



NORWEGIAN MINISTRIES

Strategy

Housing for welfare

National strategy for housing and support services (2014-2020)





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INTRODUCTION

Everyone should live safely and well. This is important in order to get education, start a family, be employed and take care of our health. Our home is also a framework for a social life and provides affiliation with our local communities.

Although most people live well in Norway, this does not apply to all. Around 150,000 people are regarded as disadvantaged in the housing market. Of these, around 6,200 have no permanent place to live. People who are unable to obtain a home themselves and stay there, will receive the necessary assistance. No one needs to earn or qualify for help. Everyone needs a home, and with the right help, everyone can live in one.

The home and local community are highly important for the upbringing of children and young people. We will therefore reinforce the effort for families with children and young people who do not live well. This is important for the children right now, as well as to prevent the inheritance of poor living conditions.

Experience shows that cooperation across sectors and administration levels is essential in order to succeed in housing and support services. We must solve these tasks together. Therefore, we are five government ministers who have crafted this strategy and who, together with our directorates, will ensure good framework conditions for this work. The municipalities will nevertheless hold the key. The municipalities have the proximity and familiarity with local variations and individual needs. Non-governmental organisations are important partners. Users, next-of-kin and special interest organisations will be heard.

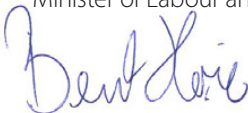
While preparing the strategy, we saw that there is significant interest and involvement in assisting the disadvantaged in the housing market. We wish to particularly thank all the municipalities and organisations that have contributed useful and relevant input during the preparation of the strategy. We hope and believe this involvement will continue as we move from strategy to action.

The goals of the strategy are ambitious; however, we should not underestimate what we can achieve together. By working with this strategy, we will simplify and renew – in order to improve.

We are ready for implementation, and wish everyone the very best in this partnership!



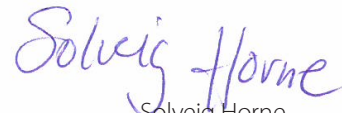
Robert Eriksson
Minister of Labour and Social Affairs



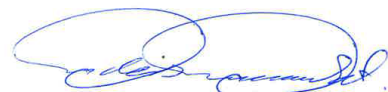
Bent Høie
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Jan Tore Sanner
Minister of Local Government and Modernisation



Solveig Horne
Minister of Children, Equality and Social Inclusion



Anders Anundsen
Minister of Justice and Public Security

WHAT IS HOUSING AND SUPPORT SERVICES?

Housing and support services includes both providing housing for the disadvantaged in the housing market, and strengthening the individual's opportunity to managing his/her own living situation. The work can be divided into operational and strategic tasks. The operational tasks involve providing advice and guidance, providing suitable housing, awarding financial support, implementing housing and local community measures, as well as providing follow-up and services in the home. The strategic tasks involve establishing long-term goals, developing measures and tools to achieve these goals, allocating financial and professional resources for the work, as well as deciding where and by whom the various operational tasks will be solved.

WHO ARE DISADVANTAGED IN THE HOUSING MARKET?

The disadvantaged in the housing market are people and families who are unable to find and/or maintain a satisfactory housing arrangement on their own.

They find themselves in one or more of the following situations:

- without their own home
- at risk of losing their home
- living in unsuitable housing or living environment



Shared responsibility – shared goals

The Government has established the following national goals and prioritised focus areas for the housing and support services:

Goal	Prioritised focus areas
1 Everyone should have a good place to live	<ul style="list-style-type: none">- assistance from temporary to permanent housing- assistance in obtaining a suitable home
2 Everyone with a need for services, will receive assistance in managing their living arrangement	<ul style="list-style-type: none">- prevent evictions- provide follow-up and services in the home
3 Public efforts shall be comprehensive and effective	<ul style="list-style-type: none">- secure good management and goal orientation of the work- stimulate new ideas and social innovation- planning for good living environments

The goals will help put housing and support services on the agendas of the central government, municipalities and partners. The goals are overarching, and will, along with the prioritised focus areas, stake out a direction for the work in the years to come.

Good housing and support services will have positive consequences for goal attainment within health, education and integration. Furthermore, assistance in obtaining income, either through work or education, is often essential in order to succeed with housing and support services.

The strategy is long-term and will be in effect from 2014 to 2020. We will carry out a mid-term review, as well as a review upon conclusion. We will also consider any adjustments of goals and focus areas

based on the experience gained along the way. The strategy will unify and target public efforts for disadvantaged in the housing market. It provides an overview of the policy area, where responsibility is divided between multiple sectors and administration levels. Experience shows that broad-based cooperation across sectors and administration levels are essential in order to succeed. Good collaboration requires the participants to be familiar with their own role, as well as the roles of others. The strategy must therefore contribute toward clarifying responsibilities, duties and expectations in the housing and support services. The strategy will also ensure a more coordinated use of central government policy instruments so that they contribute, to a greater extent, toward securing a stable and lasting housing situation for the disadvantaged in the housing market.

A special effort for families with children and young people

The home and the local community form an important framework for children and young people growing up. Therefore, we wish to strengthen efforts for children and young people who are in a poor living condition. This is important for children right now, and to prevent the reproduction of social inequality.

Children in low-income families often have poorer living conditions than others, and live in smaller homes. They are also less likely to live in homes owned by the family.¹ Most Norwegian families with children, including low-income families, own their own home. A small group of families with children are tenants, and a fairly small group of them rent from the municipality. Families with children who live in municipal rental housing, on average, have poorer living standards than other low-income families that live in a home they own. Families in municipal housing have more problems with noise and damp, draught and cold, and poorer material standards. Nearly twice as many live in tight quarters compared with other low-income families. There are also some families with children who live in municipal rental housing with living environments that are considered unsafe for children.

A survey of homeless people² in 2012 showed that 679 children were homeless together with their families, while the number in 2008 was 400 children.³ Violence or threats of violence, breakup of family and eviction from the home are the main causes of homelessness among families with children. The most common residences for these

families are with friends and family, at shelters and other temporary living arrangements offered by the municipality. Most manage to find a new place to live fairly quickly, but around 30 percent have lived in the temporary situation for more than six months.

Children in asylum seeker centres must be settled within three months after being granted residency. In 2013, 28 percent of unaccompanied minors and young people had to wait for more than three months to be settled in a municipality. For families with minor children, 83 percent had to wait more than three months. It is an unsatisfactory situation that children have to live under temporary arrangements longer than necessary. They should be settled as soon as possible in a municipality where they can live and establish networks, and as such, receive a stable and safe framework for their childhood.

Since 1996, the share of young homeless people aged 18 to 25 years has increased steadily. However, the 2012 survey showed that this development has stabilised. In 2012, the share of young people among the 6200 registered homeless was 23 percent. Homelessness among young people under 25 years of age has declined significantly in the larger cities, but this is still where we find the most young people without a home. As a group however, young homeless people are still clearly over-represented in the smaller municipalities.

1 NOU 2011:15 *Rom for alle. (Room for all).*

2 The survey has used the following definition: A homeless person is defined as a person who does not own or rent a home, and is left with coincidental or temporary housing arrangements, who temporarily stay with close relatives, friends or acquaintances, or is under the care of the correctional services or an institution, due for release within two months and without a home. People without arranged accommodation for the next night are also considered homeless.

3 Dyb, E., K. Johannessen (2013): *Bostedsløse i Norge 2012 – en kartlegging. (Homeless in Norway 2012 – an overview.)* NIBR report 2013:5. Oslo: NIBR.



We have established the following national performance goals:

- 1:
Rental housing for families with children must be of good quality and in a safe living**
- 2:
Temporary housing must only be used in exceptional circumstances for families with children and young people, and such arrangements must not exceed three months**
- 3:
Homelessness among families with children and young people must be prevented and reduced**

When we assess goal attainment, we will pay special attention to the experiences of families with children and young people.

We will contribute toward goal attainment

- by viewing the social housing measures in the context of other welfare policy instruments within labour and social services, health and care services and child welfare.

