

**ORGANIZING FOR
HOUSING JUSTICE
IN TIMES OF
THE COVID-19
PANDEMIC
MARCH – JULY
2020**



European Action Coalition
for the Right to Housing and to the City



ORGANIZING FOR HOUSING JUSTICE IN TIMES OF THE COVID PANDEMIC

A Report of the European Action Coalition
for the Right to Housing and to the City

Colophone

All texts by the European Action Coalition for the Right to Housing and to the City, unless stated otherwise.

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This publication is free of charge.

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1. Introduction

The period of March to June of 2020 has seen the rise of the health, social and financial crisis triggered by the **COVID-19** pandemic. Social movements across the globe have organized in a swift and powerful response with campaigns, mutual aid networks and direct action. Housing movements on all continents have been integral to this. In fact, these past six months have meant a radicalization and growth of housing movements given how housing and the right to the city are intimately affected by the current crisis. We consider this to be a momentum for housing activists as networks across the world grew stronger and have advanced more **international solidarity** and organizing.

Consisting of a network of over 30 organizations in 20 countries, the **European Action Coalition for the Right to Housing (EAC)** represents a significant segment of the movement for housing justice on the European continent. Created in 2013, the EAC is a platform for the defence of the right to housing and to the city, opposing: the advance of neoliberal capitalism in all aspects of our lives, the destruction and commodification of public and so-

cial housing, the deregulation of the market, the privatization of space and services, the lack of public investment, the financialization of the systems of provision, and the real estate speculation going on in all the cities of Europe.

We are an anti-hierarchical, democratic and pluralistic platform, independent of any political party or religious belief. Our values demand the political, economic and social changes that could enable the realisation of decent housing for all. At the same time, we consider housing to be a basic resource intertwined with other urban and land resources that are increasingly privatized. Thus, in concurrence with reclaiming housing for all, we reclaim such resources as commons for all.

We also reclaim the right to participate in effective decision-making on the spaces and resources of our cities. We want environmental sustainability and the possibility for inhabitants' connection with the countryside. We oppose all forms of oppression, and we see housing as an intersectional issue that affects people differently and disproportionately. Accordingly, our vision is based on anti-capitalist, anti-racist, anti-bordering and feminist struggles. At the same time, we strive for awareness of political geographic differences while we acknowledge that Europe is not a unified, uniform territory but abundant with structural asymmetries and inequalities.

For the past five months, the EAC's member groups engaged in dozens of campaigns and mobilizations while also building up transnational solidarity and international action in the face of the current crises. This report looks at how the health, social and financial crisis ignited by the COVID-19 pandemic have affected housing conditions and the organizing for housing rights in the period of March-June 2020. While not being an exhaustive overview, this document reflects a great deal of both the abuses of power, worsening of housing conditions and the resistance organized by housing justice movements across the continent.

The methodology for producing this report has been collective and horizontal with the majority of member groups of the EAC contributing and with the editors adding further research and finalizing the present document. Concretely, the process consisted of three phases: 1) EAC's facilitator launched a survey for member groups to fill in; 2) the responses of the survey were summarized by communication and facilitation staff; to these were added details on emergency state abuses, tactics employed by groups and listed recommended reading and online resources for further research; 3) the member groups made additions and edits to the final document. We intend for this brochure to be a tool that both reflects what actions were taken by housing justice movements across Europe and inspire others in the future.

The groups that have contributed to the survey are: A City For All (Frankfurt), Bündnis Zwangsäumung Verhindern/Stop Evictions (Berlin), Solidarity Action Neukolln (Berlin), Stop Auctions Athens (Athens), The Roof (Belgrade, Novi Sad, Subotica), Action Network for Housing and the City (Cyprus - national), Movement Against Foreclosures (Cyprus - national), Bydlet-žít (Czechia - national), Irish Housing Network (Dublin), Bond Precaire Woonvormen (Amsterdam), Habita! (Lisbon), Frontul Comun pentru Dreptul la Locuire / The Common Front for Housing Rights FCDL (Bucharest), Căși sociale ACUM / Social housing NOW (Cluj-Napoca), Ort Till Ort (Stockholm), Living Rent (Scotland - national), Radical Housing Network (London).

Further information has been provided by and has been collected from public platforms of: Habitat et Participation (Brussels), A Város Mindenkié (Budapest), Comitato Abitanti San Siro / Cantieri (Milan), PAH International Commission (National), Pravo Na Grad (Zagreb) and Droit Au Logement/ DAL (France - national).

2. Overview of governments' measures

Governments across the continent imposed various degrees of restrictions of movement and assembly as early as January 31st (in Italy). Gradually, restrictions that seemed to protect populations became more and more ideal conditions for abuses conducted by governmental bodies, the police and the military. All the while, social measures to support the needs of populations at risk were late, inefficient and poor.

Through our survey, many organizations have pointed out that there were some measures adopted for social protection, however they were either insufficient (Croatia, Greece, Romania, Serbia) or

they prioritized **financial support for businesses** rather than people. In some places, there has been temporary financial support for workers in risk of losing their jobs or unable to carry out their regular activities (ex. technical unemployment) who received from the state a certain amount of money relative to the average income, but this was often accessed via their employers (ex. Romania, Croatia, Scotland, Serbia). Some financial support was provided for freelancers or cultural workers, though many were left out.

Our survey shows that there was **no protection for most vulnerable categories: seasonal workers, ones without legal forms of employment or other precarious workers** (Croatia, Romania, Scotland/UK, Germany, Portugal, Serbia). Such a lack of protection was often doubled by a faulty legal framework that provided loopholes for employers and companies. For example, in Romania, there have been many reports of people being fired, even if this was not legal.

The type of measures also differed between the two categories, ex. mostly companies/employers and/or landlords/homeowners benefited from certain housing-related financial aids like rent deferrals or even rent support, while individuals and tenants benefited at most from mortgage and rent postponements. Deferrals of payments, while being quite often a measure taken by governments, has made many housing justice groups concerned that it will stimulate the **accumulation of debt after the crisis** (Spain, England, Scotland, Portugal, Cyprus, Greece) and therefore the increase of inequality and precarity of the most vulnerable segments of the population. Similarly, **landlords/homeowners benefitted from more extensive support than tenants** (ex. Scotland, UK, Sweden) which leads to more control, as tenants are left even more dependent on the goodwill of their landlords. Partial or full moratoriums of evictions were implemented in most countries but with limited restrictions on the actual legal preparations of evictions. This means that once the moratoriums are lifted, evictions will take place in a disproportionate number.

In some cases (Romania, Portugal), measures lacked clear indications on (local) implementation, or created big disparities between regions, counties and localities. In the end, people often had to rely on the benevolence and capacity of employers and city halls to provide them with resources for survival (Romania).

a) Abuses by the state, militarization and a perceived rise in authoritarianism

Military vs. Police forces mobilized

In most countries, the Police was the main force in charge of monitoring compliance with restrictions. Police patrols were frequent in most cases, controlling people's movement, compliance with restrictions, giving fines, stopping to check on people at any time and serving to intimidate (ex. in Athens, Budapest, Bucharest, Belgrade and Nicosia). This gave way to abuses of power in the form of excessive fines (Romania, Serbia, Czechia, Italy, Cyprus) – both in terms of how many people were fined as well as the sums – which in some cases were up to 15 times higher than the minimum net wage¹. Similarly, **abusive fines** were reported in Czechia - up to 10,000 CZK (almost 400 EUR) for small things like being seen taking down your mask for a moment.

In Cyprus, on the other hand, people were stopped by police - “observers of neighbourhoods” - but only a minority were booked for a fine or in court, this being used rather as an intimidation tactic. Nonetheless, police targeted immigrants and refugees, fining them 300 EUR if found on the streets and without properly informing them beforehand.

¹ Enikő Vincze from Căși Sociale Acum (Cluj-Napoca, Romania) recalls that by the 1st of April, the number of fines applied by police and jandarmerie was four times higher than the number of processed epidemiological tests. Afterwards, fines quadrupled through another military ordinance, **raising the fines** for persons from min. 100 lei, max. 5,000 to min. 2,000, max. 20,000 lei. The monthly net average salary at the time was 3,300 lei and the minimum net salary: around 1,300 lei. It is estimated that **1 out of 4 workers** live on the minimum wage in Romania, which is almost half the amount of the minimum fines that were set in April 2020.

