



EDITORIAL

A joint reflection on coronavirus and housing

This editorial is a joint reflection on coronavirus and housing. There has been little research published about the implications of the pandemic – it is still too soon – and it can be hard to keep track of what is going on in other countries when there is so much happening in one's own. The following observations highlight a few of the main issues as seen from our homes in France (Claire Carriou), Finland (Jaana Nevalainen) and the UK (Kath Scanlon).

What we look for in a home

All ENHR members understand the importance of housing, but this year's Covid-19 pandemic has demonstrated to everyone how vital our homes are for our wellbeing. Home schooling, lockdowns, working from home and quarantines have isolated us, shaken our social lives and everyday routines and made our homes literally the centres of our lives. This has led many to look for larger dwellings with access to private gardens or local green space. There is anecdotal evidence of people leaving cities for more rural areas with reasonable prices and easier access to nature. Some have even transitioned to very remote working, for example from San Francisco to Wyoming, from London to Scotland, from Paris to smaller cities, or even from California's Silicon Valley to Kontiolahti in Finland, where a North Karelian farm is now home to the head of Facebook's Public Figure Partnerships division. This flight to suburbia and exurbia is contributing to higher prices in some areas which, combined with higher unemployment and household financial problems, may make home ownership an even more distant dream for many.

Rents and evictions

In England, leases for private rented housing normally last only six months or a year, with the landlord free to evict the tenant at the end of that period without giving a reason. Most other European countries provide much greater tenure security. The massive economic shock of coronavirus led to fears that many private tenants would build up rent arrears and face eviction. The government advises those tenants who have difficulty making rent payments to speak to their landlords, and has encouraged landlords to be flexible. It also introduced a longer, six-month notice period and a ban on evictions. That ban expired in late September and some experts predict a wave of evictions and consequent increase in homelessness. The crisis has seen the emergence and strengthening of new activist movements, for example in Spain and in France (Bobigny), where there have been calls for a moratorium on social housing rents.

Mortgages

The Basel Accords, the new regulatory framework for banking in Europe, are leading mortgage lenders to tighten borrowing and repayment criteria to reduce risk. A prolonged pandemic situation, combined with the financial challenges of individual households, might lead to an increase in mortgage defaults, evictions, and mortgagee-in-possession sales. This is possible even though the ECB recently has relaxed bank leverage regulation in an attempt to boost the economy, aiming to avoid a pandemic-driven credit crunch in the Eurozone. The virus has caused difficulties for many borrowers – both owner occupiers and landlords – in meeting their mortgage payments. In Finland repayment-free months or changes of the repayment scheme have given some relief for individual households with mortgages. In the UK,

the government required banks to allow both owner-occupiers and landlords to suspend payments temporarily with a 'mortgage holiday' of up to three months.

Homelessness

At the start of the UK's lockdown in March, the government announced an 'Everyone In' programme to get rough sleepers off the streets and into some kind of accommodation. What had been regarded as an intractable problem was solved (at least temporarily) in a few days, and in London alone almost 4,000 people were given shelter. The challenge now is finding long-term homes for them and meeting their other support needs. In Finland the effect was less dramatic: the country has had effective homelessness prevention strategies for years and the number of homeless people has declined recently. The coronavirus situation has not changed this as the mechanisms for cooperation between various actors, together with Nordic-style social security and housing allowance systems, had created a buffer against rent arrears caused by financial problems or unemployment and possible housing evictions.

The neighbourhood

The pandemic has shown the importance of the local scale and neighbourhood in everyday experience. In Paris, Nantes, Lyon and Marseille new forms of solidarity between inhabitants have emerged, to help elderly people living alone, to share childcare or to make masks. We have also seen the emergence of new forms of sociability, at the level of the building or the neighbourhood. This trend has spread more widely to supply systems, with the success of local food and other circuits, and the virus has sparked increased interest in the concept of *la ville du quart d'heure*, in which daily urban necessities are all reachable within 15 minutes on foot or by bike. The pandemic has underlined that sustainable cities must be designed for their residents and their needs, not just for the demands of the asset-based economy.

Airbnb

Demand for Airbnb disappeared almost completely when lockdowns and travel restrictions suppressed tourist flows around the world. Many of these units have since been offered for residential use at much more moderate rents, and some cities regard the current situation as an opportunity to set limits on Airbnb rentals and to increase their housing supply.

Questions for the future

How will the Covid-19 pandemic shape housing? What might the post-Covid reconfiguration of cities mean for housing? Will we see a reduction in demand for city-centre office and retail space or the reshaping of open-plan offices in favour of individual working spaces? Will there be growing interest in central urban open public spaces? Will we move to more sustainable, energy efficient and affordable housing with multifunctioning spacious dwellings? Centrifugal forces may continue to drive people away from the city centres in search of more space, but on the other hand some might want to move closer to city centres so that they can avoid taking public transport. There seems to be a two-way dynamic.

Whatever happens in the future, the current pandemic situation has shown the importance of suitable and affordable housing not just for individuals and households but also for the liveability of cities and access to open public spaces. This is an opportunity for housing researchers to innovate for the post-Covid world.

As members of the ENHR, the Covid experience also forces us to think about new ways to function as a network. How can we continue to build an international scientific community when we can no longer meet physically? While we hope the Covid episode will be short, this situation does confront us with the challenges of climate change, which will be increasingly important in the years to come. We are committed to finding new ways to combine scientific exchange and consideration of ecological issues.

*Claire Carriou, Jaana Nevalainen and Kath Scanlon,
recently elected new members of ENHR's Coordination Committee*