

And though those data are old, we know Germany's homeownership rate remains quite low. [It was 43% in 2013.](#)

This may seem strange. Isn't home ownership a crucial cog to any healthy economy? Well, as Germany shows—and Gershwin wrote—[it ain't necessarily so.](#)

In Spain, around 80% of people live in owner-occupied housing. (Yay!) But unemployment is nearly 27%, thanks to the burst of a giant housing bubble. (Ooof.)

Only 43% own their home in Germany, [where unemployment is 5.2%.](#)

Of course, none of this actually explains why Germans tend to rent so much. Turns out, Germany's rental-heavy real-estate market goes all the way back to a bit of extremely unpleasant business in the late 1930s and 1940s.

Germany will bring in caps on rent rises in densely populated areas in the first half of next year, it was announced on Tuesday, in a government attempt to keep homes affordable for tenants on average incomes.

Under the rule change, landlords will only be able to raise rents by up to 10% above the local average for similar properties when taking on new tenants.

However, newly built properties and those that have undergone wholesale renovations will be excluded from the restriction, in order not to discourage investment in building projects.

“Renting has to remain affordable for those on average incomes,” said the German justice minister, Heiko Maas. “The cap will contribute towards that. Rent rises over 30% or 40% in concentrated areas are simply unacceptable.

“We are creating a fair balance between the interests of landlords and tenants. Those who invest money should in the future be able to continue earning money. But rental properties are more than just a commodity, they are the homes of people. Maximising profits cannot be the sole objective.”

Once the law has been passed, Germany's 16 regions are to identify which specific areas will be affected by the rent-rise caps for a period of up to five years. Areas affected are expected to include large cities such as Berlin, Hamburg and Munich, as well as booming university towns such as Freiburg, Heidelberg and Tübingen.

In addition, estate agents' fees will in future have to be paid by those who commissioned them – in most cases the landlord. In the past, agency fees in Germany have usually been paid by the tenant.

Germany's tenants' association welcomed the proposals, but said further steps were required to fix the national housing market. “We've been fighting for a rent cap for years, so we obviously welcome that there is finally a much-needed legal framework to stop tenants hiking up rents,” the association's spokesman, Ulrich Ropertz, told the Guardian.

“But the cap is no magical formula, and we shouldn't live under the illusion that it will lead to lower rents. The real problem at the heart of Germany's housing crisis is a shortage of new properties. Until that issue is addressed, the cap will only be a short-term cure.”

Critics of the rent-rise cap said that it would above all benefit middle-class tenants, while those on lower incomes, who cannot afford average rents, would continue to struggle to find homes in the booming inner-city areas.

Why is renting cheap in Germany? Well, even though the country's policies might have been slightly more balanced than in other countries, its rental market is still robustly regulated, and the regulations are [quite favorable to renters](#). (Given the strong political constituency renters represent in Germany, this shouldn't be too surprising.) For example, German law allows state governments [to cap rent increases](#) at no more than 15% over a three-year period.

There's another pretty simple reason Germans are less likely to own houses. The government doesn't encourage it. Unlike high-homeownership countries [like Spain, Ireland and the US](#), Germany doesn't let homeowners deduct mortgage-interest payments from their taxes. (There's more on the structure of [European tax systems here](#).) Without that deduction, the benefits of owning and renting are more evenly balanced. "Both homeowners and landlords in Germany are barely subsidized," wrote Voightländer in a paper on low homeownership rates in Germany.

Those regulations, a solid supply of rental housing, and the fact that German property prices historically rise very slowly —[that's a whole other story](#)—mean German rents don't rise very fast. And because one of the main reasons to buy a home is [to hedge against rising rents](#), the tendency of German rents to rise slowly results in fewer homebuyers and a lower homeownership rate.

A number of other elements contribute too, but it's tough to disentangle what is cause and what is effect. For example, [German banks are quite risk-averse](#), making mortgages harder and more expensive to get. Others argue that the supply of rental housing might be higher in Germany because of its [decentralized, regional approach to planning](#). (The UK is much more centralized.)