Several groups reported a discriminatory enforcement of the restrictions and sanctions and police abusing their power by targeting already discriminated communities (people of colour or different ethnicity, poor people, homeless persons, refugees). This happened either in the implementation of social distancing measures - patrolling disproportionately through poorer neighbourhoods or those with migrant or BME - Black Minority Ethnic - households (reports from Scotland), fines to houseless persons, evictions abuses or even police brutality (ex. in Czechia², Cyprus³ or [against Roma ethnics](#) in Romania). Carceral tendencies were also amplified in many states as a means to control the crisis. People caught in public gatherings who disputed the police orders got arrested (Croatia) while violations of self-isolation could in some cases result in a criminal charge (Romania, Croatia⁴). Border control was severely strengthened all over the continent, including increased control in localities, at quarantined facilities.

In most cases where the military was mobilized, this was limited to assisting with medical care (The Netherlands) or setting up provisional hospitals (ex. Germany, Croatia, Sweden, Portugal, Serbia), transporting Covid-19 patients between countries (ex. bringing German citizens from abroad back into the country⁵). In Portugal, the military was also called in to set up homeless shelters, while Czechia mobilized the military to watch the borders.

However, in some cases, the military [was also mobilized](#) as a means to strengthen control or even intimidate people (Budapest, Bucharest) and to protect COVID-19 hospitals, migrant camps, postoffices, stations and airports (Serbia). In Cyprus, the army was used in mixed patrols in Nicosia's old town for migrant intimidation reasons, as well as to guard

2 In Czechia, a police officer [hit a girl](#) for sitting outside with her friends.

3 In Cyprus several policemen beat up an emergency worker in the garbage collection service of the Municipality.

4 In Croatia - between 3-12 years prison if the violation of self-isolation resulted in death.

5 In Germany's case, the role of the military is significantly restricted and differentiated from that of the Police, due to provisions set up in the domestic policy based on the country's history.

the quarantine facilities. A special case was that of [one town](#) in Romania with many Roma ethnics that was put under total lockdown and guarded by the military, while also giving rise to a lot of racist media coverage. Additionally, in Hungary the military was deployed not only to patrol the streets but also to control the operations of [140 state companies](#) marked strategically important for providing critical services during the pandemic.

Other frequently reported restrictions had to do with closing parks or sea sides, measures seen by some as irrational (ex. Stop Auctions Greece), or denunciations for home violence against women where police didn't engage with the reports (Greece).

b) Housing-related abuses

Evictions

Despite some measures being adopted to prohibit or suspend evictions and/or foreclosures in many countries (ex. Ireland, Scotland, Romania, UK, Germany, The Netherlands, Portugal, Serbia), evictions still happened during the months of March-June, especially targeting people without contracts (Hungary, Portugal). In some places where moratoriums were put in place, authorities refused to act upon them and allowed evictions to take place (Portugal). In one case in Lisbon, the police acted as a protector of an armed private security company which evicted a squat without a warrant. Landlords who could not evict the occupants have often cut utilities such as water and electricity to force the eviction. No legislation was passed to prevent this.

In others, there was [no comprehensive directive](#), just some "recommendations" against evictions (Serbia), a tendency to delay all non-urgent judicial proceedings, particularly foreclosures and evictions, which offered no real protection, but could nonetheless be useful for less police enforcement (Croatia). Similarly, in Romania there was no moratorium on evictions per se, but an agreement from the Nation-

al Union of Bailiffs that they would suspend forced evictions for the period of the state of emergency. Foreclosures were suspended too, however many people were not aware of this or were afraid of having to pay future bailiff costs, which gave way to abuses.

In the UK eviction proceedings were also halted and the courts shut, despite landlords being able to still give notice, the notice period having changed from 2 to 3 months. In Germany evictions for tenants housed in provincial (Nassauische Heimstätte) municipal apartments (ABG Holding) were also suspended, and one of the largest residential landlords – Vonovia, temporarily [called off evictions](#). Nevertheless, evictions for “[inappropriate behaviour](#)” were still possible. While in Berlin, evictions by state companies were suspended until September, other evictions - until 19 April, and with the possibility to have a legal postponement of the eviction until June.

Some notable victories were attained. An example is Scotland, where, [after pressure from Living Rent](#) - Scotland's tenants' union, all evictions were banned for any reasons and for all types of tenancies (private or social), for six months (April 1st – September 1st). Even so, Scottish housing activists, as well as groups from other countries, repeatedly expressed their worries that rent arrears will build up and will result in mass-evictions in the months following the ceasing of these moratoriums or other similar measures. Similar concerns were shared by housing activists in Czechia, where evictions were banned if a person couldn't afford rent due to coronavirus, but with a duty to repay when the emergency situation ends - this also didn't apply to evictions when the contract ends. For these reasons, these measures were considered rather unhelpful, sustaining the accumulation of debt and not offering real protection. The same concern was also shared in Cyprus, where loan payments were suspended but not the payable interests, which is expected to lead to accumulation of debt.

While some housing organizations have reported NO evictions (Greece), others noticed a “business as usual” approach. Such was the case of Sweden, where, at the time of the report, there were no measures against evictions. The municipality of Stockholm bulldozed a Roma settlement in early April, and the housing activists from Ort Till Ort said that they get calls every day with people who are about to be evicted.

Homelessness and refugee camps

The situation of homeless people worsened in many countries (Hungary, [Croatia](#), Romania, Serbia). People living on the streets or in improvised shelters were in some cases chased away by the police or dislodged from their shelters, leaving homeless people without any (safer) shelter during the pandemic. In Romania, the police fined homeless people for being present in the city without having formal documents to attest their “need” to be there. This might have forced some of them into crowded shelters, making the exposure to health risks due to overcrowding perceived as lower than the risk of being fined. In Portugal, homelessness was addressed by municipalities. For example, in Lisbon they opened some shelters but the capacity was clearly insufficient and they did not have proper conditions for self-isolation. There was also a hunger problem within the homeless community during the peak of the pandemic.

Shelters were in lockdown, afraid of taking in new residents (Hungary, Serbia). In Hungary, night shelters were reported to have restricted people from going out and day shelters for closing, making it difficult or impossible for people to wash and shower. A [night shelter in Glasgow](#) had to close and let people sleep on the streets after two coronavirus cases were confirmed. In Romania, the Block for Housing coalition intervened with a night shelter director, to allow people who worked formally to continue going out to work if there was no quarantine at the shelter, and pressured the authorities to stop giving [fines to homeless people](#). A lack of workforce in social areas was also reported,

and insufficient resources of those organizations providing services to the homeless (Hungary, Croatia). The state didn't help much. Despite in some cases being asked to provide additional temporary facilities, in Croatia only one town responded, granting these organizations providing services to the homeless two additional municipal apartments for immediate needs. In Czechia it was reported that some municipalities or organisations have taken measures in order to help the homeless, but far from being enough, which created among them a general feeling of anxiety and not being taken care of. In Cyprus, homeless people - mostly in Limassol, received shelter by the town hall. In Athens, homeless people couldn't rely on shelters, but only on people's solidarity offered through meals and other useful things.

The number of homeless people or the [risk of homelessness](#) also seems to have grown, due to the COVID-19 crisis, among those who have lost their jobs and couldn't pay rent (Croatia, Serbia).

A different approach was the UK's "Everyone In" policy, whereby almost 15,000 rough sleepers were housed in hotels or emergency accommodation. However, in June already some people had to leave this temporary accommodation and concerns started that this is a "[completely disjointed](#)" measure because it will send them back on the streets, even before the pandemic is over; especially the most vulnerable of them, immigrants who are not eligible for housing and will probably be left without support. To avoid this, Portugal decided to grant [temporary citizenship rights](#) to all migrant and asylum seekers with pending processes.

Like the UK, Germany also housed homeless people in hotels and emergency shelters. One example is Frankfurt, where there are approximately 8,000 homeless people. At the time of the report, there was one [hotel that started housing](#) a few homeless people as well as refugees in separate hotel rooms in order to contain the spread of the virus. The capacity of the hotel was rather limited - only 55 rooms, and

the measure only applied to individuals that were tested positive for Covid-19 or suspected to be infected. Another hotel provided homeless people with complex needs a space to quarantine. No additional accommodations for other homeless or refugees with no infection was available at the time, which is why approximately [100 homeless people](#) were still sleeping in the subway station at Eschenheimer Tor downtown as an emergency shelter. 1,000 people were housed in emergency shelters or hotels with shared sanitary and cooking facilities at the time of the report. Berlin rented around 2-3 hostels for [homeless people](#). The Netherlands also housed homeless people in hotels, and immigrants were less locked down, but "there was [no real solution](#), not [for everyone](#)".

Racism inside and at the borders

As for the people experiencing or at risk of homelessness, so too the situation worsened for those in refugee camps, where thousands of people were already staying in bad conditions and for whom no measures were taken (Greece). Immigrants and refugees had no special protection in Cyprus, beyond staying in shelters as before. They were frequently fined 300 euro by the police if they saw them in the streets, without being previously informed about the measures. In Serbia migrant camps were put under full lock down and turned from open into completely closed camps that allow for movement only with special permissions and in emergency situations. In Sweden, the deportation of refugees to Afghanistan was temporarily stopped, but only because Afghanistan refused to receive them.

