

# **French Report**

## **“THE WORLD IN MY HOME”**

**REPORT ON HOUSING FOR THE IMMIGRANTS IN FRANCE.  
PROBLEMS WITH GAINING ACCESS TO HOUSING.**

**Analysis of the causes, possible solutions and examples of good practice**

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## **SPECIAL THANKS**

For the research and the elaboration of this report we have worked together with different people representing their own institution, firm or association. We would like to give special thanks to these people for the letters and calls they have exchanged with us and for the time they have taken to meet us and to answer our questions.

At the end of this report, you will find enclosed, a list of all the people we have met.

## **FOREWORD**

The purpose of this report, in association with friendly organisations abroad, is to review discriminatory practices, concerning the access to housing for immigrants, which occur in each of the four countries where the survey has been carried out : Italy, Spain, France and Germany. The goal of this report is also to highlight the different forms of fight against these discriminations in order to find the best and most effective ones for the whole community.

The situation of France is analysed in the "introduction" to this report, which tries to give not only general information on the situation of French immigrants and in particular on access to housing for these people, but also to give a critical and retrospective overall view on the reasons at the origin of the current French situation. As a matter of fact, it is impossible to perfectly understand French practices and policies concerning immigrants without analysing the letter, the law and the spirit of the law which have characterised France together with its migratory policies for about fifty years.

Moreover, we must emphasise a fundamental distinction, required to understand studies made in France on the subject, which is the difference between foreign people and immigrants. Most French studies, notably on housing, indifferently concern foreign people and/or immigrants.

In the general study on the French situation, we will indifferently refer to both types of people, making it clear when necessary. Here is the main definition of both types :

*Immigrated people* : people resident in France, born in a foreign country, declaring a foreign nationality or having an acquired French nationality. After staying in France for several years, an immigrant can try to ask for French citizenship, but once he is French he always belongs to the immigrant group. By definition, children born in France from immigrants do not belong to this group.

*Foreign people* : individuals who have declared another nationality, instead of the French one. The characteristic of this group of people is of being mobile in time.

# Introduction

## 1.1. Migration Policy

There are three decisive factors concerning the evolution of migration policies and how they are perceived : the end of the war and the boom during the sixties, the 1974 crisis, and the change in the nature of the migratory phenomenon. Actually, the end of World War II is the starting point for all migration policy in France, given the need of foreign labour to rebuild the country after the war. It consists in both considerable job offers and a reduced demand for labour because of the war and its demographic effects. Even if it is not considered as the immediate response to these needs, the boost of the evolution of migration policies will take place during the fifties and thanks to the industrial boom at the time.

During this period, in Europe there are two ways of looking at immigration : the German way, which considers an exclusively temporary immigration, and the French way, which tends to foster the settlement of migrants and their families in the country. In any case, this is only an ideal operating scheme because the sequence of migratory events will upset all plans. In the short term, the French approach turns out to be inadequate in response to job offers because there is too massive a flow of people, to be correctly organised and handled in so little time by migration policies. Similarly, the German approach fails as well because facts show us that in spite of a strict migration policy, the evolution of the situation leads towards an ineluctable lasting settlement of immigrants. The 1974 crisis completely changes the French vision of the migratory phenomenon, the most indicative decision for the change being the closing of the frontiers and the popular preference for domestic labour. In France, the reinterpretation of the migratory phenomenon, previously considered as valuable for the country and now regarded differently in a context of economic slowdown, leads to the closing of the frontiers in July 1974. This slowdown, the appearance of the baby-boom's generations on the labour market, women's work progress and the reorganisation of French economy, all take place at the same time. Nevertheless, the closing of the frontiers leads to a totally unexpected phenomenon.

This decision has not stopped foreign workers coming; they have not returned to their countries more quickly and it has not reduced the foreign presence on French territory. The nature of this phenomenon has changed because :

- 1) foreigners tend to stay as there are less chances to return to France once they have left the country
- 2) foreign people stay in France for longer periods of time
- 3) they hope and wait longer for a fixed and definitive abode in the country

The growing of the "europeanizing" process, together with an important change in immigrants' place of origin, this being more and more distant, diversified and culturally far from people of French origin and even from the oldest immigrant waves, have radically altered the perception of the French on immigration.

## 1.2. New nature of the migratory phenomenon

a) Concerning the migratory matter itself. There are always less immigrants of European origin, and more come from the Maghreb region and black Africa.

b) These people have new aspirations, both in terms of continuous and initial training, and also in terms of housing, settlement and access to public services. Their aspirations are more and more similar to the aspirations of the native population, which wasn't the case when immigration was a temporary and less familiar phenomenon.

c) Beside these facts, there is an increasing unemployment rate within immigrant populations, due to inadequate job offers and to immigrants' qualifications. Therefore, in January 1999, the unemployment rate for immigrants reached 14.4%, while immigrants constituted 8.1% of the country's working population.

d) This is why the French have the impression that the social costs related to foreigners rise, even though these costs are essentially due to the change of the migratory phenomenon, to immigrants' new aspirations, and to the fact that these people are the most affected by unemployment problems. All of this happened during the years of important economic growth, while the foreigners' working rate was higher than the French one and immigrants were more profitable than expensive. However, social costs related to foreigners can only be analysed in the long term and they are the answer to the rights connected to their presence and their activity on the national territory.

e) Even if native demographic behaviour tends to conform to that of non-native people, recent immigrants are likely to have a better demographic behaviour compared to the national average. Therefore, the average immigrant family household totals 3.1 people, which is 0.6 people more than the overall family household total.

## 1.3. General conditions for housing

According to the survey on housing carried out by INSEE at the end of 1996, foreign households represented, at the time, 5.7% of the total. Within foreign households, 44% come from the European Union and 35% from the Maghreb region. Similarly, in 1999, foreign households represented 8.4% of the total.

A/The residence itself.

Generally speaking, the foreign household's residence is smaller by 13 m<sup>2</sup> than that of French households. It is more a block of flats : 63% of immigrants households live in apartments as against 44% of the overall total.

B/Rental or property ?

