had a direct (negative) impact on the confidence shown to the social worker. Some of the tenants explicitly stated that they would prefer a clearer separation of both functions (“my landlord does not need to know about my personal problems”) while others did not care about it.

External support from other providers and other professions played an important role for a number of tenants: Among others the youth welfare office, social services for methadone users and for ex-convicts, narcotics anonymous, a clinic for alcoholics, medical specialists, the central advice office for single homeless and the employment office were mentioned explicitly.

When asked about situations in which more or other kinds of support would have been needed most tenants did not remember any such situation and stressed the important role of their own will and initiative for solving problems. The most frequent answers concerning support needs pointed to the lack of money (e.g. for buying a computer, to finance the driving license or for coping with old debts). Several times the need for a
qualified debts-counselling and more initiatives to prevent over-indebtedness was mentioned.

Apart from professional support, informal support by friends, partners and relatives gained importance during the stay of the tenants in their own dwelling. A wide range of such forms of support was mentioned in the interviews as well as in the focus group discussions: Financial support from relatives or from a friend who lent money needed for paying the rent after a relapse into gambling, practical help with washing the clothes or sharing meals etc., emotional support which motivated to start a training course or to live abstinently etc.

3.2.2.7 Summary

The “housing factor” was definitely a factor of social integration which was seen as very important by our interviewees. They stress the aspects of security, autonomy, of personal responsibility for cleaning etc. and of having a private sphere as most important in contrast to their life in institutions and other forms of communal and temporary accommodation. Employment was a second important factor for further integration even though the enforcement to take up an unwanted job or training and the choice of an unsuitable job offer have contributed to a number of tenancy crises. For those who did not manage to hold a job for a longer time (often for reasons of bad health) and who were unemployed at the time of interview one of the most frustrating problems was the constant struggle with restricted financial resources and with old debts. Coping strategies with addiction problems – which were frequent among tenants and ex-tenants - led to complete abstinence only in two cases. The majority of tenants with such problems tried to get their consumption under control and to keep relapses rare and short. Nevertheless for some of the ex-tenants such problems contributed to the loss of their SWH-dwelling. Loneliness and social isolation was a special problem for the majority of tenants and ex-tenants in the first time after moving into their SWH-dwelling. It has also contributed to tenancy failures. An improvement of social relations was not only achieved by those who have found employment but also by almost all tenants who were able to sustain their tenancy. A number of tenants have satisfied a deep desire by finding a partner. To live together with a partner was the most important reason for moving out of the SWH-dwelling. But partnership conflicts also contributed to tenancy failures and renewed homelessness. Social support after moving into the dwelling was important for those who have reached a relatively high level of reintegration, as well as for other tenants and ex-tenants. It was most frequent and intense in the beginning, but a number of tenants also received substantial support at later stages to cope with relapses into addiction, when rent arrears had been accumulated or conflicts between tenants of the house had arisen. External support from other service providers and informal support by friends, relatives and partners played an important role as well.
Conclusions and Recommendations

"The ultimate goal of homelessness policy must be to return as many homeless people to permanent housing as possible as long as they wish to be so housed." This firm statement of a recent United Nations publication on "Strategies to combat homelessness" (UNCHS 2000, p. 115) might be taken as a starting point for concluding and summarising our analysis of Soziale Wohnraumhilfe Hannover and the follow-up study on selected tenants of this organisation and of one of the construction projects in particular. The aim of SWH is to return homeless people to permanent housing. Up to now SWH has predominantly created new housing units in an otherwise tight segment of the housing market. The specific potential of this agency is to reach the goal of rehousing homelessness people also for those who are still in need of social support when entering permanent housing. It should be kept in mind that not all homeless people have such support needs and that for many the provision of normal housing and access to regular services might be sufficient. The clear limitations of the approach of SWH is that it is focused on a particular sector of the homeless population (single homeless people in special difficulties), that the quantitative output is so far clearly limited and that the setting up of agencies like SWH can only be one of a variety of different measures which have to be taken to achieve the goal mentioned by the UN on a local level. Contractual agreements with housing companies, allocation rights for municipalities in new housing and the existing stock, the provision of support in ordinary housing for those in need and other measures are still necessary. Eventually, even when all these measures are used for a targeted reduction of homelessness, there will still remain a small but significant number of single homeless people for whom the provision of permanent housing in self-contained dwellings with accompanying support is still too demanding or no adequate solution, because they prefer or need to live in more communal and supervised structures or in unusual and unregulated types of accommodation (caravans, houseboats, self-built accommodation, garden allotments etc.).