As in other regions of the world, Europe too saw a massive rise in racism. From anti-Asian sentiments linking the spread of the virus with its origin - China - to the ethnicization of the politics of contagion, racism grew stronger roots on an already significant foundation on the continent. As racism is also identified by many of the EAC's organizations to be at the heart of housing injustice, many activists noticed an accumulation of abusive experiences at the intersection of

race and class. Poor housing conditions are often typical of racialized communities of both nationals and migrants. This became especially acute when limited access to water meant a limited capacity to protect the health of one's own community.

Most notably, the rise of anti-Roma racism has been signalled by anti-racist organizations: anti-racist activists and groups involved in the housing movement in Romania reported an abundance of abuses both concretely through police brutality, restriction of access to utilities by authorities and through media representations.

The devaluation of domestic work and the rise of domestic violence

Confinement into one's own home during quarantine has meant an overload of domestic labour, which, historically is distributed to women. As housing movements across the continent show, women are also often at the forefront of housing organizing. These two conditions have overlapped during the past few months making the gendered dimension of housing injustice more visible. Migrant care work - performed overwhelmingly by women - has been in the period systematically devalued and underpaid. Illustrating the asymmetries between Western Europe and Eastern Europe, this type of work, although considered essential, was excluded from emergency subsidies⁶.

The load of unpaid domestic labour grew too, as kindergartens and schools closed. As this also fell disproportionately on the shoulders of women, confinement of all members of the household into one place meant a rapid and dramatic increase of domestic violence. As many of the EAC's organizations work directly with neighbourhood communities, they have reported on the increase of situations of domestic violence. For example, since [women's shelters were over capacity](#), the city of Frankfurt tried to house long-term tenants to hotels or city-

⁶ Similarly, agricultural labor in the West, relying heavily on Eastern European workforce, was selectively kept active. Infamously, at the height of the pandemic spread, in April, several workers from Romania [died in an asparagus farm in Germany](#) - the result of a complete lack of health protection from the employer.

owned apartments to free up spaces for women experiencing domestic violence. In Berlin, one hostel was rented for women who experienced domestic violence.

The incarcerated

The situation for the incarcerated generally worsened: in Romania, [3 prisoners died](#) after a fire was set by the inmates in a sign of protest against the introduction of restrictions/limitations - like cutting down visitation hours. In the same spirit, Italy saw [massive revolts](#) and strikes organized by inmates in protest for the complete lack of support and enforcement of further restrictions by officials. As early as March 8th, dozens of inmate revolts started in prisons across the country - most notably in Foggia, Avellino, Bologna and Modena. After three days of struggle, the body count rose to 14, all inmates. While all deaths have been classified as 'overdoses', most deaths are racialized. Nine of the ten deaths registered between Modena and Bologna occurred in individuals of North African origin.

Governmental measures were rarely aimed at improving inmates' housing and health conditions, however some countries approved early releases. The UK was set to temporarily release about 4000 'low risk' prisoners, but ended up only releasing 33, the government deciding to [shelve the proposal](#) in May. In a similar approach, many prisoners with light penalties in Berlin were freed, especially the ones who were in jail for not being able to pay fines. In Portugal, over [1000 prisoners were released](#) mid-April, many of them on the last leg of their sentences. [A report](#) from June by the Council of Europe states that Portugal was fourth in the list of countries with the highest percentages of prisoners released (15% -1,874) as a measure to prevent Covid-19, after Turkey, Cyprus and Slovenia, and followed by Norway, Ireland, Italy and Spain. Serbia and Albania also released a few hundred prisoners. In total, 20 European prison administrations released over 122,000 prisoners to prevent the spread of Covid-19, according to the same report.

c) Other forms of abuses of power

Attempts to suspend Parliament by giving the prime minister power to [legislate by decree](#) were reported in several countries (Serbia, Croatia, Hungary, Romania), while courtcases and other measures were pushed through without proper discussions (The Netherlands), which raised concerns over the safety of democratic processes. There were also attempts to pass legislation extending surveillance of citizens through measures like the [tracking of phone locations](#) (Croatia). Similar discussions about tracking apps happened in the Netherlands. In Cyprus, there were talks about the minister of interior wanting to invade homes to look for potential visitors, but he retreated, allegedly due to significant backlash to the outrageous proposal.

Social rights were also targeted, either by attempts to [suspend labour rights and other fundamental social rights of workers](#) (Croatia) like the [right to strike or to other forms of addressing collective work-related conflicts](#) (Romania), or through attempts to cut down minimum wage or abolish collective agreements (Croatia), all in the benefit of employers.

Abuses related to demonstrations and freedom of assembly were frequently reported. In many countries protests and demonstrations were banned or seriously restricted; in some they remained illegal even after the end of the State of Emergency, up until the end of June (Romania)⁷. In Germany, demonstrations were dissolved by the police and followed by arrests and criminal charges, despite the compliance

⁷ Despite this ban, at least two demonstrations have taken place during the State of Alert, in Bucharest: one in support of #BlackLivesMatter movement, and one against a law disputed in June that banned any reference to “gender identity” in schools, universities or other educational institutions.

of participants with the safety measures⁸. In other cases, the ban on protests was nonetheless disputed, with some relative success in overturning such decisions⁹.

⁸ This was the case of a demonstration in Frankfurt that addressed the refugee situation in Lesbos where it was reported that the 400 participants complied with the safety distance of 2.5 meters.

⁹ Two examples: the Federal Constitutional Court overturned the demonstration ban in Gießen. The decision says that public assemblies have to be authorized even in times of the Corona pandemic. In Hamburg, the administrative court permitted a demonstration after a ban by the assembly authority.



3. Our List of Demands (March 28)

As restrictions began to be set in the month of March, so did the campaigns organized by housing movements across the European continent. Various demands were voiced and the EAC created a collective campaign based on the vision and mobilizing of its member groups. The List of 15 Demands and its Call to Action circulated in our networks and inspired subsequent campaigns from member groups.

Below is the entire Call to Action launched on March 28.

The European Action Coalition for the Right to Housing and the City Call to Action

I. Yes to #StayAtHome but what if you have no home?

In the context of the spread of the COVID-19 pandemic, safety in one's own home or shelter is essential! All studies have shown that the best way to protect oneself and the whole society from the spread of the virus is to interact with as few people as possible. This can only be achieved if individuals have access to decent housing, proper hygiene and running utilities. Where neoliberal policies of austerity, fiscal surveillance, privatisation and cutting of social costs have been going on for decades, public health care institutions are reaching their capacity limits. Equally, public housing is depleted! Because of these, we are weaker and more vulnerable in the face of the pandemic!

The motto Stay at Home! can be followed ONLY by those with access to a home!

The call Wash your Hands! can be followed ONLY by those with access to water, a bathroom or at least a toilet inside the home. The recommendation to Isolate yourself! can be followed ONLY by those who do not live in overcrowded homes. In the last four decades, the housing crisis generated by neoliberal politics has affected more and more people across the European continent. The costs of housing have become the largest expenditure for many households. The households' indebtedness with the housing costs remains high, affecting poor and precarious social categories disproportionately. Little to no support has been directed towards the most precarious, the overcrowded, migrants and refugees!

The consequences of a society that organises itself solely around profits are fatal, not only in terms of housing but also in terms of health.

Currently, the most affected are: older people, people with pre-existing health conditions, low-income people, people suffering from poverty, people in precarious jobs, people suffering of homelessness,

people forced to live in deprived conditions, and people being threatened by different forms of housing insecurity. On top of these categories, racist housing policies and the patriarchal organizing of societies are bringing non-White Europeans, Roma, migrants and women to the forefront of vulnerability in the current crisis.

Staying indoors means for most of us severe overcrowding! And overcrowding in homes means more domestic violence while overcrowding in collective housing such as senior homes, dorms, detention centers, prisons or refugee camps means more exposure to contamination. For many of us, staying indoors means lack of access to utilities and safety measures from contamination.

When asking people to stay at home, make sure they have a safe home to go to! Demand safe shelter for all!

II. Our Demands

Our experience as housing activists shows us that: **Raising rents, ceasing utilities due to default, neglecting people from marginalized communities placed in deprived areas, leaving persons and families on their own with high housing-related debts or private rents that they cannot pay in the event of losing their jobs**, will increase people's vulnerability to the virus, putting the whole society at risk. Everyone should be able to choose to stay indoors and protect themselves, their community and families from the spread of the pandemic.