Is Germany just better at housing?

Not necessarily. It's not as if Germans spend a lot less of their pay on housing. The data below show Germans actually pay more for housing—as a percentage of disposable income—than housing-crazed countries like the US, Spain and Ireland.

Most shocking stats from the FOI requests: PRIVATE AND COUNCIL TENANTS IN BARNET

- How much money has been spent on incentives to private landlords in Barnet?

From April 2013-March 2014 total spend on landlord incentives was £698,842.79 on cash incentives overall. 222 Landlords received cash incentives in Barnet and 104 landlords out of Barnet.

- How many landlords have received such incentives?

326 landlords

- How many of these landlords are now housing council tenants? 0

Easy - just claim yr £3000 incentive here: <http://www.barnethomes.org/hom.../information-for-landlords/>



[Barnet Homes - Information for landlords](#)

Our let2barnet service offers you an easy and hassle-free way to let your property. It is open to private landlords,...[barnethomes.org](http://www.barnethomes.org)

Al-Jazeera visited two groups in their quest to cover the issues of social gentrification and the housing crisis. Focus E15 Mothers and Our West Hendon. Now Focus E15 Mothers are getting national coverage from Guardian, The Evening Standard and now Russell Brand. Their FB page is being viewed by over 5 thousand people every week. Don't give up the fight; you are just about to be part of a giant wave that is going to bring about a tipping point in the fight for decent social housing for everyone. You are not alone and you are winning. See you Saturday morning.

Call for an Enquiry into Under-valuation of leaseholders properties by Local Authorities

Responsible department: Department for Communities and Local Government

Leaseholders are having the homes undervalued by Local Authorities in London who are involved in regeneration projects and will not follow guidelines that all homes be bought and current London Process, We need an enquiry.

The suffragette in the background behind Emily Pankhurst was Gladice Keevil and she lived at Clitterhouse Farm just 15 minutes away from West Hendon. This was the moment the suffragettes were arrested and imprisoned for 7wks in Holloway for fighting for the rights of women to vote. No struggle is easy, but they won and so can you.

This weekend, while commentators yawped on about local democracy, and Ed Miliband vowed he'd close the chasm between the rich and the rest of us by a whole couple of centimetres, a bunch of young women in east London just got on and did it.

They began with a Sunday afternoon fun day, the mothers laying on facepainting and some Sister Sledge. What jarred was the location: the Carpenters estate, next to the Olympic village, was long ago cleared of most of its residents as Newham council tried to flog the land. Except the last deal fell through, leaving around 600 council homes empty. This is in [a borough where more than 24,000 households are waiting for somewhere to live](#), and where, last winter, the shopping precinct was full of rough sleepers.

Amid boarded-up flats and abandoned gardens the party continued, punctuated by cries of, "These homes need people. These people need homes". Then at about four o'clock, the hosts hoiked themselves up into one of the flats, prised off the boards and invited in guests. At the time of writing the mums are still inside, having converted a decent, needlessly empty home (power shower, new cooker and electrics still on) into a community centre – and a concrete reproach to the capital's housing crisis.

Almost everything about the [Focus E15 Mothers](#) has this kind of filmic quality. They are the [29 single mums who were turfed out of their hostel](#) just over a year ago when funding cuts hit; the homeless group who were advised by council officers to leave their families and friends in London and move with their kids 200 miles away, to low-rent parts of Birmingham and Manchester. Now they're the bunch who fought and won – and are all still living in Newham.

Should the British film industry ever stop making affectionate obituaries of the working class – *Pride*, *Brassed Off*, *Made in Dagenham* – and document current struggles instead, the Focus E15 Mothers would be a deserving subject.

These women, none of them over 25, have taken the narratives set out by suited officials and journalists and flipped them upside down. Others doubtless wrote them off as anonymous benefit mums. But they've shown themselves to be articulate, successful activists. They were once treated as a problem, to be shuttled between temporary accommodation; now they're pushing solutions to the real issue – preventing London from becoming a city in which the rich live while the rest of us are bussed in to serve them.