54% of immigrant households occupy a rented empty house, as against the 38% of the total. They represent 5.8% of the property owners. The immigrants belonging to past immigration waves used to be property owners: 65% of them were of Italian origin.

C/Private or social housing ?

In 1996, the social housing, mostly consisting of council housing residences, housed almost one immigrant family out of three, while less than one out of six of the overall total is an immigrant family unit.

D/Who lives in social housing ?

The presence of immigrants coming from the Maghreb region is very high in the social sector, occupying, on average, one house out of two.

E/Particular problems arise as far as Algerian immigrants are concerned. The households of Algerian origin are the largest component of immigrant households, after the Portuguese presence. Half of them are council housing tenants.

F/A relative overpopulation.

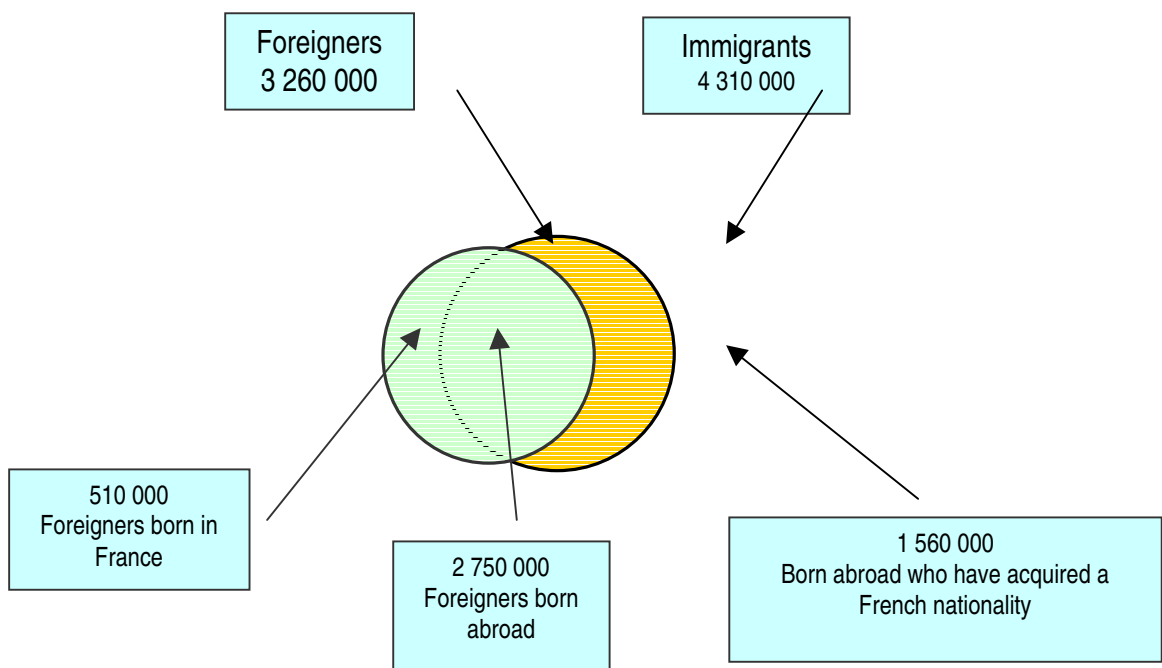
Immigrant households have less rooms compared to the overall total : there is overpopulation in 8% of immigrant households, 3% of the overall total, and 10% of immigrant households where the person concerned is a foreigner.

G/A longer waiting list to have a house within the council housing.

28% of immigrant households have applied for accommodation at least 3 years ago, that is 2 times the normal period of time for the total population waiting for a residence.

## 1.4. Demography of Immigrants

The following diagram<sup>1</sup> shows the number and distribution of foreign people and immigrants in March 1999. According to the INSEE survey, "foreign immigrant" people represent 5.6% of the total French population, and foreign people who have acquired French nationality make up 36% of the total immigrant population.



<sup>1</sup> id.

Most immigrants live in the big cities of the following regions and "départements" : 37% in the Île-de-France; 11% in the Rhône-Alpes region; 10% in the Provence-Alpes-Côte d'Azur region. They are a little less than 2.5% in the "départements" and regions of Bretagne, Pays de Loire, Basse-Normandie, Creuse, Cantal, Deux-Sèvres and Charente-Maritime. The number of immigrants is over 10% in the regions of the Corse-du-Sud, Pyrénées Orientales, Alpes-Maritimes and in all "départements" of the Île-de-France.

As far as immigrants' age is concerned, 8% are less than 20 years old. 50% of them are between 30 and 55 years old, and 25% of immigrants are over 60. There are more men aged between 47 and 52 and more women between 40 and 45.

The majority of "French immigrants" are women. They represent 55% of this population and 59% of the same population over 60 years old. However, the opposite is true among "foreign immigrants". The number of men and women is the same up to the age of 45, but after that men prevail over women. This gap grows as the age increases. Between 50 and 60, 62% are men and 38% are women. "Altogether, 53% of foreign immigrants are men."<sup>2</sup>

The proportion of immigrants changes according to the country of origin. The following diagram<sup>3</sup> shows us that people who have acquired a French nationality have the highest number of households after those who are French by birth. Algerians, Portuguese and Italians are respectively in the third, fourth and fifth places. People coming from the Maghreb region are in first place with 444,393 households, compared to the households registered as "other foreigners" and "other E.U. countries". But they are in second place, after foreigners from E.U. countries who occupy 598,100 households, adding Portuguese, Italian and Spanish households to the category "other E.U. countries".

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<sup>2</sup> id.