We demand that all EU officials and all local, regional and national governments immediately elaborate and implement measures protecting them and guaranteeing their effective access to rights!

We call for all across the continent to take action and demand to all authorities:



EUROPEAN ACTION COALITION
FOR THE RIGHT TO HOUSING AND TO THE CITY

DEMANDS

TO ALL E.U. POLITICAL OFFICIALS, NATIONAL,
REGIONAL AND LOCAL GOVERNMENTS:

2020 COVID-19 PANDEMIC

1. **MORATORIUM ON ALL EVICTIONS!**
2. **NO CUTS ON UTILITIES, REGARDLESS OF DEBT OR FORMAL STATUS!**
3. **SUSPENSION OF ALL PENALTIES FOR NOT PAYING RENT OR UTILITIES!**
4. **IMMEDIATE PUBLIC REQUISITION OF HOTELS, HOLIDAY HOUSES AND ALL EMPTY BUILDINGS TO RE-HOUSE THE HOMELESS AND THE OVERCROWDED!**
5. **IMMEDIATE REHOUSING OF THE ALREADY HOMELESS AND OVERCROWDED!**
6. **DECRIMINALIZATION FOR OCCUPATIONS OF VACANT BUILDINGS!**
7. **DECRIMINALIZATION OF ALL INFORMAL, ALTERNATIVE, EPHEMERAL AND MOBILE FORMS OF HOUSING!**
8. **PROTECTION OF ALL IN COLLECTIVE ACCOMMODATION!**
9. **FREEZE ALL PROPERTY RENT PRICES!**
10. **SUSPENSION OF MORTGAGE AND RENT PAYMENTS FOR ALL AFFECTED BY THE CRISIS!**
11. **SUSPENSION OF ALL AUCTIONS OF FORECLOSED HOMES!**
12. **SUPPORT FOR ALL AFFECTED BY DOMESTIC VIOLENCE DUE TO OVERCROWDING AND STAY-AT-HOME MEASURES!**
13. **PROTECTION OF ALL MIGRANTS AND REFUGEES BOTH INSIDE AND AT THE BORDERS OF THE CONTINENT!**
14. **FREE ACCESS TO MEDICAL TESTING AND TREATMENT FOR ALL!**
15. **FINANCIAL SUPPORT FOR ALL AT RISK OF LOSING INCOME SOURCES!**

III. Stop the neoliberal EU!

Even though housing policy is considered a matter reserved to the nation states under the principle of subsidiarity, we consider the EU at least equally responsible. The compulsory economic and fiscal policies of the European Union, in parallel with a weak execution of the principles of the so-called “social Europe” and the harsh enforcement of severe austerity policies especially in Southern and Eastern Europe, underline the responsibility of the EU for the current housing crisis.

The EU “Statement on COVID-19 economic policy response”, focuses on the salvation of the Economic and Monetary Union. This is a sign that the EU has no intention to change its neoliberal approach. Where are the guarantees that the Stability and Growth Pact rules will be redefined to the benefit of all the people? Where are the guarantees that these measures will not be applied so as to support private companies and the banking sector? Where are the guarantees for a social Europe in which public investment is made in order to strengthen public services in all domains of life, including housing?

Is this a moment of a new deal between capital and labour supported by EU economic policies? It hardly looks so. And due to state of emergency measures, there is a risk of cutting workers’ entitlement to organize and demand their labour and housing rights.

Faced with the challenges of the Covid-19 pandemic, The European Action Coalition for the Right to Housing and the City (EAC):

- demands that the EU stops its neoliberal policies (fiscal, economic and social).
- demands that the EU promotes and facilitates the investment of public money into the development of public services, including public housing and other forms of non-for-profit housing.

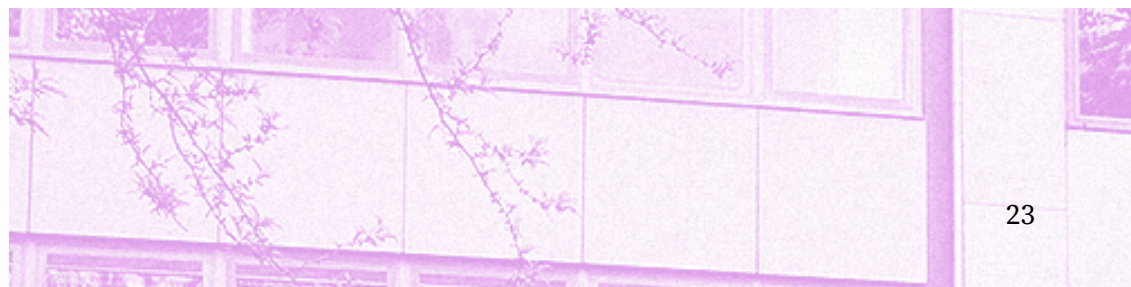
IV. Solidarity, Safety and Care For All!

Solidarity with the most affected! The vast experience of the organizations forming the EAC has shown us that, in a crisis, it is always the low-income, the most vulnerable, the poor, the homeless, the evictees and the undocumented that are at utmost risk for their health and well-being. We urge all to show solidarity, care and empathy to individuals that are most exposed for being affected by the COVID-19 pandemic!

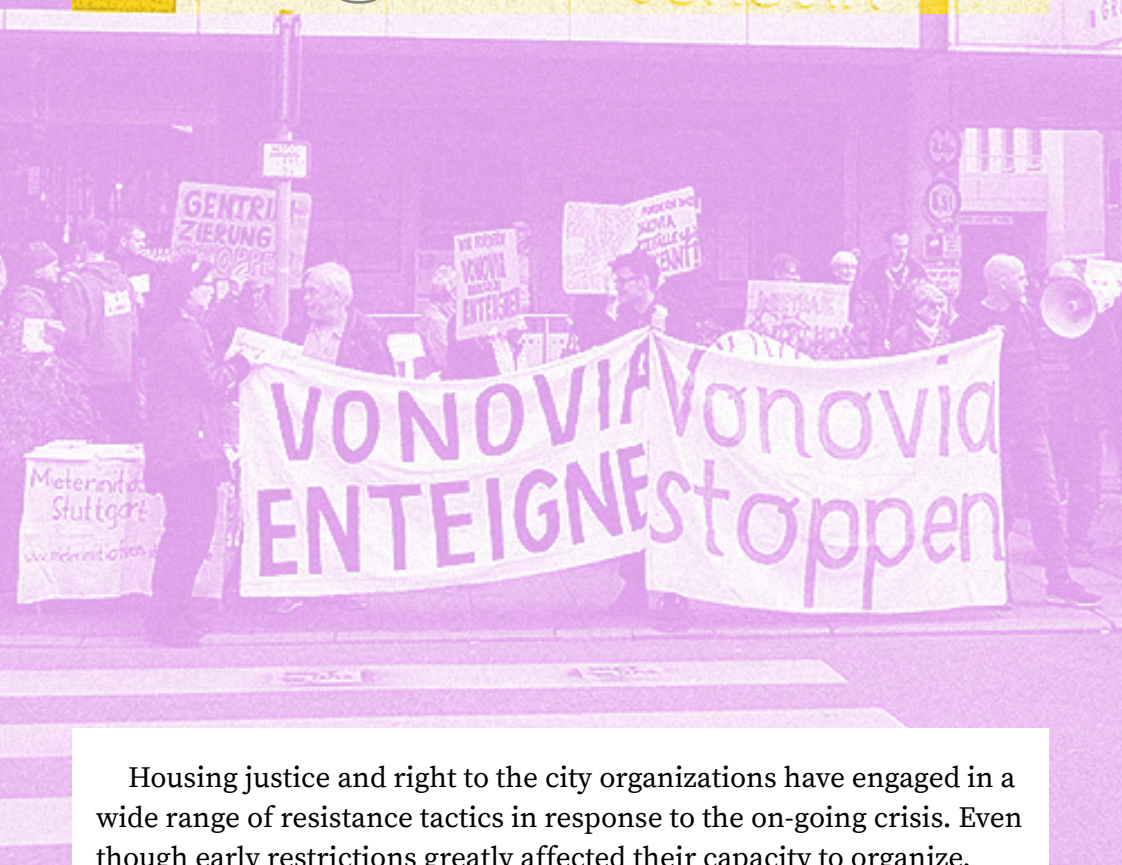
Safety from abuses of the state! The current state of emergency measures across countries expose the above categories to more abuses. They also invest governments and the military with more power and control, opening the path for further violence and breaching of rights. We urge all to monitor the evolution of state of emergency measures and consequences in their own countries! Speak up about any measure that is abusive, excessive and increases the precarity and vulnerability of the already exposed.