These self-aware women have heard all the abuse. “We've been called sluts, told to shut our legs,” says Jasmin Stone, a Focus E15 leader. But despite suffering depression, in-between the days in which all she did was cry, Stone looked for ways to ensure she and her daughter could stay in the area where her family had lived for more than 100 years.

This story is really about how the apolitical get radicalised. Because first the 29 mothers did as told: registering as homeless, spending days phoning all the landlords on the three-page sheet given to them as the sole help by the council. When that didn't work, they chanced upon a revolutionary communist market stall and enlisted their help in formatting the petition. They set up their own stall, which can still be seen every Saturday in Stratford centre. They drew in help and information from other campaigners, passers-by, the internet.

Then they began storming council offices. An impromptu party was held in the luxury show flat of the housing association that was evicting them. They got into the local media. At which point it turned out that their eviction notices were “a mistake” – all 29 of them. For the time being, they could stay in their hostel – and the council would help house them locally.

Such a facing-down would be remarkable enough for any campaign, but Stone's colleague Sam Middleton describes it only as a “part-victory”. She points out that they are all renting privately, paying nearly £1,000 a month to live in grim conditions. When Middleton moved in with her baby, she found the skeleton of a mouse. Pulling away the drawers she saw a three-inch gap between the floor and the walls. During the thunderstorms of the past week the roof has begun leaking. Yet she doesn't want to complain for fear of not having her tenancy renewed.

For more and more people in London, this is what winning in the housing market now means: the right to spend a few more months in a flat that may be damp and strewn with rodent carcasses. As Focus E15 argue, the ultimate answer is more public housing. Yet Newham mayor Robin Wales wants instead to bring in 3,000 more private rental homes. Meanwhile, the Carpenters estate lies practically empty, a ghost town where people should be living.

During the Olympics, Wales's officers rented out the tower blocks as filming locations to the BBC and Al-Jazeera; they allowed Gillette to hang a giant advertising banner from another. But the idea of using them as long-term housing for the local homeless is apparently a no-no. And when the Focus

E15 Mothers arranged to hold their fun day on the estate, a senior Newham official warned some of the remaining residents that it would bring in security guards. I'll bet that very soon, the heavies will descend on that one occupied flat to turf out the women and put the boards back up.

Perhaps, like me, you look at the party conferences and despair at the minute positioning that passes as politics. In which case, turn your gaze to a flat on an abandoned council estate in east London. Thanks to a group of self-taught, radicalised women, real political action is happening there. We should support it.

- Focus E15 on Twitter: [@FocusE15](https://twitter.com/FocusE15)

THIS IS A PROTEST OCCUPATION

Section 144, LASPO does NOT apply

Section 144 (1) (c) of the Legal Aid, Sentencing and Punishment of Offenders Act 2012 (a copy of which is attached) provides that the offence of squatting in a residential building is only committed if a trespasser *'is living in the building or intends to live there for any period'*.

The current occupation is a political protest to highlight the sale of social housing and the criminalization of homelessness. Therefore articles 10 and 11 of the European Convention on Human Rights, which relate to the right of freedom of expression and freedom of assembly and association, are engaged.

Nobody will be, or intends to be living in the property. The property will be permanently occupied on a rota, with people being replaced at least every twelve hours. Everyone involved in the protest has secure housing elsewhere, and that is where they live.

The building will also be opened up for the local community as a social centre.

From the above it should be clear that the current occupiers have no intention of living in the building and therefore the provisions of section 144 are therefore **NOT APPLICABLE** to this building or to our occupation of it.

Part II Criminal Law Act 1977 (as amended
by Criminal Justice and Public Order Act, 1994) **DOES APPLY**

LEGAL WARNING

TAKE NOTICE

THAT we occupy this property and at all times there is at least one person in occupation.

THAT any entry or attempt to enter into these premises without our permission is therefore a criminal offence as any one of us who is in physical possession is opposed to such entry without our permission.

THAT if you attempt to enter by violence or by threatening violence we will prosecute you. You may receive a sentence of up to six months' imprisonment and/or a fine of up to £5,000.