We will contribute toward:

- giving more disadvantaged parents a stronger connection to working life
- giving more young people the opportunity to complete their education
- assisting more disadvantaged families with children in buying their own home through the social housing policy instruments
- obtaining more rental housing with good design and in living environments that are suited for children
- stimulating the private rental market to work better for disadvantaged in the housing market
- ensuring more available and adapted information for young people concerning opportunities and rights associated with housing

From strategy to action

During the strategy period, there will be a need to work locally, regionally and nationally. The municipalities have primary responsibility for assisting the disadvantaged in the housing market. Central government players will contribute by facilitating the municipalities so that they can handle this responsibility. Non-governmental organisations, as well as user and special interest organisations, are important partners. We are depending on everyone to support the strategy and take their share of the responsibility in order to secure good goal attainment.

The municipalities hold the key

All municipalities have a responsibility to assist the disadvantaged in the housing market. This is important in order to ensure that everyone has the same range of options, regardless of where they live. The municipalities' responsibility will also ensure that the disadvantaged will receive the assistance they need as soon as possible. In order to succeed with preventing housing problems, it is essential that all municipalities are aware of their responsibility.

The strategy will strengthen the municipalities' opportunities to assist the disadvantaged in the

housing market, both professionally and financially. Around 50 municipalities with major social housing challenges have entered into long-term and committed cooperation with the Norwegian State Housing Bank. The purpose of the cooperation is to support a comprehensive and locally adjusted policy that ensures that more people will receive the assistance they need. Other central government agencies will be involved and contribute to the cooperation where relevant. This will create predictability and a comprehensive dialogue between the municipalities and central government agencies. The Norwegian State Housing Bank will ensure that experience from the municipal efforts is made available to all municipalities.

The directorates will implement the central government policy

The Norwegian Labour and Welfare Administration, the Norwegian Directorate for Children, Youth and Family Affairs, the Directorate of Norwegian Correctional Service, the Norwegian Directorate of Public Health, the Norwegian State Housing Bank and the Directorate of Integration and Diversity will all contribute toward implementing the strategy. The Norwegian State Housing Bank will coordinate the effort.



Photo: Anne Lise Nordheim/KMD

Within their areas of responsibility and policy instruments, the directorates will implement measures that support the strategy's goals and focus areas. The directorates will prepare joint annual action plans. They will also prepare annual reports on goal attainment and any obstacles preventing effective implementation.

The directorates will also prepare a social housing guideline, which will serve as a tool when implementing the policy locally. The guideline will be cross-disciplinary and provide an overall presentation of applicable legislation, relevant instruments, competence and refer to good examples of performance goals, methods and measures.

The directorates will invite the municipal sector to a national project to assemble and develop indicators and performance goals that support the goals and focus areas of the strategy.

The county governors will be the central government's representatives in the counties and will be responsible for following up resolutions, goals and guidelines from Stortinget (the Norwegian Parliament) and the Government. The county governors contribute in the administration of multiple grants aimed at municipalities with significance for the housing and support services. Additional agencies will also contribute to the development and distribution of social housing competence.

The ministries will also ensure good framework conditions

The strategy outlines the Government's policy with significance for disadvantaged in the housing market. We will follow up the strategy through annual budgets, guidance to underlying directorates, development of legislation and regulations, in research assignments and the central government's dialogue with the municipal sector.

We will maintain a good dialogue with KS, the Norwegian Association of Local and Regional Authorities, concerning the work with the strategy. KS and the ministries will organise an annual social housing leadership conference in order to discuss opportunities and obstacles in the work.

We will have particular focus on Oslo, and continue the Norwegian State Housing Bank's established partnership with the municipality. Oslo is the municipality with the greatest social housing challenges. The City of Oslo and the Norwegian State Housing Bank have a cooperation agreement to reach shared goals in the housing and support services. The cooperation agreement views the management and development of financial instruments in the context of housing and support services, and area-focused efforts.

Important partners

Health care and welfare services must be designed with input from those they affect. This will improve the quality of the services, while also strengthening the opportunities for individuals to utilise their experiences. We will strengthen user participation in the housing and support services. We will, among other things, carry out user surveys to gain more knowledge as to whether the public efforts include the entire population. There is a particular need to see whether immigrants have the same access to assistance as the rest of the population, and identify any linguistic and cultural barriers.

Non-governmental organisations are key players in Norwegian society and can contribute in several important areas of the social housing strategy. They should be involved in the work at national, regional and local levels. Several of the organisations have a long tradition of cooperating with the public sector on social housing issues. Non-governmental organisations represent affiliation, community and purpose. They work to promote trust between people and break down prejudice and conflicts, and by doing so, contribute toward placing the individual at the centre of the housing and support services.

NATIONAL GOALS AND PRIORITISED FOCUS AREAS Part: **2**



Photo: Svein Nordrum/SamPhoto/NTB scanpix

Introduction

Homes are a prerequisite for our welfare

The vision for the housing and support services is that everyone should live safely and well. This is important in order to get an education, start a family, have a stable connection to working life and take care of our health. Our home is also a framework for a social life and provides affiliation with the local community.

Although most people live well in Norway, this does not apply to all. Having a poor living situation, or being without a home, can have major negative consequences for quality of life. It becomes more difficult to receive and benefit from health care and welfare services, complete an education and participate in working life. An unstable living situation can also be detrimental to integration, shortening the path to crime, substance abuse and mental issues. It is particularly serious when the home and living environment do not contribute to a safe environment for children and young people.

The disadvantaged in the housing market

The disadvantaged in the housing market are people and families who are unable to find and/or maintain a satisfactory housing arrangement on their own. For most disadvantaged, the cause of their unsatisfactory living situation is low income. In

NOU (Official Norwegian Report) 2011:15 Rom for alle (Room for all), the committee estimated the number of disadvantaged in the Norwegian housing market at around 150 000 people. Of these, 6 200 are without permanent housing, and most of them have somewhat significant and complex additional challenges.

Groups that are over-represented among the disadvantaged in the housing market, are people and families with low income, young people without education and jobs, refugees, former inmates, people with substance abuse issues and/or mental illness, and people with reduced functional ability, including people with disabilities.

Everyone is able to have a home

Obtaining a home is primarily a personal responsibility. The public sector's role is to assist people so that they can take care of themselves.

Those who are unable to obtain a home themselves and stay there, will receive the necessary assistance. The assistance will, to the greatest possible extent, support people in being able to manage their own lives. No one will need to earn or qualify for help. Everyone needs a home, and with the right help, everyone can stay in one.



Goal 1: Everyone should have a good place to live

Everyone should have the opportunity to obtain a good quality home, have a predictable and manageable housing economics, and be part of a safe living environment and local community. Housing for the disadvantaged shall be of good quality, and designed such that it provides the individual with the opportunity to make a home and live an independent life. Children and young people must be ensured a good and safe housing situation. It is important that young adults in the care of child welfare services are given the necessary support and assistance as they transition from foster families/institutions to an independent adult existence.

Homelessness must be prevented and reduced. The use of temporary housing must be limited in scope and duration, and must be sound in terms of quality according to the needs of the individual. Only in exceptional cases shall temporary housing last more than three months. Temporary housing must only rarely be used for families with children and young people, or for people released from prison or other institutions.

Prioritised focus areas:

- assistance from temporary to permanent housing
- assistance in obtaining a suitable home

Assistance from temporary to permanent housing

Assist those who live in temporary housing in their transition to permanent housing

Anyone who does not have a place to stay and sleep for the next 24 hours, is entitled to temporary housing from the municipality.⁴ Temporary housing is intended to alleviate acute homelessness, and a duration exceeding three months should only happen in exceptional cases. The housing provision

must be of satisfactory quality. The local NAV offices must, insofar as possible, immediately implement measures to secure the transition to permanent housing. For people who are unable to manage their interests in the housing market, housing and necessary services should be part of an individual plan to secure a stable living situation.

“ Permanent housing improves the living situation; all temporary arrangements worsen the living situation

(Larvik municipality)

Reports from KOSTRA⁵ show that only a few children live in temporary housing arrangements for more than three months. This is still too many. A new guideline for housing and support services will include good examples of measures to prevent that children stay for too long in temporary housing arrangements.

A significant share of people who have been homeless for prolonged and repeated periods, suffer from substance abuse and mental illness. For this group, housing, treatment and follow-up, as well as opportunities for work or activity, are irrevocably connected. Several municipalities and organisations have stressed the need for the development of more housing and service models for the most disadvantaged. We will stimulate the establishment of more housing provisions for this group, as well as the development of more models to ensure user involvement in housing and in designing the range of services.