Mutual care in communities and neighbourhoods! Even though we are cut off from physically interacting with our communities, we are still together and can rely on each other. Organize in solidarity networks in your own neighbourhood as much as possible. Prepare yourself collectively for the long-term consequences and find and share new tools for coming together in times of crisis!

Stay strong! Stay together! Demand safe shelter for all!



4. Tactics used by organizations



Housing justice and right to the city organizations have engaged in a wide range of resistance tactics in response to the on-going crisis. Even though early restrictions greatly affected their capacity to organize, groups across the continent adapted to the situation and responded swiftly and consistently. The main tactics used have been: a) mutual and direct aid; b) campaigning, advocacy, lists of demands; c) support, monitoring & consulting; d) rent strike or rent decrease; e) direct action; f) building alliances. Most organizations used at least two of these tactics in a cohesive strategy for the whole period of March-June 2020.

a) Mutual and direct aid

Mutual aid refers to a tactic of reciprocal solidarity reaction in an already existent network of community members (neighbors, friends, tenants, etc.). Direct aid refers to direct support, material or otherwise given to individuals or groups highly affected by a crisis. Most often with housing organizations from the EAC, direct aid is employed where individuals or groups are in such a difficult or urgent situation that mutual aid is difficult to organize.

In the period of March through June, most groups have engaged in mutual and direct aid with the communities they were already working with. From building online mutual aid communities (**Pravo Na Grad, Zagreb**) to putting efforts into figuring out new systems of distribution and solidarity such as a neighbourhood delivery system on bikes (**Cantiere, Milan**), mutual aid was the chief tactic employed by housing organizations. Networks of mutual aid have been consistently built most notably in Italy and Serbia (**The Roof, Belgrade**). Direct aid has been extensive too. Groups have considered it important to intervene directly in communities that were facing extreme conditions such as impending homelessness, abuses by authorities or limited access to utilities (**FCDL, Bucharest; Social Housing NOW, Cluj**). Direct aid usually included distributing packages with hygiene and nutrition items and supporting communities to get some form of access to utilities. While most groups worked with already established community networks, some groups reported a rise in the number of people outreached (**The Roof, Belgrade and Habita, Lisbon**).

b) Campaigning, advocacy, lists of demands

This type of organizing includes tactics ranging from groups building campaigns to raise awareness of what's going on, claiming demands from authorities to communicating directly with the administration in what could be called advocacy organizing. Extensive campaigning has been organized from the first weeks of March and generally included informing inhabitants on how new legislation would

affect their housing situation and encouraging people to demand financial support and moratoriums. Most groups came out with lists of demands, warnings and awareness interventions to signal the way the pandemic will impact the most vulnerable, the homeless, refugees and all those in precarious housing. Campaigning has been done both on-line and offline (posters) with most of the activity aggregated on social media platforms, sometimes replacing general assemblies with online formats (**Habita, Lisbon; Pravo Na Grad, Zagreb; The Roof, Belgrade, Novi Sad, Subotica; the London Renters Union**). Petitions and open letters have also been used especially by organizations with a wide outreach and with the aim of attracting immediate attention to urgent matters such as the situation of the homeless (**AVM, Budapest; Pravo Na Grad, Zagreb**). Notable components of such campaigns are direct accounts from activists that are themselves in highly vulnerable situations. See for example the accounts of **Lakatosné Jutka**, a homeless activist from Budapest or **Nicoleta Vișan**, an evictee activist from Bucharest (**FCDL, Bucharest**).

Many groups have also directly contacted the administration on local and central levels requesting urgent and solid social measures to support workers, tenants and homeowners and against the bailout of banks and companies (**Movement Against Foreclosure, Cyprus; Pravo Na Grad, Zagreb; The Roof, Serbia**). In Berlin, a **legal** action has been initiated against the measures of the municipality.

c) Legal support, monitoring & consulting

The new legislation often tied with emergency state measures has created a lot of confusion and space for misinterpretation and abuse. Housing organizations took a stand and put efforts into offering legal support and consultation over the legislative changes (**PAH, Spain; Habita, Lisbon**). Some managed to set up hotlines and special email addresses to respond to people's questions (**Ort Till Ort, Stockholm**). While the emergency state and the various restrictions brought abuses from police, some groups have put resources into monitoring such

events and raising awareness on the issue (**SolA, Berlin**). In Serbia, the Roof conducted a telephone survey to obtain data about the social situation in the country during the pandemic. Similarly, the London Renters Union has a phone-banking team that has been making calls every day throughout lockdown.

d) Rent strike/ decrease

Coordinated rent strike has been the highlight of the month of April. This has been typical of organizations located in Western Europe (**Living Rent, Scotland; Housing Action Now, Dublin; London Renters Union**) as big landlords are more prevalent in that region. Action was organized on three levels: local, national and international.

Under the slogans and hashtags **#RentStrike**, **#CantPayWontPay**, **#CancelRent**, **#TenantPower**, **#NoRentDebt**, **#HuelgaAlquileres**, **#NoCobramos**, **#NoPagamos** groups pushed for the decrease or elimination of rents by organizing tenants in wider rent strikes. Specific tactics were developed on how to approach tenants, raise awareness and mobilize in the particularly difficult restrictions in the context of the pandemic. Such tactics included approaching tenants and was done with various means including door-knocking and phone call campaigns (**Irish Housing Network, Dublin**). Activists opposed governmental measures that protected landlords or commercial tenants or even claimed to support tenants, such as deferrals of rent. Groups organizing rent strikes were firm on the issue, claiming that no legal measure should trigger the increase of debt.

Most organizations reported an increase in capacity as many individuals and groups approached them to join the movement. While this is always good news, it proved to be also a challenge as information and trainings were difficult to organize while in quarantine. Generally, however, activists experienced a positive growth and popularization of the fight for tenants' rights.

e) Direct action - Protests have started to emerge in the latter period with keen attention to protecting each other. Milano, a city heavily impacted by the pandemic has benefited from the organizing of **Cantiere**, with the group organizing spontaneous protests and window messaging. Notably, the **City For All in Frankfurt** made a performance piece attracting attention on empty buildings that could house those in need. Some groups have also managed to prevent and even stop evictions given that moratoriums were in place.

f) Building alliances - Many groups have taken this period as an opening for strengthening national alliances either with other housing organizations (**FCDL, Bucharest, Social Housing NOW!, Cluj**), with other organizations dealing with other social justice issues (**Bond Precaire Woonvormen, Amsterdam**) and even state-related structures like the Ombudsman (**Pravo Na Grad, Zagreb**). In Croatia, the alliance with the Ombudsman resulted in further pressure on the central and local authorities backed by the recommendations of Pravo Na Grad. Most notably, in Greece, refugee solidarity has been a priority amongst social movements¹⁰ (**Stop Auctions, Athens**). While thousands of refugees were evicted or moved, little to no dedicated protection was provided with the exception of grassroots social movements.

In the frame of the same type of approach, the month of May has seen alliances from housing movements to labour movements (**FCDL, Bucharest; Social Housing NOW!, Cluj; Pravo Na Grad, Zagreb**) with the aim of addressing the intersectionality of the rapid precarization during the crisis. Events, documents and broader campaigns around and after May 1 pointed out that labour and housing are intimately connected. During the crisis, hundreds of thousands of workers were laid off while evictions were not banned and rents or mortgages were not suspended. Campaigns showed that governmental bodies did not react according to this intersection of injustices.

¹⁰ See Stop Auctions, Athens: menoumemazi.org/ and facebook.com/AntiviruSolidarityGR/

5. Impact on organizational structure

The change with the biggest impact was not being able to meet and do in-person community outreach. This effectively meant giving up or considerably limiting the two main strategies used by housing organizations - community/ neighbourhood organizing and direct action. In addition to this, activists had to move online, effectively setting up new protocols of access to information and communication with communities. Some talked about issues around technology access, as this has effectively changed their regular communication practices. However, access is not the only concern: as digital technologies mediate these new communication practices, they act as filtering devices controlled by third parties that seldom have any radical commitments such as the groups using them. As a result, concerns around safety and surveillance from governmental and private bodies were raised.

Additionally to new practices of communication, issues about surveillance refer also to social media organizing and outreach. As such, most organizations are paying close attention to legislation that increases surveillance, anticipating that this will impact their organizing.

All of this has taken quite a toll on activists. At the same time, the actual need for organizing increased tremendously. Most organizations experienced a two to three-fold increase in labour. This entailed an emotional load too as members of housing groups generally felt more responsible to take action and organize than before but with new and quite adverse conditions. Most notably, activists that were themselves in precarious housing, informal settlements or homeless were directly affected.

The financial crisis has started to be felt within the organizations as well, with several groups having some issues with covering expenses. This is mainly due to the loss of income by some members contributing to the group's expenses such as covering rent for their spaces, especially in Eastern and Southern Europe.