THAT if you want to get us out you will have to issue a claim for possession in the County Court or in the High Court.

The Occupiers

N.B. Signing this Legal Warning is optional. It is equally valid whether or not it is signed.

Two foot three inches isn't much. It's only a little higher than the world's smallest woman, Jyoti Amge. Your average two-year-old has long rocketed past that line. Glue a couple of my school rulers together and you're nearly there.

To get to their rented room in Hendon, on the outskirts of north London, tenants of Yaakov Marom had to crawl up a staircase with a head height as low as 2ft 3in (69cm). True, in parts they could stretch up to 3ft 11in (119cm) – which is just about enough headroom for an Ewok. For the privilege of sleeping in a human kennel, a couple were paying Marom £420 a month.

Blame it on my own frayed synapses, but I can no longer get quite so shocked by such stories. How many versions of it have we seen before? Beds in sheds; lodgers in garages; tiny studios let for huge sums. As this paper [reported on Saturday](#), just down the road from Marom's palace is another rental, offering a single bed [suspended from the ceiling by two metal chains](#). This macabre cross between a hammock and a torture chamber can be yours, friends, for £760 a month, parking permit extra.

All these dispatches from bedsitland tell us two things. First, the private rental market is red-hot – otherwise, landlords wouldn't be trying to monetise every patch. And second, the private rental market is badly broken.

Welcome to the new age of landlordism, in which the property-owner has all the power and the renter hardly any choice. This year's [English Housing Survey](#) revealed that the number of private tenants had outstripped those in social housing for the first time in its history.

The disparity between those tenures is like the gulf between day and night, between a home and a rabbit hutch. Council tenants get security of tenure and controlled rents; shorthold tenants pay up to four times as much and under most contracts are only ever two months' notice from getting turfed out of their homes. Yet the impossibility of first-time buying, and the scarcity of public housing, means the private rental market has taken off. The 2001 census showed 1.9m households renting privately in England and Wales – now there are 4m in England alone.

Report after report shows that homes in the private rental sector are far worse than either council housing or those under owner-occupation. One in three are officially classed as non-decent, while one in five are dangerous enough to present a category one hazard – that is, a severe threat to the health or safety of anyone who lives there. All those tenants' tales you've heard or read about permanently broken boilers or mould carpeting the walls aren't just anecdotes; they cohere into a statistical truth. One of the richest countries in history is fostering 21st-century slums.

It's in these conditions that millions of people will live for good. Rental is no longer a stepping stone for students and young professionals; instead, it's fast becoming a terminus. Well over a million families with children now rent. Just as lack of choice has triggered the rise of private renting, so it will keep a growing number of households stewing there. Polls suggest that around 80% of Britons would rather own a home than rent; the lack of new homes suggests that many under-35s without rich parents will be renting for decades to come.

Let me make the obvious disclaimer: not all landlords are on the take, nor are all tenants angels mindful of fixtures and fittings, and keeping the music down. Not that it matters, because a market characterised by this much demand doesn't really reward good landlords or penalise bad ones. Because the laws give the landlord the power. Because anyone can set up as a letting agent, without qualifications or licensing – and to be one is to own a printing press of made-up fees. Because even if tenants complain, they could face a retaliatory eviction. Because unless a council is tipped off,

they've probably been too badly hit by cuts to find a scam (Marom had already been banned by Barnet from letting out his second-floor room; but it still took nearly 18 months for officers to catch him at it).

It's easy to look at this market, with its surveys indicating that [92% of landlords rent out property on the side](#), and conclude that the entire thing is an epic, ugly accident. Not so: this is Westminster's creation. Since Margaret Thatcher – at least – successive governments have promised a property-owning democracy, all the while laying the ground for a new landlordism. Thatcher did the most, privatising council homes through right-to-buy, then bringing in the [Housing Act 1988](#) – the big bang for the private rental sector, shredding the last vestiges of rent controls and most protections for tenants. John Major presided over the assured shorthold tenancy and the buy-to-let mortgage. Tony Blair and Gordon Brown refused to countenance the building of new public housing. David Cameron's contribution has been the Localism Act, which requires councils to put homeless people in the private rental sector: £11bn for build-to-rent, and more right-to-buy.