The Norwegian Labour and Welfare Administration, the Norwegian Directorate of Public Health and the Norwegian State Housing Bank offer multiple measures aimed at this group. Feedback from the municipalities indicates that the measures would greatly benefit from coordination by the central government, in particular as regards deadlines, reporting and award criteria. We will therefore ensure a more coordinated use of central government instruments so that they contribute to a

⁴ Section 27 of the Act relating to social services in NAV, stipulates that the municipality is obliged to find temporary housing for those unable to do so themselves.

⁵ KOSTRA is an acronym for Kommune-Stat-Rapportering (Local government-State-Reporting) and provides statistics concerning resource input, priorities and goal attainment in municipalities, city districts and county authorities.

greater extent toward securing a stable and durable housing situation for the most disadvantaged. This will be included in the directorates' annual measure plans.

Assist those who are released from institutions in finding housing

Good housing is important for health and one's general living situation, and is of vital significance for the effect of treatment. People who are released from institutions must not become homeless. However, survey of homeless persons shows that 15 percent of homeless people are in an institution and will be released within two months and do not have their own home.⁶

The statutory cooperation agreements between the health trusts and municipalities includes guidelines for collaboration in connection with admission, release, habilitation, rehabilitation and learning and management schemes.⁷ This will ensure comprehensive and coherent health and care services for patients who need coordinated services, and guidelines for collaboration regarding patients ready for release who are presumed to have a need for municipal services upon release from the institution.

It takes time to find housing, and as a result, the efforts to find housing upon release from the institution, must start early. The Coordination Reform will improve cooperation between the specialist health services and health care services in the municipalities as regards tasks that contribute toward ensuring good transitions from institution to housing. The sooner the work to obtain housing and contact with the other services start during a treatment stay, the more likely it is that housing will have been obtained and necessary services are available upon release.

The municipalities are obligated to ensure that people who need long-term and coordinated services from multiple agencies over time, are

offered an individual plan and a coordinator.⁸ The municipalities are obligated to offer coordinators even if the person in question does not want an individual plan. Housing and housing services should form part of other services when this is needed in order to secure a satisfactory housing situation for the individual. An individual plan and responsibility groups can be useful tools in this work.

“ Housing must be available before, during and after a treatment stay. (...) Without lasting housing with correctly adjusted follow-up, the intentions of the coordination reform will not be met.

(Diakonhjemmet hospital)

There is a need for developing more models for collaboration, so that more people with substance abuse issues and/or serious mental illness can receive comprehensive, flexible and individually tailored services. We wish to stimulate models that ensure good health and care services in the home. Grants to municipal substance abuse work and grants for testing collaboration models are key instruments in this work. Non-governmental organisations can contribute by supplementing the public sector offers and participate in the development of new models for follow-up.

Assist those who are released from prison in finding housing

Inmates have lower living conditions than the general population. At the start of incarceration, one-third are homeless. This number increases to two-thirds at the end of incarceration.⁹ This means that one-third of inmates lose their home during incarceration.

The work to rehabilitate inmates is most often about assisting in finding a home, work, health and care services, financial advice and other services the inmates need to be law-abiding citizens. The Norwegian Labour and Welfare Administration,

6 Dyb, E., K. Johannessen (2013): *Bostedsløse i Norge 2012 – en kartlegging*. (Homeless in Norway 2012 - an overview) NIBR report 2013:5.

7 Sections 6-1 and 6-2 of the Health and Care Services Act

8 Sections 7-1 and 7-2 of the Health and Care Services Act

9 Dyb, E. m.fl (2006): *Løslatt og hjemløs. Bolig og bostedsløshet etter fengselsopphold*. (Released and homeless. Homes and homelessness after incarceration. Collaborative report NIBR/ Byggforsk 2006.



Photo: Stein J. Bjørge/Aftenposten/NTB scanpix

health and care services, the Internal Training Service and the specialist health service are responsible for providing services to this group. Norwegian Correctional Services is obliged to facilitate public agencies in their performance of services for convicts and inmates.¹⁰

After release from prison, a safe living situation can provide the predictability and safety needed in order to avoid relapses to crime and potential substance abuse. When there is a need for assistance in obtaining a home, the municipality must be notified well in advance of release. Norwegian Correctional Services is obliged to contact public authorities, organisations or others who provide assistance in obtaining a home, work and training. Cooperation agreements between the municipalities and the Norwegian Correctional Services is one tool used to ensure that the right assistance is provided at the right time.

“ *Housing and support services is a complex field, involving a cross-sectoral approach at all administration levels in public administration. It requires collaboration between various public service providers associated with various central and local government levels, NGOs and the convict.*

(Norwegian Correctional Services Region West)

We need more knowledge concerning what is needed to ensure successful transitions from institutions and prisons to one’s own home. We know too little about specific causes of homelessness after completion of treatment or end of incarceration. This knowledge will help state and municipal agencies evaluate the work, develop

good collaboration venues and introduce new measures. Research projects and surveys are ongoing to meet these needs.

Strengthen the municipalities’ ability to settle refugees

Although municipalities have settled many refugees in recent years, too many are still waiting for prolonged periods before they may start their new existence in a municipality. This figure has increased significantly in recent years. At the end of January 2014, 5,700 refugees were still living in reception centres despite being granted legal residency.

Settling refugees is a continuous task for the municipalities. Over the course of this work, many municipalities fell that a lack of suitable homes at the right time and the right place causes them to decline settling more refugees.

The Norwegian State Housing Bank and the Directorate of Integration and Diversity will join forces to clarify how social housing instruments can support municipal strategies for settling refugees, both over the short and long terms. The Norwegian State Housing Bank and the Directorate of Integration and Diversity will also facilitate exchange of experience between municipalities concerning planning and execution of the work to provide housing for refugees. In 2013, the central government, represented by the Ministry of Children, Equality and Social Inclusion (BLD), the Ministry of Justice and Public Security (JD) and the Ministry of Local Government and Modernisation (KMD) entered into a cooperation agreement with KS regarding increased settlement of refugees in Norwegian municipalities. This social housing strategy will support the settlement goals of this cooperation agreement.

¹⁰ Section 4 of the Act relating to the implementation of prison sentences



Assistance in obtaining a suitable home

Develop a larger, more diversified range of municipal housing

Municipalities shall contribute to obtaining homes for people who are not able to safeguard their own interests in the housing market.¹¹ One of the measures municipalities use to follow up this responsibility, is to assign rental homes to disadvantaged people. Municipally-managed rental homes must be a good and dignified housing provision.

A major challenge for many municipalities is that they have too few suitable homes for the disadvantaged at their disposal. The financial threshold for buying a home has become too high for some households. The private rental market is under pressure, which seems to have increased demand for assistance from the municipality in obtaining a home.

Through basic loans and grants, our desire is that municipalities obtain more suitable housing for the disadvantaged in the housing market. Several municipalities also have a need for greater distribution of rental housing. We want the central government measures to more clearly support long-term planning and development of the municipal housing available to the disadvantaged in the housing market.

Since the 1990s, one of the goals in Norwegian welfare policy has been for as many as possible to live in their own home, and receive necessary services there. The goal regarding normalisation

entails that as many as possible shall live in as regular homes as possible in regular housing environments, with the opportunity to lead independent and active lives. National and international experiences indicate that this should also apply to those with significant and complex challenges.

However, studies suggest that co-localisation of homes for the disadvantaged has become more common in recent years. When awarding grants for co-located rental and care homes, the Norwegian State Housing Bank emphasises that the provision promotes normalisation and integration. Co-localisation of living units must not involve institutional features and the number of units cannot be too high. The units should be located in regular housing environments, so that the principles of integration and normalisation are satisfied. Different user groups must not be co-located in an unfortunate manner.

Provide assistance in purchasing a home

Assisting in the purchase and keeping of a home, will not only help people break out of a difficult living situation. The assistance can also prevent housing issues and prevent more people from becoming disadvantaged in the housing market.

An increasing number of municipalities use different models of rent-to-own as part of their housing and support services, in which they systematically assist their tenants in becoming home-owners. Key instruments in this regard are basic loans and first home grants. Receiving assistance in purchasing their own home, means that more people can have a more independent living situation, while also reducing pressure on municipal rental housing. This is in particular

¹¹ Section 3-7 of the Act relating to Health and Care Services and Section 15 of the Act relating to services in NAV

relevant for refugee families who, after a certain time in Norway, are established in working life and have improved their financial situation. For some disabled people, owning their own home will contribute to a more independent life.