Despite all of these, some positive aspects emerged as well. Some groups reported a growth of numbers (**Living Rent**) (**London Renters Union** which had an increase of about 1500 new members). Efforts were put into training, capacity building and creating new chapters. The situation also brought activists closer together, many speaking of spending more time together and sharing a very difficult experience.



6. Anticipations for the future

Housing movements consulted in our survey agree that the current crisis has broken the “normality” of the pre-pandemic period. They also share the expectation that the post-pandemic period will lead to a **grave social and economic crisis** (Stop Auctions - Athens, FCDL-Bucharest, Pravo Na Grad- Zagreb, Solidarity Action Neukölln-Berlin, Action Network for Housing and the City- Cyprus) and **rise in prices** (Bydlet-žít, Czechia) and **inequality** (Bond Precaire Woonvormen- Amsterdam, Movement Against Foreclosures-Cyprus). It is to be expected that these will affect most the weakest economies and the most vulnerable workers, such as seasonal and precarious workers (Pravo na grad). **Austerity measures and an increase in poverty** are also expected (FCDL, Solidarity Action Neukölln, Habita-Lisbon, Action Network for Housing and the City, Movement Against Foreclosures, The Roof-Serbia), as well as a “**reinvention of capitalism in an even more aggressive form**” (Habita).

Rent arrears and a wave of evictions are expected to follow after the lockdown and the end of the moratoriums on evictions and various payments. Landlords and letting agents will pursue tenants to recover the rent arrears and evictions will follow, with people finding themselves overburdened by debt (Ireland, Scotland, England).

A decrease of housing prices is expected to happen and, in some places like Czechia, is already happening, while empty houses might become more frequent, contributing to the lowering of prices (**Habita, Bydlet-žit**).

Concerns also have to do with a rise in right wing authoritarianism, more restrictions of basic rights as well as strengthened nationalisms and racism or even direct violence (**Căși Sociale Acum, FCDL, City for All- Frankfurt, Habita, Action Network for Housing and the City**).

Nonetheless, there is also space for growth. Several groups see these testing times as an important moment to build solidarity networks and organize (**Stop Auctions, FCDL**), and have already started preparing for what might follow, both good and bad. Opportunities are also envisioned in the form of an increase of left-wing demands and adopted policies from state structures (**FCDL, BZV – Berlin, Căși Sociale Acum**).

The pandemic has prompted reflection on what “going back to normal” actually means or should mean, and has shown that some measures are possible despite the regular discourse. The systemic problems have become even more visible than before, showing an unsustainable construction. The fact that measures that were priorly unthinkable such as extensive moratoriums on evictions or rent eliminations were actually implemented in a rather short time, might set a precedent in terms of what is possible.

Additionally, thoughts go into how the extensive community and neighbourhoods networks of mutual aid put together by many organizations could be transformed into a somewhat permanent infrastructure and incorporated in wider strategies of radical change. The period of March-June has brought activists to unpack, discover and improvise new forms of resistance tools and the next period remains a time of consolidating the new found radicality, growth and transnational solidarity.

“Some progressive ideas are implemented for now as the pandemic is exacerbating but since a lot of people aim to go ‘back to normal’ (consumerism, traveling, full-time work), there is a chance we will implement ‘business as usual’. I’m afraid that some emergency measures will only last until the emergency is over.”

City for All activist - Frankfurt

“For deprived and dispossessed people, the return to the pre-pandemic normal is not a solution. Spending more than half of one’s income on housing costs is not normal. Living in an overcrowded home, because not having enough money to afford moving out, is not normal. Taking not one, but several jobs, so that one can survive from one month to the next, after paying rent or a monthly mortgage rate that is as much as the country’s minimum income, is not normal. It is not normal that – while promising one’s salvation – the employer, the real estate developer from whom one buys or rents, and the bank that indebts people for life make so much profit on their disadvantage. Yet again, it is not normal that the big property owners, when they are affected by the systemic crises of capitalism, are being precisely the ones who are saved by public money they take advantage of.

Post-pandemic normality for the many should mean a new social arrangement including, among others, public investment into public services in all domains, housing, healthcare, education, social protection.”

Căși Sociale Acum- Cluj-Napoca

“This can be the change we are looking for.”

Bond Precaire Woonvormen, Amsterdam

Recommended further reading & other resources

- Apps, Peter. “Almost 100 housing academics call on government to ‘prevent human catastrophe’ over coronavirus”, *Inside Housing*. Article available [here](#).
- Besetzen Collective. “We will squat...”, *Besetzen*. Article available [here](#).
- Blasi, Gary. “UD Day: Impending Evictions and Homelessness in Los Angeles”, *Challenge Inequality*. Article available [here](#).
- Block for Housing. “Manifesto for Housing Justice: Against the Pandemic of Capitalism and Racism”, *LeftEast*. Article available [here](#).
- Boatcă, Manuela. “[Thou shalt] Honour the asparagus!: Romanian Agricultural Labour in Germany during the COVID-19 Season”, *LeftEast*. Article available [here](#).
- Bródy, Luca Sára and Zsuzsanna Pósfai. “Household Debt on the Peripheries of Europe”, *Periféria Working Papers* 3. Article available [here](#).
- Budimir, Miloš. “How Serbian activists started a nationwide anti-authoritarian protest during COVID-19 lockdown”, *Waging Nonviolence*. Article available [here](#).
- Costache, Ioanida. ‘Until we are able to gas them like the Nazis, the Roma will infect the nation:’ Roma and the ethnicization of COVID-19 in Romania”, *DOR*. Article available [here](#).
- Dattani, Kavita. “Rethinking Social Reproduction in the Time of Covid-19”, *Antipode online*. Article available [here](#).
- Fondation Abbe Pierre, *FEANTSA*. Fifth overview of housing exclusion in Europe. Report available [here](#).
- Graham-Harrison, Emma, Angela Giuffrida, Helena Smith, Liz Ford. “Lockdowns around the world bring rise in domestic violence”, *The Guardian*. Article available [here](#).
- Habitat et Participation. “COVID19 et logement”, Youtube. Video available [here](#).
- Hajzler Saša, Aigul Hakimova. “The Pandemic Crisis in Slovenia. Fighting Fragmentation and Precarity”, *The Left Berlin*. Article available [here](#).
- HousingIsACure Campaign (US). “Medical and Homeless Community Statement on the Increased Mortality of Unhoused People”, *Medium*. Article available [here](#).
- Irvine, Benjamin. “Spring in Huelga: dispatch from the Rent Strike in Spain” *Greater Manchester Housing Action*. Article available [here](#).
- Knaebel, Rachel. “Interdiction de licencier et moratoire sur les loyers : ces États européens plus solidaires que la France”, *BastaMag*. Article available [here](#).
- Lancione, Michele, AbdouMaliq Simone. “Bio-austerity and Solidarity in the Covid-19 Space of Emergency”, *LeftEast*. Article available [here](#).
- LevFem Collective and Transnational Social Strike Platform. “Struggles in Social Reproduction during Covid19: from East to West and Beyond”, *Transnational Social Strike*. Article available [here](#).
- London Renters Union. *Demands for Rent Strike*. Article available [here](#).
- Markowitz, Andie. “Building intersectional resistance alliances during COVID-19” *WagingNon-Violence.org*. Article available [here](#).
- Marx, Paris. “One Solution to the Housing Crisis? Turn Airbnb into Public Housing”, *TribuneMag*. Article available [here](#).
- McElroy, Erin, Meredith Whittaker, Genevieve Fried. “COVID-19 Crisis Capitalism Comes to Real Estate”, *Boston Review*. Article available [here](#).

- Milan, Chiara. “Refugee solidarity along the Western Balkans route: new challenges and a change of strategy in times of COVID-19”. *Interface*. A journal for and about social movements. Volume 12, issue 1. Article available [here](#).
- Radical Housing Journal Editorial Collective. “Covid-19 and housing struggles: The (re)makings of austerity, disaster capitalism, and the no return to normal”, *Radical Housing Journal*. Article available [here](#).
- Rose, Isaac, Siobhan Donnachie. “‘Defending our homes against landlord tyranny’. Rent strikes, then and now”. *GM Housing Action*. Article available [here](#).
- Sirotnikova, Miroslava German. “Covid-19 Lockdown Of Roma Villages Creates Unease In Slovakia”, *Balkan Insight*. Article available [here](#).
- Temperton, James. “Is this the end of Airbnb?”, *Wired*. Article available [here](#).
- Tognozzi, Daniele. “Covid-19: the New Chapter of a Continuous State of Crisis. Looking at Berlin”, *Greater Manchester Housing Action*. Article available [here](#).
- Transbalkan Solidarity Group. “COVID-19: no one is safe until all are protected!”, *Osservatorio Balcani e Caucaso Transeuropa*. Article available [here](#).
- WIEGO. “Domestic Workers: Frontline Care Workers Face Covid-19 Challenges.” *Women in Informal Employment: Globalizing and Organizing*. Article available [here](#).