But it has been shown by a number of surveys in Germany and elsewhere that the majority of homeless people wants to live in self-contained and permanent housing and SWH and similar projects in Germany as well as in other countries have further contributed to the evidence that the great majority of those who get the chance and the necessary support to do so manage to sustain their tenancy. In the case of SWH only about 19 per cent of almost 200 tenancies administered and supported by this agency had a negative outcome in the last ten years. In the case of the project H13 a negative outcome can only be stated for two of the overall 23 tenancies which had been contracted between August 1994 and May 2001. Six of the first-time tenants still lived in the same house almost seven years after they had moved in.

The five types of rehousing careers have shown the spectrum of outcomes of individual reintegration processes after rehousing by SWH had taken place. Nobody should expect that rehousing automatically solves all the problems and difficulties which have been contributed to homelessness of individuals or which have been accumulated by the people concerned after they had become homeless. To put it in the more pointed words of two American colleagues: Rehousing and "preventing homelessness is not identical with ending poverty, curing mental illness, promoting self-sufficiency, or making needy people healthy wealthy and wise…" (Shinn and Baumohl 1999, p. 1).

The social potentials of such forms of accommodation have been studied in Denmark where even a governmental program had been implemented to support “unusual housing for unusual characters” (skæve huse til skæve existenser), comp. Kristensen 1999, p. 365, Busch-Geertsema 2001b, pp. 75 ff. and Noordgard/Koch-Nielsen 2001, pp. 52ff.

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The “degrees” of social integration which were reached varied widely. Some of the tenants have found employment and have improved their financial situation considerably. They were those who were most privileged in terms of education and training. Others were still or again unemployed at the time of interview and had to struggle with health problems and restricted resources. While both groups have also improved their social relations, have had a low need of social support at the time of interview and had problems of mental health and of addiction under control – as far as such problems had existed –, there is a third type of tenants who have to fight a more continuous struggle with those problems, have greater support needs and are still experiencing the threat of renewed homelessness. The people concerned might be those who profit most from the social housing administration and the special approach of SWH. Types four and five of rehousing careers concern ex-tenants who have abandoned their SWH-dwelling or were evicted from it. While two of them remained homeless afterwards another two had managed to find another flat after some time and with support of social workers.

From our analysis and from the follow-up study with present and former tenants of SWH we draw the conclusion that intermediate social rental agencies like Soziale Wohnraumhilfe should be developed further and should be provided with a solid financial basis to cover the potential financial risks of tenancies with formerly homeless people and to cover the greater costs of a social housing administration in combination with organisation of social support. In our view and knowing about the problems which were experienced in the past in the cooperation with several providers of social support, it remains nevertheless a well-reasoned recommendation to separate the functions of landlord and housing administrator and the role of provider of social support.

Social support should be provided in close cooperation with SWH but from a separate agency with a clear separate profile. It has to be secured that support can be provided on a flexible basis, that SWH-tenants are actively visited at their homes (especially during the first year, but some also for a longer period) and that personnel is able to intervene quickly and intensively in crisis situations (not only during the first year of tenancy). Legitimate interests of SWH as landlord must be taken in consideration. Close cooperation with other providers of specialised services is essential. Topics like loneliness, employment and training resp. finding something meaningful to do, coping with restricted resources etc. should be discussed with tenants in a more structured way and more frequently.

It is an important principle of SWH to provide tenants with full tenancy rights and to leave it up to them to decide whether and when they want to move to another dwelling or not. It is also important and appreciated very much by the formerly homeless people that they are provided with self-contained dwellings, that they do not have to share sanitary facilities, kitchen etc. with others (except spouses or family members) and such can reach a high level of autonomy and security at least in respect to their housing situation. These principles are important for any rehousing scheme and should be recommended as standards for the provision of long-term housing with support for formerly homeless people.

The focus of SWH on the development of new housing made sense in times of an extreme housing shortage especially for one-person households. But at times of a more relaxed housing market and empty housing units more efforts should be made to acquire preferential access for the target group to the existing housing stock. Neverthe-

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less the importance of a good quality of the dwellings and a proper selection of areas which are suitable for a successful integration of the target group should not be undermined.

The management of SWH could be improved by more transparency of the allocation procedures, by an improvement of internal monitoring and by putting greater emphasis on a correct administration of all housing and utility costs.

If the positive results of SWH are at least in part due to another way of reacting to a violation of tenancy rules by their tenants, this could also be taken as an opportunity to discuss the rigidity of some of the rules of the Tenancy Law in general. The recommendation would be to introduce some more flexibility under this law and open space for giving “problematic” tenants another chance for remaining in their flats.