<sup>3</sup> Statistical data provided by INSEE

To compare the current conditions of immigrants (mentioned above) with those of 1996, see the INSEE analysis based on the population census of that year:

Nationality	Total households	N. of people / household
French by birth	21 353 729	2,3
French by acquired nationality	1 081 122	2,6
Spanish	88 649	2,4
Italian	126 432	2,4
Portuguese	251 137	3,1
Other E.U. country	131 882	2,2
Algerian	219 009	3,5
Moroccan	165 718	4,0
Tunisian	59 666	3,8
Turkish	62 700	4,2
Other foreigners	270 117	3,0
<b>Total</b>	<b>23 810 161</b>	<b>2,4</b>

"The two million immigrant households represent 8.4% of the households' total. The history of immigration in France has led to the concentration of immigrants in industrial areas, and especially in the Île-de-France region. The majority of them are town-dwellers: 75% of them live within an urban unit with more than 100,000 inhabitants, while less than the half of the overall total live in an urban region. They live mainly in blocks of flats: 63% of immigrants live in apartments, but only 44% of French. Working immigrants are usually workmen or employees, and their unemployment rate is very high, compared to the average. In 31.2% of the total households and in 51.4% of immigrant households the person concerned works or has worked as a workman. This division justifies the difference existing between the two groups as far as immigrants' income is concerned. In 1996, immigrant households' annual average income per consumption unit was of 64,800 francs: 22% lower than the overall average income of households. Among the 20% of households with the lower annual income

per consummation unit, equal to less than 50,400 francs, almost one out of six belongs to immigrants ".<sup>4</sup>

## 1.5. Immigrant housing and discrimination

The French press, as well as French researchers and associations, often examine the discriminatory behaviour of owners, managers and social and private housing administrators. In their articles on discrimination, many of them refer to the definition given by the Haut Conseil de l'Intégration (HCI – High Counsel for Integration) which states as follows:

"any action or attitude which brings to, starting conditions being equal, an unfavourable treatment of people according to their nationality, origin, skin colour or religion, whether there is discriminatory intention at the origin of this situation or not "<sup>5</sup>.

SOS Racisme is one of the associations actively denouncing discriminatory actions regarding housing. Samuel THOMAS, vice-president of the SOS Racisme association, in his report dated November 3, 2000, mentions a dozen housing discrimination cases assigned to justice, and he explains :

"Every year, tens of thousands of non-European people seeking housing are denied a house because of their skin colour or their origin. Usually it is not an absolute and irreversible refusal. What happens is that the estate agency will turn their applications to other houses whose owner is not racist or to a less pleasant district where the vacancy rate is higher. The same procedure is followed as far as the municipal and the prefecture housing services together with the council housing lessor service are concerned."<sup>6</sup>

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<sup>4</sup> « *Le logement des immigrés en 1996* », INSEE PREMIERE, n° 730-August 2000, Julien Boëldieu and Suzanne Thav

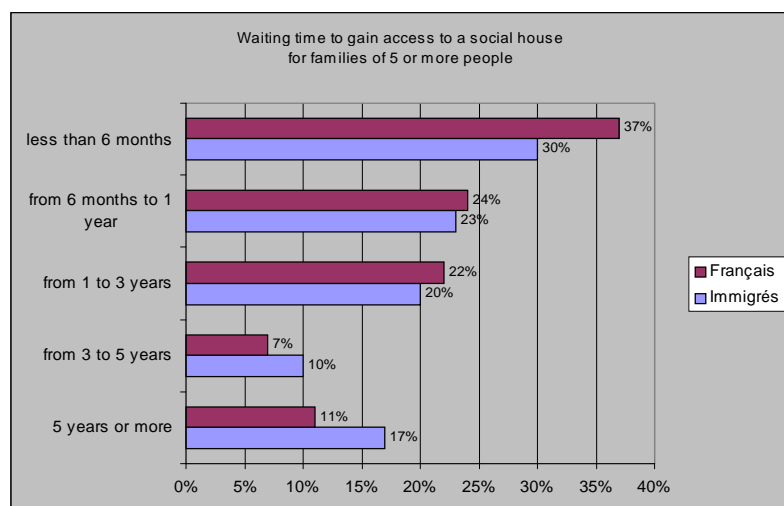
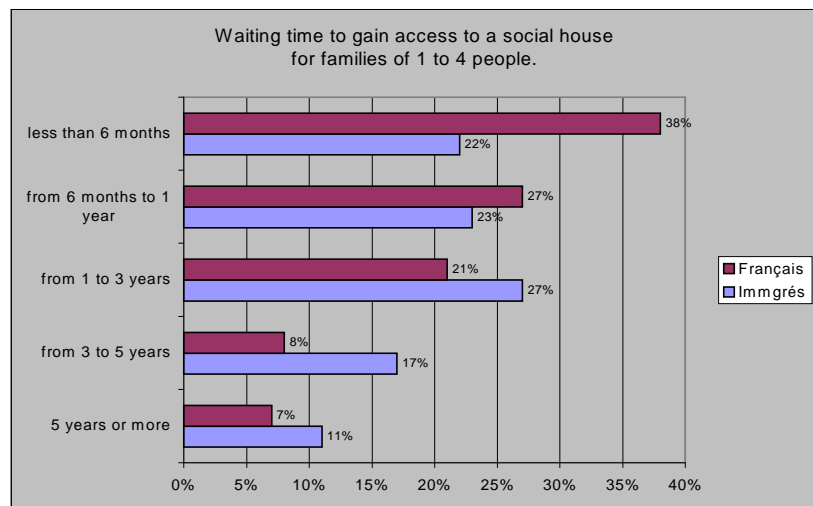
<sup>5</sup> HCI, 1998 : 10 (in "*Lutte contre les discriminations ou l'intégration re-qualifiée*", Françoise LARCERIE, CNRS

<sup>6</sup> [LDH Rezo] *Discrimination au logement* : Notes from the association SOS Racisme, Samuel THOMAS



Discrimination is not only evident as far as receiving housing is concerned, but also as regards to the waiting time for this. A foreigner has to wait much longer than a French person to have the chance to gain access to a bigger house or to one closer to his workplace or to his children's school. Sometimes, immigrants have to wait for such a long time that at

the moment of the housing attribution, the reason justifying the request is no longer valid. His working place has changed once again or one or two of his children have finished secondary school and they have left their parents' home to go to university or to work in another city. The following comparative graph<sup>7</sup> show us the waiting time needed for immigrant and French families to gain access to a social house.