For more general resources on social movements during the COVID-19 pandemic see:

- Interface. A journal for and about social movements. *Organising amidst COVID-19: sharing stories of struggles*. Volume 12, issue 1. Materials available [here](#).
- International Center on Nonviolent Conflict. *COVID-19: Organizing during a Crisis*. Materials available [here](#).

Addendum

The following is a non-exhaustive synthetic overview of legal measures affecting both housing & labour conditions and the organizing of struggles in the countries where there are member groups of the EAC.

State of emergency¹¹ :

- Yes, in most cases started in March (HU -11.03, GR & RO-16.03, PT, CZ, CY, AU- 15.03; SK-11.03; SL-12.03; ES-14.03) with the exception of Italy - 31.01;
- NO state of emergency: HR, IE, UK, DE, SE (not provided in Constitution). PL – “state of epidemic risk” (12.03);
- **Curfew restrictions:** SE (from 20.00), CY (from 21.00), HU, GR, RO (from 22.00);
- Measures to control this: filling in form/ statement – RO, GR, FR; sms - GR);
- **NO or partial curfew**, just “prevention/protection/emergency measures”: HR, IE, UK, DE, SE) and restrictions on movement (ex. how many people can walk together) – “**intelligent lockdown**” (herd immunity) – NL, UK and **recommendation** to stay home (NL, HR) or partial curfew (UK)
- **Lockdown:** Schools and other public institutions/places, “non-essential” services closed, public gatherings banned (DE, FR, GR, HR, HU, IR, PT, RO, RS, UK)
- **Borders** closed, restriction on leaving municipality (HU, GR, HR, RO). Borders partially open by 20.04.2020 (DE, UK, NL, IR)
- Additional Limitations for elderly people (in Hungary – shopping hours; RO)

¹¹ Other: see List of Lockdowns https://en.wikipedia.org/wiki/National_responses_to_the_COVID-19_pandemic#Europe

Some countries declared states of emergency and adopted more severe measures / restrictions of rights, while others didn't declare states of emergency but were still, sooner or later, on lockdown and had some restrictions on movement, though not necessarily curfews.

Restriction/suspension of rights:

- Role of Parliament suspended/limited (ex. in HU: Fidesz government has full decision power without Parliament, no time limit set), RO
- RO: Art 5. CEDO (suspension of all rights except right to be tortured and enslaved), suspension of the mechanism of tripartite dialogue (trade unions and employers' representatives - government's officials - national bank representatives). There were no mechanisms put in place to address violations of rights; also suspended: the right to signal abuses or to protest.
- Try to cut/suspend social rights: ex. HR: attempt to pass legislation to allow employers to cut wages down to the level of the minimum wage and abolish collective agreements. Trade unions were not invited to negotiate such social/economic measures adopted.

Social measures

a) Housing:

Evictions:

- moratorium GR, HU, RO, ES, IR, DE, NL, CZ, PT, SE;
- NO moratorium for private landlords: HR¹²
- continuation despite moratorium:

12 "There was no efficient and straightforward decision on moratorium on evictions but as of mid-March there was eventually a recommendation by the Ministry of Justice to the judicial authorities to defer foreclosure proceedings, in particular those judicial proceedings aimed at enabling foreclosures over housing. Later it was expanded in the Law on Intervention Measures in Foreclosure and Bankruptcy Proceedings for the duration of special circumstances (in force until mid-October 2020). However, this measure is more directed at helping those facing the problem of paying off their bank loan for an apartment due to financial difficulties related to pandemic and not particularly helpful in cases of evictions at the rental market performed by the private landlords."

Foreclosures:

- Moratorium: GR, HR, PT - announcement of three-month moratorium on foreclosures and loan repayments, but doesn't ensure efficient protection.

Rent support:

- For companies: GR (40% rent for companies and shops forced to close)
- For people: Dubrovnik¹³ (HR); PT (very limited);
- For landlords: PT;
- **Scotland: more support/control for landlords.** Tenants who can't afford rent are advised to negotiate with their landlord and/or apply for further benefits (Universal Credit). However, this has proven difficult in Scotland as it depends on the goodwill of landlords and the tenants' previous relationship with them. There is also a delay in applying for UC which means that tenants are very likely to build up arrears over the pandemic period which they will then be due to pay back.
- UK: Government topped up Local Housing Allowance by a significant amount, so that it covers the bottom 30% of the market (you should be able to afford the cheapest 30% of private rental housing with the benefit). Generally favours landlords.

Rent increase frozen:

- IE (for 3 months (can be extended);
- Frankfurt, DE: The provincial and municipal housing associations, Nassauische Heimstätte and ABG Holding, are dispensing with rent increases.
- PT: suspended until September 30, 2020;

Postponement of rent or utilities or housing loan instalments/mortgage:

- HR: announcement of three-month moratorium on loan repayments, but doesn't ensure efficient protection;
- RO: **companies:** rent postponed for companies/commercial spaces;

13 The town has written-off municipal housing rent and utility fees and offered rental payment subsidies

es ONLY, though initially there was a proposal for people as well;
people: mortgage payments conditionally postponed, if no debt and there is proof of crisis impact;

- ES: mortgage postponement for those affected;
- Scotland/UK: mortgage postponement for landlords;
- DE: rent postponement – new tenant protection law¹⁴;
- SE: moratorium on mortgage for homeowners (with interest);
- PT: rent and mortgage payments postponed as a debt.

Other protection measures:

- -ES: automatic extension of rental contracts that expired in an emergency period under the same current economic conditions; access to credit: Support measures in cases of renting basically consisting of facilitating access to credit (higher indebtedness) but no exemption is accepted. A distinction is made between small and large holders.
- -Scotland: interest free loans from the government (most accessible for landlords);
- -PT: non-renewal of contracts is suspended; some municipalities have frozen public housing/spaces rent payments and others have suspended rents to be later paid, some allowing rent update according to loss of income; utilities cannot be cut due to lack of payment.

So in some countries, there was very little direct protection of home (moratorium on evictions and foreclosures, rent support or at least postponement) – like Croatia, Cyprus, while in others legislation did pass but it didn't manage to offer real protection or was insufficient or poorly implemented.

14 New tenant protection law: better protection against dismissal. Renters cannot receive a dismissal for rent that is not paid between April 1 - June, 30 2020. This is not to be confused with debt relief, it is just a deferred payment of rent. Plus, renters have to prove a correlation between financial struggles and the pandemic. The deadline for paying back the rent is June 30, 2022. Default interest can be added to the debt which is currently set at approx. 4 %. This new law also does not protect renters from other forms of termination.

b) Economic

Temporary financial aid **for people** affected by crisis (lost jobs, can't work, technical unemployment etc.):

- GR (800eur/40 days for people who lost jobs),
- HR (some measures to preserve jobs but insufficient; 3-month min. wage aid¹⁵ for workers that would otherwise lose job; employer has to apply¹⁶)
- RO: support for “technical unemployment” for workers in enterprises that have losses.
- Scotland/UK: 80% of wages: many not eligible, only for those whose employers choose to enrol => many people left without income.
- DE: short-time work salaries. Employees are paid 60% of their salary which is financed by the employment agency; better social welfare
- NL
- SE: Sick leave payment (80% of the salary, paid by the employer for 2 weeks and by the state after that); expanded unemployment insurance so that you have to be a member of the trade union insurance 3 months instead of 12 before you can receive benefits; The state will pay half of the wage and the workers will receive 90% of the salary if they are forced to work less than full time (down to 40%)
- PT: 60% wage for parents who need to stay home with kids (30% from state and 30% from employer).

Some financial support for independent artists, self-employed in the cultural sector and creative industries, but leaves out many who don't qualify, especially seasonal /other precarious workers, those on zero-hour contracts (workers in events & service industry), left with no income or aid! (ex. HR, RO, Scotland/UK, DE, PT)

15 First 420, then 550eur + 190eur contributions covered by state - >1/2 average salary.

16 100 000 employers applied for it for more than 550 000 workers, more than 21 500 registered as unemployed due to the pandemic.