The municipalities must have the capacity to provide individual guidance and follow-up, and must possess competence in loan management and private finances. The Norwegian State Housing Bank will contribute to increased competence in the municipalities regarding individual loan terms for start-up loans, as well as good follow-up of start-up loan customers with payment problems.

Running your own life

Ny GIV (New START) is a partnership between central government agencies, counties and municipalities to ensure that more students complete their upper secondary education. Young people who have dropped out of school and working life, must return to upper secondary education or be qualified for regular work. Young people graduating from upper secondary education strengthen their connection to working life, which in turn increases the possibility of acquiring a home and keeping it.

Finance Norway, the Norwegian Labour and Welfare Administration, and the Norwegian State Housing Bank have developed a digital financial training simulator for young people – Running your own life. The simulator can be used at lower and upper secondary levels, and for young people not attending school and without work. The goal is for young people to have more insight into their own financial situation and opportunities in the housing market.

Provide guidance about the private rental market

Most of us will rent a home for a shorter period during our lives before becoming a home-owner. Renting a home can be practical for a shorter period of time, and provides lower financial risk than

owning a home. Still, only a small portion of the Norwegian population are long-term tenants.

The disadvantaged in the housing market are over-represented among long-term tenants. Homes on the private rental market are often of lower quality than owned homes, and rent has increased substantially in some parts of the country. There are also indications of discrimination in the rental market, and that the disadvantaged often are rejected when landlords select tenants.

Recent research has also identified families with children who move frequently in the private rental market.¹² Frequent moving seems to be caused by poor-quality homes and unpredictable tenancy terms. Unpredictable tenancy terms are associated with short-term tenancy agreements, and that they are terminated during the agreement period. These families appear to have insufficient income to purchase their own home, and do not qualify to rent from the municipality. Although this seems to be a small number of people and families, it is still very serious for those affected by it. Frequent moving can make it difficult for children to integrate in the local community, maintain relations with children of the same age and get a good connection with school. We will assess how central government instruments to greater extent can help this group.

Both lack of knowledge and violations of provisions concerning tenants' rights impact the tenancy terms. This causes rent to be set higher than what the law permits, or that tenants are not sufficiently familiar with protection against evictions and contract termination. Increased knowledge of rights and good assistance from, amongst others, tenants' associations, may increase the legal protection of tenants. We will therefore strengthen tenant organisation, and increase awareness of the Tenancy Act among tenants and landlords. We will in particular increase awareness of the Tenancy act in organisations associated with minorities.

¹² Grødem, A.S. and M.L. Sandbæk (2013): Helt bakerst i køen. (At the back of the line) Barnefamilier med ustabile boforhold. (Families with children in unstable living conditions) FAFO report 2013.

Goal 2: Everyone with a need for services, will receive assistance with their living arrangements

Many of the disadvantaged in the housing market have a need for assistance in mastering their living situation. In such instances, social services and health and care services may be a requirement for stable and predictable living situations. For these people, the challenge is about more than having a home. Housing and mastering the living situation must therefore be included in other services when necessary. Evictions must, insofar as possible, be prevented.

Prioritised focus areas:

- prevent evictions
- provide follow-up and services in the home

Prevent evictions

In many instances, financial advice and debt management advice from the NAV offices is essential in order to prevent evictions. NAV offices are not always notified of defaults until the enforcement authority issues a notice of eviction. At this point, the process is already quite advanced, and the costs will therefore be great for all parties, including the municipality, the tenant and the landlord. The result may be execution of the eviction, and the NAV office must find a new home for the person in question.

The Tenancy Act provides the landlord with the opportunity to notify the municipality if the tenant is at risk of being evicted.¹³ The notification rule was incorporated in the Act in 2007 and was recently reviewed.¹⁴ The review concluded that notification leads to fewer evictions. However, there is little awareness of the notification rule. The report recommends that private lessors should be made aware of the rule and be encouraged to notify the NAV office, especially when families with children are at risk of being evicted. Another finding in the review, is that the better the routines the NAV office has, the fewer eviction cases there are. There are also indications that municipalities with established

routines for notification cases, experience the work as less demanding than others. This is knowledge and experience that will be included in the upcoming guideline regarding housing and support services.

In order to prevent eviction due to unpaid rent, there is a need for a coordinated, joint effort from the NAV offices and the enforcement authority. This was stressed in e.g. the circular letter regarding the Act relating to social services in NAV.

“Giving life a chance” - insight into a social housing team in ByBo (Social Housing programme) (The Church City Mission in Norway)

When members of the Social Housing team chat, there is no mention of progression, flow rate, or success. This is not our language, and not reflective of our day. Our conversations are about life, grief and joy, challenges small and great. Life is lived in the home, and we see the significance of the home every day. If you have a temporary arrangement, be it with friends or acquaintances, in a hospice or other overnight accommodation, life is lived in the present - without daring to think of a possible future, or where opportunities may lie.

We help residents master a stressful day, contribute to them receiving and using the help they need and are entitled to. Very few of those who live with us manage to break out of substance abuse, get a job or “live happily ever after”. They continue their lives. Lives that, with “normal” eyes, can seem both miserable and sad. A life with dreams and ambitions that are often challenged by the expectations of others regarding what is good or attainable.

Which results are desirable and how can they be measured? We see good results for

¹³ Section 9-11 of the Tenancy Act

¹⁴ Holm, A. (2013): *The notification rule of the Tenancy Act* NIBR-report 2013:7.

many of our residents, but the results are often “invisible” and not always “good enough”.

Good housing opportunities are an important foundation, and can provide opportunities for more control and new choices for one’s own life. One of the most important things we do, is to be there, accept the individual and the life they live. With faith in opportunities and with realistic expectations.

Provide follow-up and services in the home

Municipalities are reporting that an increasing share of those who ask for housing assistance, also are in need of additional services. Some need practical assistance in how to achieve a good relationship with the lessor, where they can find information about their lease, their rights and obligations under the Tenancy Act, and how to be a good neighbour. Others need more comprehensive and long-term assistance to master living in a home and their general situation, such as an overview of their financial situation, ensuring payment of expenses, good cleaning and hygiene routines, daily and weekly tasks in the home, such as shopping, nutrition, managing substance use, physical and mental health services and home care services. The municipality must consider such needs on an individual basis and make a decision regarding practical assistance, training and personal counsellor. This requires those preparing and implementing counselling and services, both as regards professional competence and ability, to see the needs and opportunities of the individual. Experience shows that daily activities help prevent loneliness and isolation.

“ Providing homes to as many as possible should not be the sole focus area of the housing and support services. Equally important is to help as many as possible keep the home they already have. In order to

achieve this, it is important that municipalities establish comprehensive arrangements with the individual, including adequate follow-up in the home as well as medical follow-up.

(Gatejuristen (free legal aid service))

Those in need of long-term and coordinated services, are entitled to an individually prepared plan (IP).¹⁵ The municipality is also obliged to offer an individual plan. The individual plan is the user’s own plan, and must reflect the user’s needs, desires and goals. The plan will help the user receive a comprehensive, coordinated and individually tailored range of services. Assistance in acquiring and keeping a home can be among the measures. Many people are entitled to individual plans, but do not receive them.¹⁶ However, many of them still receive some form of systematic follow-up.

“ Flexibility in the services provides opportunity for individual adjustments - both of the physical surroundings and social environment.

(The Norwegian Autism Association)

For people with substance abuse issues and/or mental illness, follow-up and services in the home are often part of a comprehensive treatment and rehabilitation process. Follow-up and support in the form of personal assistance, including practical assistance, training or a personal counsellor, are municipal services that will contribute toward developing and strengthening the ability to master everyday life and the housing situation, and should take place in conjunction with other support measures from the municipality and the specialist health service. As part of this work, the specialist health service and the municipalities have increasingly made use of mobile and outreach offers. They have good experience from using active outreach treatment teams, ACT teams.

15 Individual plans are regulated by the Act relating to social services in NAV, the Act relating to NAV, the Child Welfare Act, the Health and Care Services Act, the Act relating to specialist health service, the Mental Health Care Act and the Patients’ Rights Act.

16 The Norwegian Board of Health Supervision: Services offered to substance abusers. Summary and assessment of findings and experiences from audit activities 2004-2006.