<sup>7</sup> Source of graph : INSEE

In the previous pages, we have mentioned better housing conditions in France since 1975. Obviously, this improvement has influenced immigrant housing. Since 1975, social housings have been assigned to 70% of the households waiting for accommodation. In 1990, there were 6% less Algerians occupying temporary houses. The same year, only 6% of the houses occupied by immigrants coming from black Africa were classified "uncomfortable", while in 1975 48% of them were labelled as such.

Even if these improvements have taken place, the number of immigrants living in poor housing conditions is still very high. Some buildings have fallen into serious disrepair and are badly maintained. Some districts may be qualified as impossible to live in. According to the CILPI annual report, "between 40 and 50% of the households coming from the Maghreb region, from Turkey or from the sub-Saharan Africa live in very bad conditions. 20% of the households coming from Algeria, Morocco or Turkey live in badly-kept council housing (as against the 3% of the whole population)."<sup>8</sup>

110,000 immigrants, but only 30,000 French people live in the Foyers de Travailleurs Immigrés (immigrant workers' hostel). One household out of three lives in the council housing sector. In 1999, 18% of the immigrant population, that is around 600,000 people, lived in poor districts. According to the association SOS Racisme, 30% of the council housing property is located in sensitive urban areas where 74% of the inhabitants are immigrants.

Their low income and the difficult situation they have to face as far as employment is concerned, do not allow immigrants to become property owners. In 1996, 53% rented a house as against 28% of the total population, and the amount they pay for the rental equalled 35% of their personal income. Notwithstanding the help of the Government, this amount is still very high : 22% of immigrants' personal income.

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<sup>8</sup> *Le logement des immigrés*, CILPI (Commission Interministérielle pour le Logement des Populations Immigrés – interdepartmental commission for immigrant housing)

## **Analysis of questionnaires**

### **2.1. Interview methodology**

Our survey took place in the city of Orleans, which is located a hundred kilometres from Paris. We sent the questionnaires, together with our letter of introduction, to each one of our interlocutors, one week before starting to call them to arrange an appointment. During the interviews, we recorded the conversation with the authorisation of the person interviewed. Nevertheless, some of them were reticent to the idea of being recorded; during the interview with these people we only took notes. To meet our interlocutors, we went to their working place, except for two associations that came to visit us.

While trying to organise an appointment with the estate agencies, we had various answers. Here is a list of the telephone answers we had:

"We don't work in the rental field. We only sell new estates."

"We don't answer this kind of questions."

"We don't have time for this kind of thing."

"We don't have any problem with immigrants. They don't look for a house in the districts we deal with."

"We didn't receive your mail."

"We haven't open your mail yet."

"The person in charge is not here at the moment. Call at another time. I can't give you any answer because I'm the secretary here."

"I threw your questionnaire away."

Needless to say these kinds of answers, in most cases, were only to avoid an appointment. We tried to call them again, but without success. They gave us the same answers.

We sent 87 questionnaires to estate agencies. Among the ones we reached, five of them gave us the authorisation for an interview by phone and only one decided to receive us and to be recorded. This agency belongs to the Orleans' FNAIM president (the FNAIM is a union federation including a large number of estate agencies in France).

We have also had the same problem in trying to arrange an appointment with banks. We sent our forms to 68 banks. Twenty-one of them refused to meet us. Twenty of them pretended to be unaware of the existence of our questionnaires and each time we called for an appointment they asked us to send the form again. We were unable to reach twelve of them by phone, and they did not even answer our mail. Only one replied to our questionnaire by post. Finally, we were able to arrange only four appointments in all, but two of them were later cancelled and only two of them gave us the authorisation to record the meeting.

With administration offices we had to face the same problem. Each time, the employees would pass our call from one office to another, and in the end, unable to find our form, they would direct us to another institution saying that our questions did not fall within their competence. Four of them asked us to send them our questionnaire by fax, but three of them did not answer. In the end we were finally able to arrange three appointments, but during one of them we were not allowed to record the meeting.

On the contrary, with the associations, we had less problems. In all, we got in touch with 72 associations and we actually met ten of them. Fourteen replied that they were not interested in our survey, and we were not able to reach the others for the following reasons:

- wrong telephone number
- unanswered voicemail message
- change of address
- dissolution of the association

## **2.2. Analysis of interview with estate agencies**

According to the FNAIM representative, 20% of his clients are immigrants. Other agencies' figures are between 2 and 30%. To all agencies it has happened that property owners implicitly make them understand that they would not like to rent their house to immigrants, the decisive factor being the financial criterion. They do not want to rent to families living in precarious conditions.

According to the FNAIM representative, many of his colleagues encourage the owners' position. They don't want to be involved in social problems within their property: "bad neighbourhoods" pull down prices.

Given that private owners are not interested in social actions, as he says, the only guarantee that might push owners to rent their property to immigrants is the availability of financial resources (three to four times the rental cost). Other agencies offer as a guarantee to the owners, a friend or an association such as the UDAF which vouches for handicapped people or people under guardianship.

Of the six agencies interviewed, none has carried out any market research to evaluate the potential of immigrants. For some agencies the housing contract is a mutual contract signed by both the owner and the tenant. If a property owner does not want to rent his house to immigrants for financial reasons, the agent must comply with his will, even if a market study shows that immigrants represent a potentially important sector. For the others things are clear: there is no need for a market study.

To solve immigrants' housing problems, some agency representatives admit that they don't have answers to give. The others simply suggest finding them a job. The FNAIM representative thinks that he could be interested in creating an estate agency with the vocation for the social sector, and that this idea could be appealing for some property owners.

He adds that the most difficult part is not to create an assistance network because the CAF (Caisse d'Allocations Familiales – cash department for family accommodation) and the FSL (Fonds de Solidarité pour le Logement – solidarity funds for housings) are already operating, but to find adequate housing.

A possible solution could be to create fiscal profits for owners with the tenant's personal assurance to commit to the contract for 9, 12 or 15 years. According to him, it is necessary to re-launch the rehabilitation of old properties, to help owners who cannot afford it to renovate property in order to have cheaper housing. Another important step is to create large housing which is more and more difficult to find nowadays.