In relation to employment the findings of the follow-up study have shown a great need for jobs and training opportunities which are suitable for those with serious restrictions in their ability to work full-time. These might be part time jobs on the regular market as well as employment schemes with reduced demands for particularly disadvantaged groups. It is important that they also offer some financial incentive. These jobs should not be reserved for ex-homeless people alone but for the whole range of disadvantaged groups who have similar problems. Even though SWH has had some success in developing some projects in the employment sector as well, it is recommendable to keep the organisation of housing and of employment for the same people separate from each other. More emphasis should be put into motivating those responsible for employment schemes and employment policies to take care of the need of such groups and to develop suitable offers. It is contra-productive and may just provoke renewed homelessness when these groups are tackled with automatic sanctions and cuts of their minimum incomes in the new wave of “activation” and “workfare” policies.

In relation to financial problems there should be more awareness of the limited ability of poor people to pay various apparently small sums (fines, outstanding utility costs, rent arrears etc.) in instalments. In this way the income level of a number of SWH-tenants was pressed well below the official subsistence minimum and illegal actions seemed to be the only remedy in this situation. The German Welfare Act offers the opportunity to assume a number of costs either in form of a loan or in form of an outright payment. In some cases charitable funds can also be used as an opportunity to avoid new and accumulating debts. On the legal level more limits should be introduced against a reduction of incomes under the subsistence level.

Although the chances for a rise of social assistance levels are presently very low in Germany and the opposite (a reduction of benefit levels) is much more probable, it cannot but be repeated that it is very hard to live on such a small amount of money per month and that a significant rise of benefit levels could not only be scientifically justified, but would also solve a lot of financial problems of those in receipt of social assistance. On the other hand a social assistance system with general principles similar to those of the German system (legal claim for a socio-cultural minimum, full coverage of “adequate” housing costs, coverage of costs of social support,) is an essential condition for facilitating reintegration processes like those described in this report.

The administration of accounts for clients by the Central Advice Office is a helpful offer for those with great problems to handle their financial affairs themselves (although it is important that this is an offer on a voluntary basis – and not obligatory).\textsuperscript{70} There is a

\textsuperscript{70} While all participants of the focus-groups agreed on the positive aspects of the account system on a voluntary basis, at least two stated that they preferred to have an ordinary bank account, not least in order to train to handle their financial affairs themselves.
need for an improvement of debt counselling and for improved legal regulations concerning the insolvency proceedings. Some obstacles for poor people to declare a private insolvency and to get debts settled over a long period of seven years were recently removed in Germany. It has been mentioned already that the exemption limits for garnishments were raised recently as well. Both changes could have considerable impact on the quality of life of some of the SWH tenants because they can keep more money if they manage to get a job and there is a perspective even for those with extraordinarily high debts. But often they lack even the most basic information on these regulations and they need professional support to tackle their debts.

In relation to the problems of loneliness and social contacts we discussed the options of introducing some form of peer support scheme or a befriending scheme with “ordinary” citizens working as volunteers, who could visit the tenants, share some free time, visit cultural or sport events, go shopping together or just for a walk and talk about daily affairs.\textsuperscript{71} The discussion in the focus-group revealed some common reservations about a peer support scheme: It was consent that this would depend very much on the individual persons involved in such a scheme and a number of risks were mentioned (especially destabilising effects of “newcomers” on “peers”). The befriending scheme with “ordinary” citizens was generally seen as a good idea. Equally positive was the judgement of focus-group participants on the recommendation to allow pets in dwellings for formerly homeless people because they can be an important factor in attempts to overcome periods of loneliness and isolation.

In relation to social support some recommendations have been mentioned already. Social workers should actively seek regular contact at least in the first time after rehousing has taken place, they should visit tenants as long as these accept their support and they should secure that they get information about potential crisis situations. They should be able to react rapidly and actively to such crisis situations and should not wait in their office until the person concerned comes along. After the first year (and for a number of persons for a rather long time) support should be organised and financed in such a way that adequate crisis intervention remains possible (e.g. by schemes which are called “floating support” in the UK). It would be helpful if a specialist for addiction could be part of the support team. Of course the ultimate objective has to be that tenants are able to help themselves and use regular services (doctors, general advice services, tenants associations, lawyers etc.). In some cases this aim can be achieved rather quickly, in others it will take a very long time or may never be achieved completely.

\textsuperscript{71} Such schemes are very rare up to now in Germany. They have been successfully tested in Finland and the UK, see Karkäinnen et al. 1998 and Busch-Geertsema 2001, p. 123 ff.
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