Photo: Husbanken

ACT team stands for “assertive community treatment team”. The teams are cross-disciplinary and highly competent. Municipalities and health trusts cooperate in establishing and operating such teams. The teams seek out, meet and follow-up users/patients in their own living environment, or where they are. The ACT teams will deliver comprehensive health and care services. The teams also possess social work expertise and cooperate extensively with NAV. If a recently referred user is lacking a safe and permanent home, the first task of the ACT team will be to establish collaboration to obtain a good home for the user. Findings from the assessment of Norwegian ACT teams, show that the need for admissions in mental healthcare is reduced, and many experience an improved and closer range of assistive services based on their needs.¹⁷ Receiving assistance on their own terms, and access to flexible follow-up and treatment over time, help more people master living in their own home and leading a good life in their local community. Experience from use of ACT teams is currently being assessed.

The use of mobile and outreaching measures will be prioritised in all health regions to ensure an improved, more current and accessible range of services. Mobile and outreaching measures should be implemented and further developed in additional locations in the years ahead. There are currently more than 150 mobile teams with mental

healthcare and cross-disciplinary specialist care (TSB). These teams cooperate closely with municipal agencies in order to assist the most disadvantaged in mastering their own lives in their own homes.

“ *The municipalities must be competent as regards housing and support services, as well as individual work in the homes of others. This includes a follow-up service that can provide good information, advice and guidance, practical support and follow-up in the home.*

(The Norwegian Union of Social Educators and Social Workers)

Housing First is a housing model used in several countries. The model is intended for the most disadvantaged and was developed in the US in the mid-1990s. The model is based on a cross-disciplinary method which presumes that housing is a fundamental and universal need. Only when this fundamental need is met, will the resident be able to handle other challenges. The home is thereby a requirement for effective substance abuse and/or mental illness treatment. The model has a strong user focus, as the user can influence where he/she wants to live and decide what services he/she receives. Several Norwegian municipalities have in recent years established housing based on the Housing First principles.

¹⁷ Assessment of 12 ACT teams. Halfway report 2012 KoRus Øst and Akershus University Hospital.

Goal 3: Public efforts will be comprehensive and effective

The housing and support services must be of high quality. The work must be knowledge-based, and our efforts must be focused on where the needs are greatest. Housing and support services is complex and requires contributions from multiple sectors and administration levels. Therefore, the work must be well-organised across sectors and administration levels, and the big picture and context must be safeguarded at both strategic and operational levels in the municipality and central government.

Prioritised focus areas:

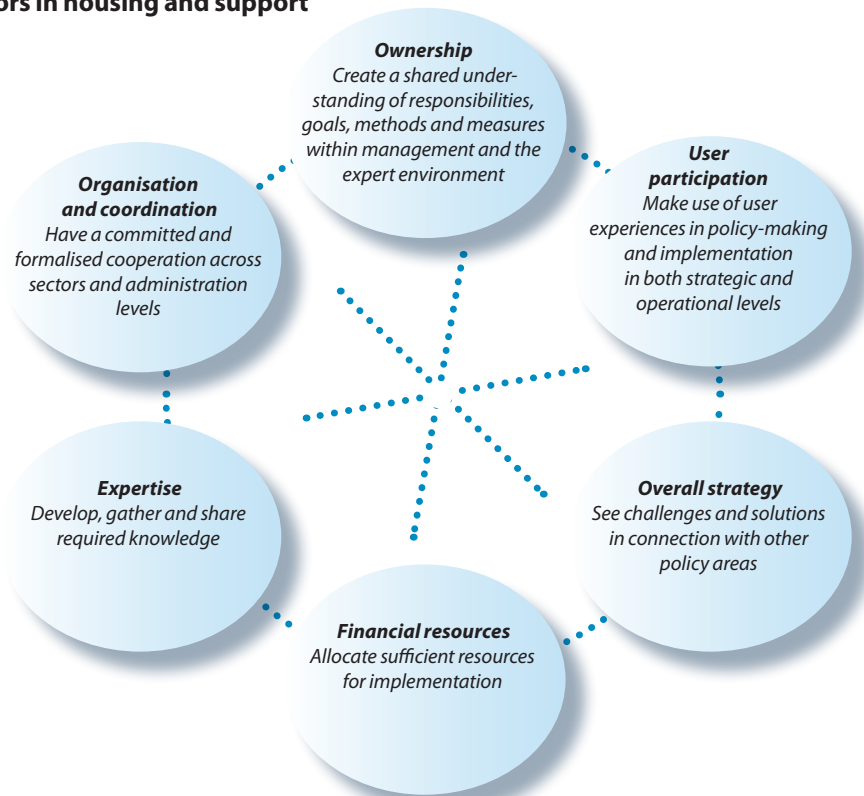
- secure sound management and focus of the work
- stimulate innovative thinking and social innovation
- planning for good living environments

Secure sound management and focus of the work

PProgram as a method is currently used in several welfare areas where cross-sector cooperation is essential for success. Examples include the Norwegian State Housing Bank's social housing development program and focus areas. During the work with the strategy, we will place emphasis on experience transfer from existing programs and consider program as a method to secure a comprehensive approach to the work.

Management information provides insight in the connection between resource inputs and results. Therefore, good management information is required for focused and effective housing and support services. This information will e.g. contribute toward making the financial schemes effective in helping the target group. The lack of good management information can be a hindrance in preventing housing issues and targeted measures.

Success factors in housing and support services¹⁸



¹⁸ In NOU 2011:15 *Rom for alle* (Room for all) the committee pointed to five success factors for housing and support services. User participation is added as a sixth success factor.

“ The documentation must motivate change
(Drammen municipality)

Several municipalities are asking for statistics that may provide better information as to the results of their efforts. Reporting in KOSTRA and the reporting on use of central government instruments provide some relevant information; however, these data and their application must be further developed. As part of the work on the strategy, the directorates will invite the municipal sector to a national project to collocate and develop indicators that provide information regarding the objectives of the strategy.

We want to contribute to housing becoming an agenda item in KS' efficiency networks. The efficiency networks are a venue to analyse and compare activity in the municipalities, and thus contribute to further development. The networks provide the municipalities with greater insight into their services, an improved basis for goals, management and leadership, as well as increased user focus and user participation.

The City of Oslo has, in cooperation with the Norwegian State Housing Bank, developed a processing system for housing and support services. The system will primarily provide improved continuity in case processing, so that the correct assistance is provided to those who need it the most. The system also provides an improved overview of needs in the municipality and knowledge about the results yielded by the measures. The system is also available for other municipalities and the Norwegian State Housing Bank can assist municipalities in using it.

During the strategy period, we will place emphasis on knowledge development, knowledge sharing and learning, at state, regional and local levels. Knowledge-based experience from effective measures and methods will be systematised and distributed, and the results of the work will be documented. We want to initiate research that provides knowledge about the effects of the housing and support services.

The Norwegian Labour and Welfare Administration, the Norwegian Directorate for Children, Youth and

Family Affairs, the Norwegian Directorate of Public Health, the Norwegian State Housing Bank, the Directorate of Integration and Diversity and the Directorate of Norwegian Correctional Service will all facilitate knowledge development, and certain directorates will also stimulate offers for further and continuing education in housing and support services. The Norwegian Labour and Welfare Administration has chaired a working group comprising the Norwegian Directorate of Public Health and the Norwegian State Housing Bank, which has reviewed the education offers currently available. Based on this work, we will, during the strategy period, assess how we can coordinate and further strengthen knowledge on housing and support services.

We will also invite municipalities and other partners to join national, Nordic and international networks to increase knowledge about measures and methods that yield the effects we are striving for.

Stimulate new ideas and social innovation

Social innovation and social entrepreneurship are fairly new terms in housing and support services. Social innovation is often defined as innovative measures that can be implemented, meet social needs, are more efficient than current solutions, and which contribute toward improving society's ability to intervene. Social entrepreneurship can be seen as a sub-category of social innovation, where solutions are aimed at solving societal challenges, and where methods from the business world are often applied.

So far, there are few examples of social innovation and social entrepreneurship in housing and support services.¹⁹ At the same time, there may be a need to find new working methods within parts of the housing and support services, particularly where homes and services need to be viewed in context. As follow-up of the white paper Meld. St. 29 (2012–2013) *Tomorrow's care*, new models for future institution and residency solutions will be designed and tested.