### 2.3. Analysis of interview with banks

There is no bank, today, created only for immigrants, and there is no financial program for immigrant housing or property security either. Banks treat immigrants as if they were French, applying the same conditions to grant loans. It is true that banks are more compliant with some of their clients than others, but it only depends on the clients' financial resources, and nothing more.

This is the official version based on banking rules and individuals' civil rights. But sometimes banks do not look upon immigrants in this way, and ask them an additional guarantee as a precaution. It might also happen that in certain neighbourhoods where the concentration of immigrants is very high, bank employees show less respect for them, however this is not a general rule.

The UCB (Union des Compagnies Bancaires – Banking Companies' Union) is an agent agreed upon in Paribas and particularly specialised in property financing. We have had the opportunity to interview the director of this agency. On the subject of the financial mechanism for access to housing for immigrant workers, he replies that he does not know "of any particular mechanism. On the contrary, there is no discrimination criteria adopted within banks. We finance French and foreigners if the property is in France. If we can have a guarantee in France, we go ahead with the financing process."<sup>9</sup>

As far as the loan criteria for immigrant citizens are concerned, he says : "I do not know of any change in these criteria. The same criteria are applied for incomes, debts, surplus, and so on, just as for any other person."<sup>10</sup>

On the subject of additional guarantees and/or particular forms of security for an immigrant citizen, his answer is clear : "No, just as for any other French citizen, there is a guarantee on the estate to finance. It is guaranteed but there is no additional guarantee requested for foreigners."<sup>11</sup>

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<sup>9</sup> Source : interview recorded tape

<sup>10</sup> id.

<sup>11</sup> id.

After telling him that there is a large number of immigrants who cannot gain access to housing, property or rental, because of their financial situation and their modest income, we asked him if his agency or Paribas has decided to take specific measures to facilitate access to property for immigrants or to help the securing of their rented house. Showing remoteness from the problem itself, he answered : "We hardly ever grant a social loan. We do not take into consideration the APL or the Allocation Logement (housing allocation). It is all a question of clients ; whether they fall within a particular profile or not. What the Government should do to help is part of a much more complex field, which has nothing to do with banks".

We asked him his advice on how to improve these citizens' housing conditions, especially for those people who have a low income or those who live in poor and unstable conditions. Apparently he was not expecting such a question. After a moment of hesitation, he answered : "Only the Government or specific associations can do something for immigrants."<sup>12</sup>

We asked the same questions to the director of another bank : La Société Générale. The answers are exactly the same as the ones given by the UCB.

La Société Générale does not have any "specific" service for immigrants to facilitate their access to property. Immigrants must respect the same rules imposed on French people. And our interlocutor, at the beginning, did not even understand our question. She could not understand why immigrants should follow a "specific mechanism" to gain access to property.

For the same reason, her answer regarding "the diffusion of such initiatives throughout the whole European territory" was a hesitant "yes".

As far as the general criteria to grant a loan to immigrant citizens, she repeats that they are the same, for both French and immigrants : taxable income, family situation, professional situation, the kind of housing and the total current credits. The bank will not grant a loan to a person who does not satisfy these requirements (for example, if there is no fixed income or if the person is heavily in debt), but his profile will be filed and studied anyway. Usually, people with a low income or in poor and unstable conditions prefer to remain tenants, receiving help from the Government, rather than asking for a loan.

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<sup>12</sup> id.

Her answer to our third question was negative. Ethnic criteria have nothing to do with granting loans.

Listening to our fourth question regarding her personal opinion on organisations which could help immigrants to have access to loans, she seemed perplexed. She thought that it was a difficult question to answer. How could it be possible to grant a loan to someone who does not have an income? As far as banks are concerned, the only thing that banks can do (and they do it) is to split the repayment over 25 years, which will help some people to have a loan. In general, she thinks that immigrant citizens with a low income should ask for assistance from other financial organisations like the *Crédit Foncier* (land bank) or the *Crédit immobilier* (estate bank), not to banks themselves.

"On the subject of loans, all banks have the same reaction. There are legal obligations to be observed as to debt criteria on income. We must comply with these rules. The different kinds of loans for property that can be proposed are always the same, from one bank to another. If certain amounts of money can be made available to some groups of people, this happens within particular organisations such as the *Crédit Foncier* (land bank) or the *Crédit immobilier* (estate bank). They have a much wider range than us. They probably have different credits than us."<sup>13</sup>

## **2.4. Analysis of interviews with associations**

According to the people interviewed, the difficulties faced by immigrants in finding housing are basically due to their financial situation. Those families with housing problems have a poor income. They are unemployed people with a very low income (RMI - *Revenu Minimum d'Insertion*) or alienated people with social difficulties or families with personal problems. This phenomenon is not specific to immigrants, but also regards the French. However, representatives of the associations talked to us about the precarious situation of asylum seekers, who cannot work or find housing in the normal housing supply, as it often takes several years for them to receive the documentation necessary to be able to stay.

The second reason for which immigrants have difficulties is the hidden racism of some of those renting properties, who prefer to rent to the French rather than to immigrants.

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<sup>13</sup> Interview recorded tape



The size of housing available on the market is also a form of discrimination. In practice it is difficult to find housing on the market with more than four bedrooms. And when it can be found it is inaccessible to immigrant families.

The answers of those interviewed varied. For some of them (Halte de nuit, Droit Au Logement ) this discrimination is a real problem as in certain immigrant families parents go as far as to change their children's first names into French names so that they are not discriminated against, for others, it is not a very frequent phenomenon (Comité Local pour le Logement Autonome des Jeunes / Foyer des Jeunes Travailleurs ) and in any case it remains latent because it is punished by law. The association mentioned above believes that if a house owner is racist, then he/she will not contact them. It has noticed very positive behaviour in numerous owners who try and encourage young people in difficulty, including foreigners.

The association "Hébergement d'urgence" has not directly registered any cases of discrimination but recognises that it does exist, even on behalf of public lessors, and gives the example of numerous families who do not receive priority treatment or are even rejected without being informed. The association also adds that it is always the same lessors who accept foreigners and that it is easier to house them in certain areas where neighbours are more tolerant. Today social lessors are faced with the problem of a mixed society and towns with a great concentration of foreign families in certain districts and have begun to think about how improve living standards.