Whatever the rhetoric, home ownership in England is back down to where it was in 1987. One in three former council homes are now held by private landlords. Tory, Labour and Lib Dems have all taken turns in creating a regime that – as James Meek notes in [Private Island, his excellent new book on Britain's privatisations](#) – “puts more money into the hands of a small number of the very wealthiest people”. To underline the point: this is our money, including the £20bn we pay every year in housing benefit that swiftly goes into landlords' hands.

That's the backdrop against which you should judge the current promises made by all the parties to bring in a few extra protections for tenants. None talk of licensing landlords – despite the calls from town halls – let alone guaranteeing more public housing. To do so would be to attack a sector the political classes have cultivated for three decades, and has grown too powerful to hack back – a sector that includes much of the Commons: one in four Tory MPs are landlords, as are one in eight Labour MPs. As for the new housing minister, Conservative Brandon Lewis, would it really surprise you to learn that the parliamentary register has him down as a [private landlord](#)?

Twitter: [@chakrabortty](#)

Tenants who are being forced to move have described it as being “kicked in the teeth”.

People living on the West Hendon Estate will be moved out of their homes next year, to make way for 2,000 new flats being built as part of the West Hendon Regeneration scheme.

Around 30 activists gathered last Saturday to stage a protest about the work on the estate.

Adelaid Adams, 85, who lives in Tyrell Way, one of the blocks facing bulldozing, said: “We have been here so long, and I would like to spend the rest of my days here.”

Her daughter Glynis Walker, who is campaigning on behalf of her mother, said: “It's absolutely disgusting the way they are being treated. It's all about money, it's not about people's well-being at all.

“Some of the people here are too old to be moved. It's one of the most stressful things possible.

“If we have to be here every day to stop it, we will.”

The work is being carried out by developer Barratt Metropolitan LLP in partnership with Barnet Borough Council and Barnet Homes.

Jacqueline Parsons, who lives on the estate, said: "Every leaseholder has been offered about £130,000 to move out, which is an insult. It will take some time to find a new home. We are getting a rough deal, and we're very disappointed. It's not a good situation.

"I have lived here a long time. Residents are being kicked in the teeth."

The activists also stopped a lorry from delivering concrete on the estate, in protest at the noise the construction is causing.

Ms Parsons added: "These huge lorries are coming down here, and the buildings are shuddering. We don't get any peace from eight until six at night. It's bedlam. You can't have a meal in peace, and you can't have your radio or TV on."

People living on the estate set up Our West Hendon, a community group that campaigns on issues affecting the estate.

Gazelle Farnam, who lives in Tyrell Way, said: "Since Our West Hendon started we can communicate more. A good number of people are involved. Because this has been going on for 15 years a lot of people are sick and tired. They don't believe they can make a difference."

Councillor Daniel Thomas, deputy leader of Barnet Council, said: "We are transforming the West Hendon estate and that is largely being funded by the private sector developers.

"All permanent tenants on the West Hendon estate will have a home on the regenerated estate and will I am sure, see their lives transformed by the development.

"Residents in temporary accommodation will of course be re-housed but not necessarily on the estate.

"The biggest complaint I have had about the regeneration is that it has taken so long to get going, so I am sceptical that anything which slows down the process will be popular with residents at large."

A spokesman for Barratt Metropolitan LLP said: "Barratt Metropolitan LLP is delivering the long-promised regeneration of the West Hendon Estate in line with the council's aspiration to transform the local area. This will provide a new generation of 2,000 high-quality homes for current and future residents and will include 25 per cent affordable housing.

"There will also be more open space within the estate, West Hendon Broadway will be revitalised and 130 new jobs will be created for local people.

"Barratt London always adheres to the highest standards of care and consideration towards its neighbours and is a committed member of the Considerate Constructors Scheme, the national industry scheme designed to encourage best practice beyond statutory requirements."