We will facilitate social innovation and social entrepreneurship. Innovative thinking and cross-sectoral

¹⁹ Skog Hansen, I.L., A.S. Grødem and V. Bakkeli (2013): *Social housing challenges and social innovation* Fafo 2013.



measures can yield solutions that have been difficult to achieve within established administrative structures. Particular emphasis will be placed on stimulating the development of new housing and service models for young people at risk and people who have repeatedly been homeless for prolonged periods of time. We will also study new models for how to more efficiently obtain housing for settlement-ready refugees.

Planning for good living environments

There is a need for more innovative thinking and focus on societal planning as a tool to prevent and reduce accumulated social differences. This is important to prevent the development of new at-risk living environments, and to strengthen local, regional and national authorities' ability to develop attractive areas accessible for groups with different socio-economic resources. During the strategy period we will identify and distribute good examples of how municipalities can include social housing considerations in their area and societal planning.

“ It is important to keep in mind that if the municipality should be able to solve the challenges for the most disadvantaged in a good manner, the housing policies for “regular” households must also be well-functioning.

(City of Bergen)

The municipality will facilitate good design of developed surroundings, good living environments, as well as good childhood and living conditions.²⁰ Good living environments means a sufficient number of homes, and good-quality homes and local communities. Area planning is an important tool in promoting social considerations such as inclusion, public health and good living conditions. The municipality can, among other things, establish requirements for the local community and size of the home to prevent significant differences in living conditions. Spreading municipal housing contributes to the prevention of the accumulation of living condition issues. Regulating sufficient plots for housing purposes will also contribute toward meeting demands in the population and therefore prevent housing issues. Some municipalities have dedicated local community contacts who facilitate good living environments and integration in cooperation with the local community.

The municipality must have the necessary overview of health conditions among its residents, and the positive and negative factors that may affect public health.²¹ This requires knowledge about factors and development trends in the environment and local

20 The Planning and Building Act

21 Section 5 of the Public Health Act

communities that may impact public health. Living conditions are among the relevant factors in such an overview. The Norwegian Institute of Public Health will make information from national sources available to municipalities and county authorities. National housing data can be made available to the municipality through StatBank Norway.

“ *A sustainable society requires local measures focusing on neighbourhoods. Greater emphasis must be placed on the community in the development of good living environments*
(The Norwegian Union of Social Educators and Social Workers)

In some cities, city districts or residential areas, the living condition challenges are significant, long-lasting and complex. In such areas, a joint effort from both the central government and the

municipality can be prudent in order to prevent a negative development. In order for this work to be successful, the effort must be sustained over several years. In the assessment of Groruddalsatsingen, the largest of the area efforts, the scope and cross-sectoral approach of the effort is emphasised as positive. This effort has created enthusiasm amongst residents and yielded increased participation and activity levels in the local community. Physical and social measures have yielded visible results in the housing and local environment.

“ *A sustainable development is a robust and long-term process, in which physical and social factors are viewed in context within a given area. A good living environment should, amongst other things, include physical conditions such as universally accessible meeting venues, play areas, good housing and green areas, as well as maintain residents' sense of safety and belonging. A varied and easily accessible range of services based on the residents' needs, is also important for a well-functioning local community.*
(The Norwegian State Housing Bank's program description of Area Improvements)



Photo: Husbanken

The disadvantaged in the housing market

Norway generally has a high housing standard. Eight of ten people own their home, housing standards are increasing, and we have more living space than previously. However, housing is still not something which is equally distributed. Low-income households have smaller homes, and more often report issues with dampness and rot in their homes.

The disadvantaged in the housing market are people and families who are unable to find and/or maintain a satisfactory housing arrangement on their own. They find themselves in one or more of the following situations:

- without their own home
- at risk of losing their home
- living in unsuitable housing or living environments

For most disadvantaged people, personal finance and problems with financing, are the largest barriers against obtaining a home and keeping it. For others, there might be problems associated with obtaining a home adjusted to their needs, or they may be in need of assistance in order to keep their home. Others may experience that they are unable to access the housing market, or that they are undesirable as neighbours or tenants.

The Housing Committee (NOU 2011:15 *Rom for alle (Room for all)*) estimated that approx. 150 000 people were considered to be disadvantaged in the housing market. Immigrants are over-represented. A higher share of the disadvantaged have a more unstable connection with the labour market than the general population. Estimates show that slightly below 25 percent of disadvantaged households are families with children.

Difficult situations in the housing market

Without their own home

- people without a roof over their head for the next night
- people who are referred to emergency or temporary accommodation, such as overnight service, boarding house, shelter
- people who are in the care of correctional services and due for release within two months, and have never owned or rented a home
- people in institutional care and who are due for release within two months, and have never owned or rented a home
- people who live temporarily with friends, acquaintances or relatives
- people with residence permits living in asylum centres who are not settled within the established deadlines (three months for unaccompanied minors and families with children, six months for adults without children) from decision of residency to settlement

At risk of losing their home

- people with eviction notices, or who live in a home with an application for compulsory sale
- people without a valid lease
- people with living expenses disproportionate to their income

Living in unsuitable housing or living environments

- people living with their parents/guardians, and the situation is unwanted and perceived as a problem for at least one of the parties
- people living in homes of a poor physical standard
- people living in homes not adjusted for their special needs
- people living in homes that are too small
- people living in an at-risk area

The disadvantaged in the housing market have different challenges and needs. At the same time, certain groups are over-represented among the disadvantaged, or those who are at particular risk.

Single people and low-income families are at greater risk than others of finding themselves in a difficult living situation when expenses and income change. While the share of people with low income has been fairly stable in recent years, there is an increasing number of low-income single parents and families with multiple children. Children in low-income families often have poorer living conditions and less space than others, and they often live in homes not owned by the family. Children who have been in the care of child welfare services, or young adults over 18 years of age, with child welfare services measures in effect, are an at-risk group, and often have poorer living conditions than others.

Refugees in asylum centres who have not been settled in a municipality within the established deadlines are also included as disadvantaged in the housing market. It is a national goal to reduce the time from a decision to grant residency until settlement, so that it does not exceed three months for unaccompanied minors and families with children, and six months for adults without children. Many refugees are forced to wait for a prolonged period before starting their new life in a municipality. Settlement of unaccompanied minors is quicker. The quicker refugees can be settled in a municipality, the quicker they can take part in working life and the local community.

People with disabilities generally have poorer living conditions than the average population, including lower education, weaker connections to working life and poorer personal finances. Few available homes mean that people with disabilities are at a disadvantage in the housing market. This applies to people with reduced mobility, reduced vision and hearing, reduced sense of direction or environmental disabilities. Only 10 percent of existing homes are wheelchair accessible.²² At the same time, Norwegians' life expectancy is rising,

and many wish to live in their homes for as long as possible. The demand for suitable and adjusted homes will therefore increase in the years ahead.

Among people with disabilities, people with **mental disabilities** may need public assistance in obtaining a suitable home. The white paper Meld. St. nr. 45 (2012-2013) Freedom and equality - Regarding people with mental disabilities, provides a thorough discussion of the living situation for people with mental disabilities. In addition to there being few available homes in the regular housing market, many people with mental disabilities depend on municipal services in order to master their living situation. In such cases, the service provision may determine the location of the home. People with mental disabilities often have stable, but low income, often with social benefits as their sole source of revenue. Feedback from next of kin indicate that a significant number of people with mental disabilities now live at home with their families while waiting for the municipality to find a suitable home.

The number of **homeless people** has been more or less stable since the initial survey in 1996.²³ In 2012, 6 250 homeless people were registered in Norway. The following definition of homelessness was used in the surveys:

A homeless person is defined as a person who does not own or rent a home, and is left with coincidental or temporary housing arrangements, who temporarily stay with close relatives, friends or acquaintances, or is under the care of the correctional services or an institution, due for release within two months and without a home. People without arranged accommodation for the next night are also considered homeless.

The typical homeless person is a male in his mid-30s, living off benefits or other public support, with low education and unemployed. Around 2 percent of the homeless are without a roof over their heads. Although the number of homeless people in Oslo and Bergen has reduced, homelessness is more

22 Source: Statistics Norway, population and housing census, 2001

23 Dyb, E., K. Johannessen (2013): Bostedsløse i Norge 2012 – en kartlegging. (Homeless in Norway 2012 - an overview) NIBR report 2013:5. Oslo: NIBR.

widespread in larger municipalities than smaller ones. Two out of five homeless people are registered in one of the four largest cities.