The main problems faced by immigrant workers in order to find housing are therefore problems linked to their income. Associations mainly deal with people who are in debt either because their income is too low, or because they do not know how to manage their income: for example they prefer to buy a car instead of paying their rent. As the representative of CLLAJ (Comités pour le logement des Jeunes- Housing Committees for Young People) points out, if the problem of means is solved, so is the problem of access to housing, if not, then housing remains temporary.

Certain associations sub-let housing to families in unstable situations, something which reassures lessors. ETAPE for example also provides social assistance. This association pays insurance for six months or a year until the family becomes independent. But often, if the

association is dealing with families that have been evicted two or three times, they stay in sub-letting. The associations act as guarantors for them.

There is a law against exclusion, but for those people whose income is very low, even the rent of social housing is too high. Whilst waiting for the reply from OFPRA (Office Français de Protection des Réfugiés et Apatrides - French Office for Protection of Refugees and Stateless Persons), asylum seekers must be housed in CADA (Centres d'Aide aux Demandeurs d'Asile - Aid Centres for Asylum Seekers). Unfortunately these centres do not have enough space. Asylum seekers therefore often find themselves living in the streets and the associations take sub-let housing for them. Sometimes foreigners are found on French soil, with no documents, having been mugged by passers-by. According to the representative of ETAPE, more and more people arrive in this way, without even knowing the name of the town they are in. The associations are having problems dealing with this phenomenon, which has become so serious .

The main problem faced by immigrants is that of employment and income, but it is not the only problem. Immigrants have problems finding housing suitable for their families, which often have seven or eight children. Lessors think mainly of French families with an average of one or two children and build housing accordingly. The president of the association ASDM (Association de Soutien aux Déportés Mauritaniens - Support Association for Mauritian Deportees) gives us his own personal example. His house is too small: three bedrooms for a family of seven people. Since 1996, he has been asking to change housing but has not obtained anything.

Some fathers who live alone request bigger housing in order to be reunited with their families. In fact it is only possible for them to reunite families if they have housing. But if the procedure for obtaining this is long, the father has problems paying a higher rent and often, is forced to take a smaller flat or even return home. There is a lack of housing at reasonable prices. The procedure is very long and requires that those claiming already live in the commune.

The law on mixed society (which requires communes with over 3,500 inhabitants to reserve 20% of social housing for immigrant families) could also be a problem. In those districts with a high immigrant population the OPHLM (Office Public des Habitats à Loyer Modéré - Council Housing Office) has stopped access by immigrant families. In fact as these families were

already numerous. It is difficult to respect the proportions laid down by the law in order to obtain a situation of a genuinely mixed society. This law is not applied by all the communes concerned. There is a genuine resistance against applying it. There are also communes that apply the law to the letter. In this way they are assured that their commune will not be "invaded" by the immigrant population. Positions are therefore very different, even contrasting. Some people are against this law because they believe that it is better to leave foreigners together as they understand each other more from a cultural and linguistic point of view. Others are in favour because they think that this will allow immigrants to be integrated into French society. This law sometimes prevents immigrants from having access to social housing, as the DAL representative points out.

Finally, the associations mention the final problem faced by immigrants, the problem of the language. Many do not master the French language well enough to carry out certain procedures and some lessors take advantage of their ignorance of French laws to tell them that the only solution is to return back to hostels.

In cases of injustice or illegal practices, associations like HALTE DE NUIT, CIMADE and ASTI, denounce this and make petitions. This happens above all when immigrants arrive in rented property. The problem is, as the representative of Hébergement d'Urgence points out, is that there is often a latent racism to deal with, where the only possible reaction is a verbal one. In order to legally denounce an act of racism it is necessary to have proof and there is none in these cases. CSF, which has a good relationship with the personnel of OPHLM visits them and makes sure that the dossiers are followed. However it does happen that association are informed too late to be able to do anything.

It must be pointed out that immigrants rarely play an active role in denouncing the injustices they suffer because they are afraid of the consequences. In order to act they must feel that they have support. The most difficult part is to prove that they have actually been victims. The association Hébergement d'Urgence has suggested that people to whom owners have rented housing in very bad conditions at high prices should call the hygiene services.

The type of housing most frequently requested by immigrants is large housing in the categories F5, 6, 7 or 8. As we have seen, there is very little of this type of housing and when it is available it is very expensive. Whilst families obtain APL (Allocation Pour le Logement -

Housing benefit), it is possible for them to stay in a large flat but when their children reach 18 years of age and finish school, social assistance is withdrawn and the rent becomes too difficult for them to pay. For many families even state aid is not enough to cover the cost of rent. Their income is too low and they have to stay in property which is sub-let.

As the representative of CLLAJ points out, in order to reach a solution the type of assistance needs to be reconsidered. There is currently empty housing which needs to be renovated but the owners do not have the means to do this and the housing therefore remains empty. The State could introduce subventions to help owners to renovate property. These subventions would free housing with lower rent prices. In fact, according to the representative for Halte de Nuit, it is necessary to force owners to carry out work.

As concerns families with debts, the representative of DAL suggests that lessors cancel a part of the debts which they could then deduct from APL. It is absolutely necessary to find housing suitable for families. The representative assures us that state credit is available for social housing but that only 50% of these are used because some mayors do not want social housing in their commune. Moreover the law on mixed society exists but is not necessarily applied.

According to the representative of DAL, council housing is an example of good practice, as are associations, but this is not enough. A state system for housing the poorest people is needed, in order to offer social housing. There is already state financing from OPHLM for special cases, so that the APL covers nearly all the rent (the family only pays 300 francs a month). At present DAL is trying to create a CADA for Orleans. However this CADA will only offer 60 places, whilst there are between 200 and 300 requests and no owner can house this number of requests.

The CLLAJ, tries to obtain the trust of private owners. There is a supply of housing aimed at young people in difficulty but it is not used enough. CLLAJ gives a moral guarantee, it acts as a mediator between these young people and lessors. It has implemented the Locapass, a passport to rented accommodation. Cautions are taken out in the form of loans and the association gives a financial guarantee for 18 months if the tenants fails to pay.