Temporary financial aid **for businesses** affected by crisis:

- GR (rent support); HR¹⁷
- DE: Small (up to 5 employees) or medium-sized companies (up to 15 employees) including self-employed individuals and creative artists can apply for emergency aid for three months (9,000 to 15,000 Euro).
- NL : financial aid, credits and guarantees, tax exemptions, support with health measures;
- SE: The state will pay half of the wage and the workers will receive 90% of the salary if they are forced to work less than full time (down to 40%);
- PT: simplified lay-off system to suspend contracts without allowing firing of workers (30% from state and 30% from employer);
- CZ: financial aid for small businesses, but they are changing the amount of money every few days;
- Cyprus: aid for banks;
- Postponement of payment for loans/bills/taxes: GR
- Moratorium on foreclosures of cash accounts/income: HR¹⁸
- Other: RO: Some emergency food and water facilities coordinated by the Social Work Departments with the local authorities, which are totally overwhelmed.
- Lack of protection: see cases where this has been used as an opportunity to further cut rights (ex. HR); IE - Social measures initially encouraged but not implemented.

17 For market and the private sector entities that can prove a drop in revenue between 20 and 50%.

18 Moratorium on foreclosure on citizens' cash accounts for the duration of the special circumstances caused by the pandemic. + Bill delaying enforcement of foreclosure proceedings on salaries and other permanent income.

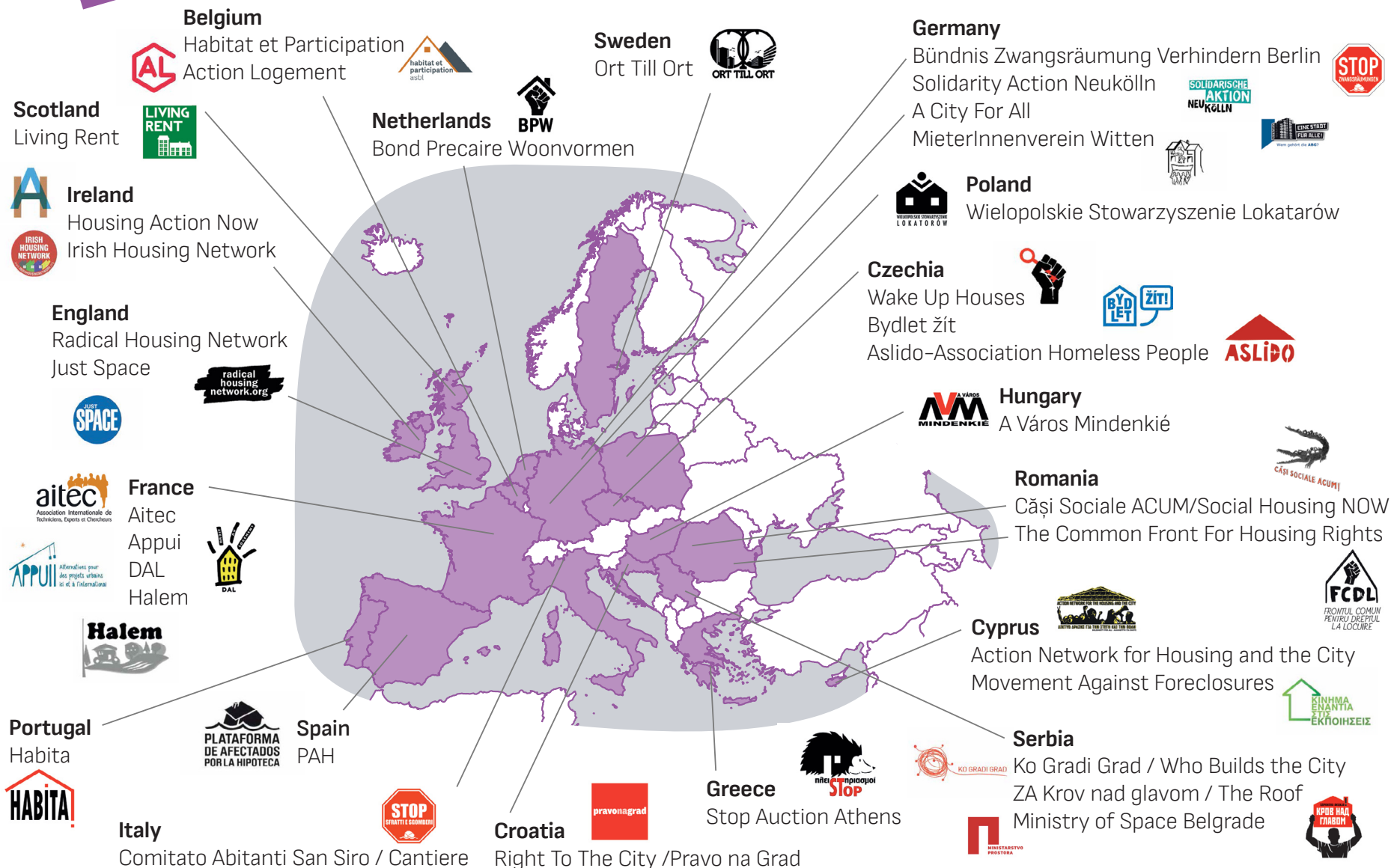


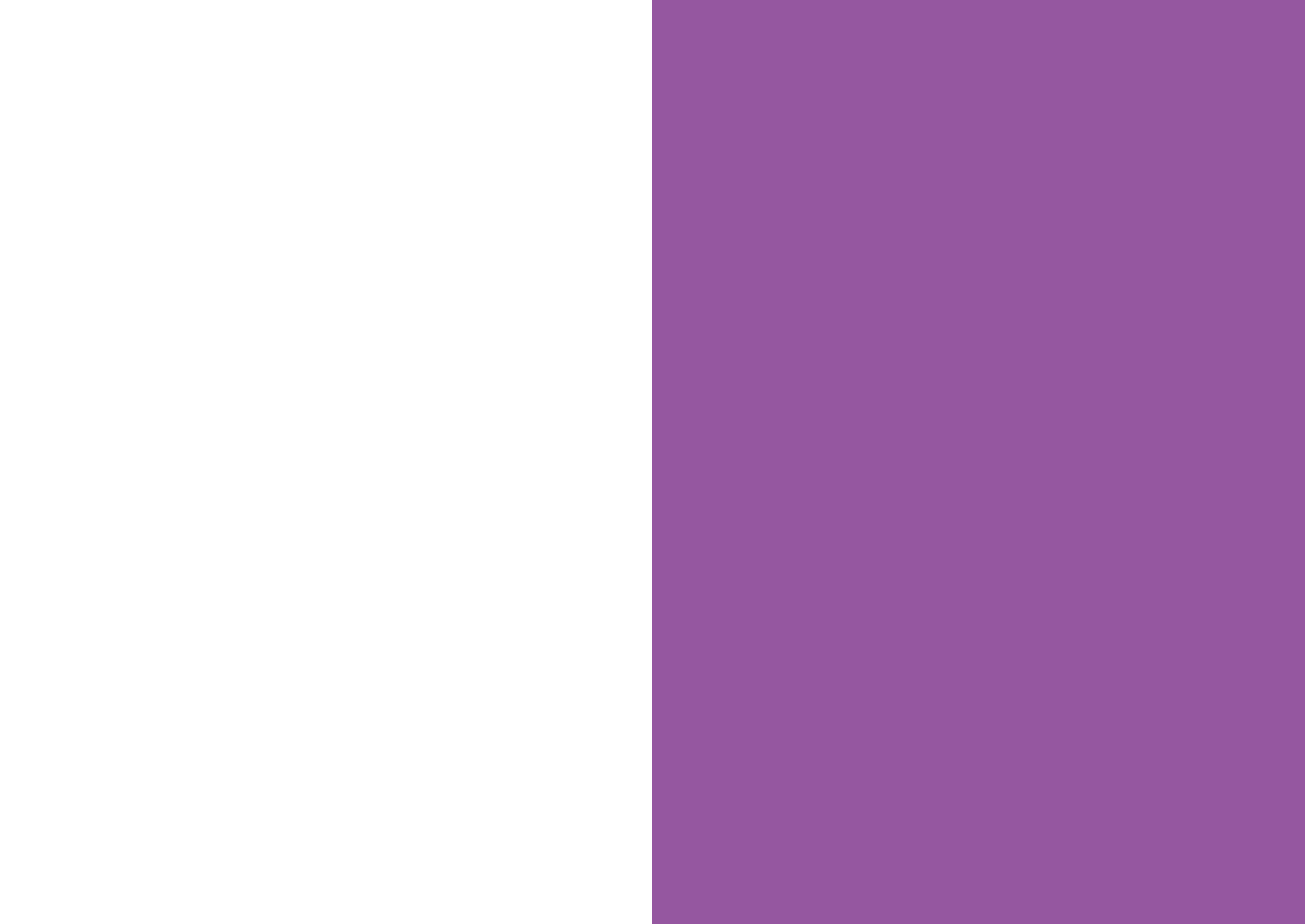


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