The 2012 survey showed an increase in the number of homeless children from the previous survey in 2008. In 2012, 679 children were registered as homeless together with their parents, while in 2008, the number was 400 children. About 30 percent of them live in shelters, and there is a higher share of children born outside of Norway compared with other homeless people.

Reporting from shelters show that many have problems finding a suitable home after being in a shelter. This particularly applies to people with little knowledge about Norwegian society and Norwegian language, and who lack a social network in Norway. Victims of human trafficking often have a need for long-term follow-up and a safe home. Such people often stay longer in shelters than others.

KOSTRA has annual figures for households that have stayed in a temporary municipal housing arrangement. In 2012, a total of 4 467 households were reported as having stayed in temporary housing arrangements, an increase of 15 percent from the year before. 26 percent of the households stayed in such housing arrangements for more than three months.

The share of **young homeless** people between 18 and 25 years of age, has stabilised following an increase from previous surveys since 1996.²⁴ In 2012, young people accounted for 23 percent of all homeless. Homelessness among young people under 25 years of age has declined significantly in the larger cities, but this is still where we find the most young people without a home. As a group however, young people are clearly over-represented in smaller municipalities. More than half the homeless under 25 years of age live with friends and acquaintances - few live in temporary housing arrangements or emergency overnight accommodation. Acute homelessness is more frequent among young

people than older. Compared with all homeless, there are fewer substance addicts among young people; however, the share of mental illness is higher. 5 percent of young people under 25 years of age, and 13 percent of young people under 20 years of age, had been released from the care of child welfare services over the past six months.

This may indicate that those who are released early from the care of child welfare services have a higher risk of homelessness.

Some **inmates** in Norwegian prisons are released without having a home. Inmates have lower standard of living than the general population. A fairly large proportion have low education, a weak connection to working life, poor financial situations, poor health, substance abuse issues, and a higher degree of mental illness or disability than the population in general. At the start of the sentence, one-third were without a home, and this figure increases to two-thirds at the end of the sentence. This means that one-third of inmates lose their home during incarceration.

People with substance abuse issues and/or mental illness, are over-represented among the homeless. The 2012 survey shows that 54 percent of the homeless suffer from substance abuse, and 38 percent suffer from mental illness. People with substance abuse problems and people with mental illness are most often homeless over a prolonged period time (in excess of six months). The survey of the homeless, audit reports and one user survey²⁵ have shown that municipalities lack suitable homes and sufficient capacity to operate qualitatively sound follow-up service in the home. This also applies to people in a treatment or rehabilitation process, including people undergoing opioid replacement therapy (ORT). One in four homeless suffer from both substance abuse and mental illness (ROP).²⁶ These people often have multiple and complex needs, and fall between various measures offered by the public health and care services.

24 Dyb, E., K. Johannessen (2013): *Bostedsløse i Norge 2012 – en kartlegging*. (Homeless in Norway 2012 - an overview) NIBR report 2013:5. Oslo: NIBR.

25 The Norwegian Knowledge Centre for the Health Services (NOKC). PasOpp report 2013 – User survey. Patient experience with overnight stays in cross-disciplinary specialised substance treatment – results from a national survey in 2013

26 The ROP term is used for people suffering from both substance abuse and mental illness. A combination of these illnesses is also referred to as a "double diagnosis".

Responsibilities and tasks in housing and support services

The responsibilities and tasks of the municipalities

The municipalities have primary responsibility for assisting the disadvantaged in the housing market. This responsibility is stipulated in the following statutes and provisions:

The Public Health Act aims to contribute toward a societal development promoting public health, including minimising social health differences. Public health work shall promote the population's health, well-being, good social and environmental conditions, as well as contribute to the prevention of mental and somatic illness, injury or suffering. Section 5 of the Act stipulates requirements for the municipalities' responsibility for maintaining an overview of the health condition of residents and factors that impact this. Housing is mentioned as one of the factors (Section 7).

The Health and Care Services Act regulates the municipality's responsibility to ensure that the people living in the municipality are provided with health and care services. Follow-up and assistance in the form of personal assistance, including practical support, training or support services, are municipal services that will contribute toward developing and strengthening the ability to master everyday tasks and living at home. The municipalities shall contribute toward obtaining housing for people who are unable to safeguard their interests in the housing market, including specially adapted housing and aid and social measures for those in need of such services due to age, disability or other causes (Section 3-7).

The Planning and Building Act aims to promote sustainable development that benefits the individual, society and future generations. The Act shall contribute to good design of developed surroundings, good living environments and good childhood and living conditions throughout the country.

The act relating to social services regulates municipal tasks and services performed by the NAV office. According to the objects clause, the Act shall contribute to independent living and housing for the individual. Section 15 stipulates that the

municipality, through NAV, shall contribute toward obtaining housing for disadvantaged people who are unable to safeguard their own interests in the housing market. The NAV office is obliged to find temporary housing for those unable to do so themselves (Section 27). Services such as the right to information, advice and guidance, including financial advisement (Section 17), as well as financial support (Section 18), individual plan (Section 28) and qualification program (Section 29) are also important services in housing and support services.

The Ministry of Labour and Social Affairs (ASD)

ASD is, amongst other things, responsible for social inclusion services and measures, aid and adjustment of homes for people with permanent disabilities, and labour-focused measures. The Ministry is also responsible for coordinating the Government's efforts combatting poverty.

Underlying agencies contributing to the housing and support services:

- **Directorate of Labour and Welfare (AVDir)** handles various tasks within the social and living conditions area, both regarding the central government and municipal areas of responsibility in the labour and welfare administration. The Directorate shall also contribute to the Government's work to reduce inequalities in living conditions, equalise economic and social differences, as well as combatting poverty. Tasks with significance for housing and support services include interpretation and administration of the Act relating to social services, as well as information, advisement and guidance concerning the regulations and administration of, amongst other things, grants for housing and support services.
- **NAV Technical Aid Centres** have an overarching and coordinating responsibility for technical aid in the counties. The Technical Aid Centres are also responsible for assisting users and municipalities in questions regarding aid and facilitation.

Ministry of Children, Equality and Social Inclusion (BLD)

BLD has overall responsibility for policies aiming to promote good living conditions for children and young people, including child welfare services, and providing immigrants and their children with equal opportunities in working life and society. Child welfare services shall ensure that children and young people who live in conditions that may be detrimental to their health and development, get the necessary help at the right time, including follow-up until 23 years of age. BLD is responsible for housing refugees in the municipalities. The Ministry is also responsible for work related to people with disabilities, consumer interests, families and marital relations, gender equality and anti-discrimination.

Underlying agencies contributing to the housing and support services:

- **The Norwegian Directorate for Children, Youth and Family Affairs** (Bufdir) is the central government agency responsible for child welfare, family protection, gender equality and non-discrimination, violence and abuse in close relations. The Directorate is responsible for the technical and administrative management and operation of the central government's child welfare and family protection, and the operation of care centres for unaccompanied minor asylum seekers under the age of 15. The Directorate manages the five regions of Bufetat, which provide services within child welfare, family protection and adoptions.
- **The Directorate of Integration and Diversity** (IMDi) has, as one of its main tasks, responsibility for settling people who have been granted residency in Norway, but are waiting in state reception centres. Each year, the IMDi asks Norwegian municipalities to receive a certain number of refugees. IMDi has an advisory and technical role as regards the municipalities in their integration efforts, in addition to its role as grant manager.

The Ministry of Health and Care Services (HOD)

HOD has overall responsibility for health and care services. The Ministry is responsible for, amongst other things, the specialist health service, the primary health service, and nursing and care services. The Ministry is also responsible for coordinating the Government's substance abuse policies.

Underlying agencies contributing to the housing and support services:

- **The Norwegian Institute of Public Health** is a technical administration agency within the health and care area, and has been delegated authority in certain areas of the health and care legislation. The Directorate is responsible for, among other things, health and care services administered by the county governors.
- **The regional health enterprises** are responsible for the specialist health service - cf. Act relating to the specialist health service - and the health enterprises' obligation to ensure that residents in their region are provided with the specialist health services they are entitled to and need. This includes out-patient clinic services, mobile/outreach services for patients with mental illness/substance abuse. Follow-up of patients in their own homes is both a municipal responsibility and the responsibility of the specialist health service in cooperation with the municipalities.