For all the associations mediation plays a very important role. It is not enough to build housing, the size and rent of this housing must be adapted to the families who need it.

## **2.5. Analysis of the interviews with administration**

The institutions which are most qualified in the field of housing in Orleans are the DDE (Direction départementale de l'Équipement) and the DDR ( Direction Régionale de L'Équipement). They represent the Ministry for Housing at a regional and departmental level.

According to the representative of the DDE, the problems met by immigrants looking for housing are not linked to the fact that they are immigrants. The procedures they have to follow are more complicated than for French citizens and the course of their requests are not always transparent, but this is not always tangible. Some owners do not have the same attitude towards immigrants and French citizens. They are more uncompromising on the accommodation to be supplied.

The representative of the DRE (Direction Régionale de l'Équipement) believes that the main problem is in the evolution of the initial treatment to be given to immigrants, because before there were single people needing housing whereas now there are families. The Immigrant Workers' Hostel still exists but the public at which it is aimed is no longer the same. There are now elderly and retired people living there. These hostels also welcome people without documents.

Council housing bodies are fairly welcoming although this is difficult to prove because immigrants do not lodge complaints in the case of discrimination. The associations sometimes do it for them.

Housing in general is affected by council housing, not by the State but some bodies have the right to reserve housing. The prefect has a percentage of housing as do employers. Council housing is inspected by the State every four or five years but there is no day-to-day check carried out on the use of this housing. The "Besson" law establishes the right to housing but there is a difference between affirming a principle and the legislation which follows the idea of the principle but does not actually enable the right to housing to be assured.

According to the representative for the DDE, this right is supported by a law and the administration is trying to satisfy the wishes of the French population, but its efforts are not

enough. The intervention of the government has not assured housing for everybody. The great effort that was made at the end of the 1950's in order to deal with one of the most critical situation, undoubtedly had some positive aspects but also helped to contribute to the formation of specific housing areas for specific groups. The ministries for Urban Areas, Health and Housing united their efforts in order to help with the building of new housing. A great quantity of low cost housing was built, with fairly modern standards of comfort and concern for hygiene - the regulations were important. The point of view is different now and aid is given to the person, social problems are considered. There has been an evolution in this field.

We can see that the State therefore tries to ensure the right to housing but its action is limited. It often chooses to work in partnerships and chooses quality rather than quantity. The intentions of the "Besson" law are positive, but the means for achieving them are limited. The law against exclusion, in 1998, brought some interesting provisions but this will only gradually be applied. Only now, at the end of 2001, are its effects being felt.

For the two representatives of the public institutions, it is difficult to calculate the number of people without housing. It can be calculated at approximately 5%, but it could be lower as the behaviour of young people has changed. They no longer live together as easily as they did before. It is also difficult for them to obtain sufficient means to gain access to housing or present requests for reliable accommodation.

The representative of the DRE underlines that there is no special procedure for immigrants in order to obtain access to property. Everyone has the right to a loan at 0% or 1% if they satisfy the requirements. A special provision for immigrants establishes a small percentage but this is marginal.

For rented housing state aid is the same for everyone. The decisive factor is that of the level of income of the applicant. A person living alone who does not reach minimum wage cannot be awarded housing by a public body. He/she must have access to emergency procedures and temporary aid.

There are laws to encourage investments in rented accommodation. In fact, according to the representative, the problem is that of adapting accommodation rather than an actual lack of accommodation. There are some towns with empty housing which has not been adapted. In

fact, for a certain period of time, private investors built a lot of small sized housing (with one or two rooms) because they were more profitable. However, this housing no longer meets the needs of immigrants.

In order to satisfy the demand, there are two possibilities : privately rented housing, or investments in council housing aided by the Government. The government has difficulties ensuring that council housing is built. There are several reasons for this: the forms of funding are badly adapted to the needs of council housing, the council housing is in an unstable position, it is difficult to find land for building and diversifying whilst taking the need for a mixed society into consideration. In any case it is necessary to build council housing in order to demolish unsuitable housing.

A certain degree of caution is needed here as this housing is the type of housing with the lowest rent, which could be given to families in difficulty instead of being demolished.

The lack of large housing is a real problem. State aid is needed to encourage the building of large housing, but not inside tower blocks. Today the tendency is to build large individual houses. This is easier and also better for the families themselves. In any case, council housing should not be reserved only for those people in great difficulty. Also those families in a typical situation must be housed there.

For the representative of the DDE, in France there is less of a distinction made between immigrants and French, than between those with a low income and those without. Council and private housing both have areas of "poverty", which are not linked to a particular ethnic group.

## **GOOD PRACTICE**

We have decided to present the activities of two little known associations:

- H&H Loiret (Habitat et Humanisme)
- ASSEFTA (Association for Aid and Training for Immigrant Workers).

### **ASSEFTA**

#### **Association for Aid and Training for Immigrant Workers**

The association "de loi 1901" was founded by Père FLAJOLET in 1972. It defines itself as, "the only association in France which works to help integrate immigrant workers and their families through housing".

Assefta considers this as positive discrimination. It is aware of this and justifies this with the fact that it defends a certain section of the population. The association tries to find social housing for those immigrants who cannot find private rented accommodation and/or council housing. In practice, the association represents 346 social houses, 17 businesses and 6 social rooms.

Geographically speaking, this housing is located in Paris and the surrounding area, namely:

- 63% in Paris
- 24% in le Val de Marne
- 6% in Seine Saint-Denis
- 5% in les Hauts de Seine
- 2% in Val d'Oise
- 

Those renting housing benefit from assistance and help given by the 7 permanent staff and the 3 volunteers working for the association.

The aims of the association are to make it easier for families to become independent, to support those who are most deprived, and help immigrant families to become socially integrated. Three permanent staff and a counsellor for family and economic matters advise the families during the procedures for obtaining social assistance, and help establish contacts with FSL (Fonds Solidarité Logement - Solidarity Housing Funds) and the CAF (Caisse d'Allocations Familiales) for institutional assistance (APL, ALF ou ALS).

In order to facilitate integration the association:

- creates a structure to help families
- creates a neighbourhood network
- values cultural exchanges
- encourages participation in social activities

( web page attached)



## **HABITAT & HUMANISME**

### **Integration through housing**

Set up in 1985, Habitat et Humanisme is a Christian-based movement which defines itself as a movement fighting to give a human side to the city.

The creation of this movement was inspired by the following situations:

- too many men and women do not manage to find housing
- too many families still live in unhealthy, overcrowded and unstable housing.
- too many neighbourhoods are areas with a high concentration of isolation which causes inequality and violence.

This movement is present in over 60 towns in France. Thanks to 600 voluntary workers, 60 paid staff and the support of 4000 people, since it was set up Habitat et Humanisme has been able to house more than 2,500 families.

Its aims are: integration through stable housing and the fight against alienation and segregation.

It demands:

- Housing for everyone, both a roof over one's head, but also a meeting place, a place to exchange experiences and ways of living.
- A change in opinion and mentality, so that those who are "different " no longer causes fear and rejection.
- Economical practice which stimulates exchanges and a social bond with those who are excluded from the economical system.

In practice the movement proposes actions of solidarity. Thanks to these and also to donations, Habitat et Humanisme is in a position to be able to cover 30% of the cost of housing. This 30% allows the association to obtain the remainder of the buying price in funding and subventions (35%) and loans (35%).

In Orleans, the association "de Loi 1901" was set up in 1995 by a small group of about twenty people which was joined by various bodies working in the same sector.

Today the association has more than 130 members, of which 30 are active members, all volunteers, divided between three working commissions:

- Housing: looks for possible housing, creates dossiers and follows renovation sites.
- Assistance: manages rented accommodation and assists those families already housed.
- Development: communication and fundraising.

Since it was founded, the association has raised more than 3.5 million francs from donations, but mainly thanks to financial instruments perfected by H&H :

- Habitat et Humanisme Société Foncière (land bank) : underwriting of shares
- Investment fund : purchase of shares
- Habitat et Humanisme life insurance: underwriting of insurance

In the Loiret region this represents : 150 donators, of whom 50 are savers, natural or moral persons.

*How does Habitat et Humanisme work ?*

Thanks to donations and financial instruments, the association buys and renovates housing, which it then offers to families in difficulty.

In the region of Orleans, the association has bought 8 properties:

- A flat with 5 rooms
- A studio flat
- Two T2, T3 and T4 category housing

Moreover, a contract has been signed for the renovation of a small house. The association has also successfully completed the renovation of a sub-let property and created four new houses. Making a total of 16 houses and several projects underway.

There are 25 people living in these flats, including several children. Two families have been able to move into more spacious accommodation after having found work.

The association staff ensure that the families are welcomed, housed and followed in collaboration with professionals and partner associations.

The association H&H, counts for 1,300,000 francs worth of work, carried out by integration or the commercial sector.

( extract of web page attached)

## CONCLUSION

In France, many efforts have been made as regards housing since the World War Two. The general conditions of housing have greatly improved. Of course, housing for immigrants has also improved, but not in proportion to that of French citizens, which leads us to believe that immigrants are victims of a type of discrimination, despite the fact that there is no distinction made between them under French law. Housing benefit and the regulations concerning renting and buying housing are identical for everyone. So where does this discrimination in housing conditions for immigrants come from?

The answers given by those we spoke to are the following:

- The language
- Qualifications/training
- Work
- "Hidden" racism
- The structure of social housing

Although immigrants have the same rights as the French, they do not have the same means available to them. Their first problem is the language. This causes gaps in their level of professional preparation and qualification, which limits the choice of work available to them. In addition to this, there is the racism present in French society, which makes social and professional insertion difficult. In these conditions, immigrants very quickly find themselves in social housing with very badly paid jobs.

Social housing was set up with the intention of housing people with modest incomes, without any ethnic distinction. However, the French, who earn more, gradually leave their places to people with lower incomes, mainly immigrants. After the French leave this type of housing, the conditions deteriorate. The meeting between the managers of this housing with a large number of immigrants from different cultures and lifestyles creates a sort of social animosity.

In France, rent prices for people with low incomes are too high. We can see from the statistics that the figure "33%" is used to indicate the percentage of an average salary needed to cover rent, but the reality is a different matter. The salary of an immigrant is in general lower than the

national average, his/her family is larger and usually only one of the couple works. To house a family (on average 5 or 6 people) in private housing with 3 or four bedrooms, an immigrant must spend more than 60-70 % of his/her salary (on average 6000-7000 francs) on rent. The remaining 30% is used to cover the needs of the family.

In short, it can be said that the housing problem for immigrants is linked to "poverty". The discrimination has its origins here. The reasons for poverty, as has already been stated above, are unemployment, badly paid work, large families, a lack of professional training, the language, a lack of understanding of the culture and civil rights, as well as latent racism. What role can estate agencies, housing owners or banks have in solving these problems?

The answer has been given to us by those associations named in the section on good practice. Working with traditional sectors - banks, government and others, these associations have been able to develop financial and housing solutions which satisfy the needs of immigrants. Social housing in France is currently in very bad condition and is no longer able to satisfy the needs of French society.

For immigrants, access to housing is clearly a fundamental requisite for integration into society. The feeling of isolation, as Lapeyronnie explains "is accompanied by the feeling of being misunderstood, of being invisible, of not being treated as an independent and responsible person by those in power. Isolation creates the basic need for dignity .... Each person has the right to be recognised and considered in respect of his dignity, whatever his origins and social situation ".<sup>14</sup>

It seems therefore, that working together with all those active in the field of housing, is the only way of solving the problems met by immigrants looking for housing, whether it be rented or purchased. A partial understanding of these problems does not bring real answers and for this reason all those figures concerned must study and work together on the most suitable solutions.

An example of good practice, like that of the association Habitat & Humanisme shows us how this work can be profitable, creative and efficient, whilst allowing all those involved to reach their aims.

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<sup>14</sup> *De l'intégration à la ségrégation*, Didier Lapeyronnie