The Ministry of Justice and Public Security (JD)

The most important tasks of the Ministry of Justice and Public Security are to strengthen security in Norway, safeguard the legal protection of individuals, and ensure that the services provided by the justice sector are updated and available to the public.

Underlying agencies contributing to the housing and support services:

- **The Norwegian Directorate for Correctional Services** is responsible for the technical and administrative management of correctional services, including prisons and probation offices. Through collaboration with other public agencies, the Norwegian Directorate for Correctional Services shall ensure that convicts and inmates in custody are provided with the services they are entitled to by law. The Norwegian Directorate for Correctional Services shall, during preparation for release, contact public authorities, organisations and private individuals who can provide e.g. assistance in achieving stable housing conditions.
- **The Norwegian Police Directorate** is responsible for the enforcement authority. Claims collected through enforced execution can for instance include eviction from the home (default claim) due to unpaid rent.

The Ministry of Local Government and Modernisation (KMD)

KMD is responsible for implementing the central government's housing and building policy, including the social housing policy. KMD administers measures that aim to improve living conditions for people and households with a weak financial situation and special housing needs.

Underlying agencies contributing to the housing and support services:

- **The Norwegian State Housing Bank** shall strengthen the municipalities' ability to assist the disadvantaged in the housing market. The Norwegian State Housing Bank is responsible

for grants such as housing grants, first-home grants, first-home loans, grants and loans for rental apartments, grants for adjustments and social housing expertise grants. Since 2009, the Norwegian State Housing Bank has entered into long-term, committed partnerships with municipalities with significant social housing challenges.

- **The Rent Disputes Tribunal** is a tribunal for all types of disputes relating to the Tenant Act.

The county governors

The county governors are the state's representatives in the counties and are responsible for following up resolutions, goals and guidelines from Stortinget (the Norwegian parliament) and Government.

The county governors contribute in the management of multiple grants targeting municipalities:

- under ASD: including grants for housing and support services and measures to prevent and reduce poverty among children and young people
- under HOD: including grants for municipal efforts against substance abuse

Overview of central government grants and lending schemes

The Norwegian State Housing Bank

- **Housing allowances** shall ensure that people with low income and high housing costs, have a suitable home. Housing allowances help the disadvantaged obtain and keep a home.
- **Social housing expertise grants** shall contribute to increasing expertise on housing and support services and social housing policies.
- **Basic loans** shall promote universal design and environment in new and existing homes, fund homes for the disadvantaged and others who are obtaining their first home, and ensure the necessary supply of homes in rural areas.
- **Investment grants for assisted living and nursing home spaces** shall stimulate municipalities to renew and expand their housing for people who need 24/7 health and care services, regardless of age, diagnosis or disability. The grant is awarded for the construction, purchase, re-purposing, improvement, rent or other forms of obtaining 24/7 nursing and care under the Health and Care Services Act.
- **Start-up loans** is a means-tested lending scheme for people with long-term housing and financing issues. The municipalities award the start-up loan with funds from the Norwegian State Housing Bank.
- **Grants for housing, urban and area development** shall improve the physical surroundings, stimulate increased participation in the local community and counteract negative development in an area. The Norwegian State Housing Bank manages the scheme, and grants are awarded to efforts in Oslo, Bergen and Trondheim.
- **First-home grants** shall contribute to the disadvantaged being able to purchase and keep their own home. The grant is often a top-up loan when financing a home.
- **Grants for rental apartments** shall contribute to more suitable rental apartments being available for the disadvantaged in the housing market. The grant is awarded for the purchase, improvement and construction of housing.
- **Grants for re-purposing homes** shall contribute toward securing suitable homes for people with disabilities. The grant is financially means-tested.
- **Grants for lifts** are awarded to owners of existing residential properties with at least three levels. Grants may be awarded for consulting services for engineering of lifts and cost estimates for installation of lifts, as well as installation of lifts.
- **Grants for condition assessment** shall contribute to improved living environments and living conditions by conducting a thorough condition assessment in connection with housing and environmental gentrification.

The Directorate of Labour and Welfare

- **Grants for financial counselling** aim to stimulate intermunicipal collaboration, generally intended for the smaller municipalities.
- **Grants for housing and support services** shall strengthen and develop regular services in the municipalities so that they are better equipped to handle individual needs for follow-up in the home. Important focus areas include contributing to reduction in the use of temporary housing arrangements, facilitating comprehensive housing and support services locally and measures for young people and young adults looking to obtaining their first home.
- **Grants for measures against child poverty** shall contribute to preventing and reducing poverty among children and young people by strengthening housing and support services in the municipalities. Measures that contribute to activity and participation among at-risk children and young people are emphasised.
- **Grants for at-risk young people** shall contribute to implementing development work among young people at risk zones. This effort is based on the Act relating to social services and shall contribute to implementing model experiments and development and expertise trials aimed at at-risk young people.
- **Grants for non-governmental organisations and Grants for projects and activities** shall contribute to strengthening dialogue and cooperation with non-governmental organisations working against poverty and social exclusion, and which represent the disadvantaged. These schemes shall also increase opportunities for self-organisation, self-help activities, user influence and special interest political work to combat poverty and social exclusion in Norway.
- **Grants for activities and work training organised by non-governmental organisations and private trusts** shall stimulate the development of new measures and methods for activities and work training for the disadvantaged.
- **Grants for social entrepreneurship** shall stimulate the development of social entrepreneurship aimed at combatting poverty and social exclusion in Norway. Social entrepreneurship includes establishing enterprises with the aim of solving social or societal issues and needs, and which apply methods and tools from the business world to achieve these goals.
- **FARVE** is the AVdir research and trials program. FARVE shall contribute to promoting development and implementation of a knowledge-based labour and welfare policy through grants for testing and research projects, as well as communication of findings and results from funded projects.
- NAV Technical Aid Centres manage **the technical aid scheme for people with disabilities** and others, including equipment for homes.

The Norwegian Institute of Public Health

- **Grants for municipal substance abuse work** shall contribute toward an increase in capacity in the overall municipal work on substance abuse, including opening more reception centres in larger cities, a seamless transition from detoxification to rehabilitation and follow-up protection from day one after completion of detoxification and treatment, supplemented with other measures.
- **Grants for private and non-governmental organisations** that provide services shall contribute to supporting volunteer or non-profit organisations that operate institution-based daytime and 24-hour measures with follow-up and rehabilitation of people with substance abuse issues. The measures receiving grants shall be a supplement to the public measures, and contribute to strengthening and coordinating society's overall efforts regarding the target groups.
- **Grants for psychiatric health work in the municipalities** shall strengthen the provision for users with significant service needs, by developing more comprehensive and concurrent services from various sectors and levels.
- **Grants for cooperation concerning patients ready for release** within substance abuse care, is a grant that shall strengthen cooperation between detoxification institutions within cross-disciplinary specialised substance abuse treatment and the municipalities concerning patients ready for release.
- **Grants for testing of interaction models** shall contribute to the development of interaction models to ensure that people with substance abuse issues and/or serious mental illness receive comprehensive, flexible and individually-adapted treatment and follow-up services.

The Directorate of Integration and Diversity

- **The Integration Grant** shall provide fair coverage of the average additional costs incurred by the municipalities when settling and integrating refugees in the year of settlement, and the following four years.
- **Grants for Norwegian language and social training** shall ensure that the municipalities provide training to adult immigrants who are entitled and obligated to receive such training, so that they learn sufficient Norwegian to function in working life and society.

There are additional grants for municipalities that settle refugees with special needs, refugees over 60 years of age and unaccompanied minor refugees.

Municipalities may apply for development funds for increased quality and improved goal attainment in the integration work with emphasis on Norwegian language and social training. Municipalities with at least 750 immigrants and Norwegian-born children of immigrant parents may also apply for grants for Jobbsjansen (the Job Opportunity). The purpose of the grant scheme is to qualify immigrants without a connection to working life, based on the model of the introduction scheme.

Norwegian Directorate for Children, Youth and Family Affairs

The Ministry of Children, Equality and Social Inclusion (BLD) and the Norwegian Directorate for Children, Youth and Family Affairs manage multiple grant schemes, including measures for children and young people in larger cities, the national grant scheme to combat child poverty and support for follow-up and mentoring functions for young people.

There is also a reimbursement scheme for municipal child welfare costs in connection with minor asylum seekers and refugees.

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