

Housing Crisis in London and Lisbon: A Consequence of Capitalism

History & Theory
Architecture Part 1

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Figure 1 Protest in Brixton, London Photo: Demotix



Figure 2 Protest in Lisbon "Houses are for living, not for profit" Photo: Reuters

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Introduction

In this essay, I'll give an in-depth analysis of the difference in the housing extremity that lives between London and Lisbon. I chose these cities since I'm quite familiarised with their history, as I'm from Portugal and have relocated to London. The focus will be on the gests of the middle and lower-class communities who have been oppressively affected by the extremity and its consequences. These communities face several challenges the unaffordability of housing, the lack of availability and the rising costs of private tenant accommodation.

The root causes of the extremity will prospect the government programs, the lack of investment in social housing, and the privatization of council houses that lead to gentrification. This paper will also investigate the counter accusations of the extremity, including the impact on people's livelihoods, the worsening of inequality, and the rise of homelessness. Likewise, this essay will show implicit results to alleviate the impact of the housing extremity will be studied, including investment in social housing, rent control measures, and the regulation of the private reimbursement sector. The Housing Crisis is a complex issue that requires a comprehensive and careful approach to address the requirements of the affected communities. "[...] a playground for the rich, built on an inhuman scale." (Introduction, lines 12-13, Big Capital: who is London for?, pg. 2)

Experiences with the Broken Housing System in London

Every low-income family will end up working with the council housing programme 1 in 5 Londoners are living in unsuitable housing, 1 in 4 Londoners live in poverty, both statistics include me and my mum. For this reason, I am going to talk about my case with the Housing Crisis. (Grainne Cuffe, Insights, Inside Housing, 2023)

In November 2016, I moved from the countryside in Portugal to London, one of the largest cities in the world, where my parents were already living.

Before we moved, my parents had moved into a double bedroom with a built-in kitchen and shower, while the bathroom was shared with other tenants. As the rent was costly, for a two-bedroom studio, which was approximately £750 per

month, with an up-front £650 deposit, and the fact that my father was the only worker in the house, we were unable to secure a better suited residence within the first year and a half. Therefore, my sister and I had to sleep on air mattresses, as there was a lack of space and resources to get a second bed.

After a year of saving, we were fortunate enough to be able to move into a small two-bedroom, one-bathroom flat in Harlesden, for which we paid a total of £3460, with a two-month advance rent payment of £1730, including the initial deposit. Although the cost of rent continuously escalated throughout the duration of the lease, we were able to find another property during the summer of 2020, which we moved into in December of that same year.

The current residence we are living in is a three-bedroom house in a quiet neighbourhood near King's Cross, with two bathrooms, a small garden, and a small shed. We were required to pay a deposit of £1975, plus one month of rent which was £1711.57 in 2020, and then increased overtime to £1798.33 in 2021 and £1900 at present. Unfortunately, my father and sister have since moved out of the country, back to Portugal. My mother and I are unable to sustain the rent payments due to financial and health struggles. My mother is disabled and unable to work, while I am a full-time university student with mobility issues, making it exceedingly difficult to obtain jobs. We are hopeful to see some progress within these processes. We have used all available resources, whilst filling out forms, communicating with the council, and seeking advice from the Citizen's Advice Bureau, to find an alternative, a more affordable housing option.

The ongoing housing crisis has affected numerous Londoners and their families, including ours, with strong ties to their communities.

The Beginning of the Housing Crisis

London

The Housing Crisis of the 1980s was marked by the preface of capitalism in the housing sector, which increased the availability of mortgage credit. Margaret Thatcher, the Prime Minister at the time, introduced the "Right to Buy" policy which allowed council tenants to buy their homes at

reduced rates. This showed the increase of the trade of around £2.5 million in council homes. (Anna Minton, From Gentrification to Sterilization? Building on Big Capital, 2022)

From 2000 to 2007, the number of Buy-to-Let mortgages increased from £48,400 to £346,000 and the total value rose from £3.9 billion to £45.7 billion. Prior to the 1980s, both the Conservative and Labour governments aimed to make further council housing. The council program covered only about 43% of housing properties in London. (Anna Minton, From Gentrification to Sterilization? Building on Big Capital, 2022)

Universal Credit has also played a part in the Housing Crisis, creating problems for those in need of council housing and making it less intriguing for private landlords to accept tenants entering these benefits.

The 2008 global fiscal crisis had a significant impact on the housing sector, aggravating the crisis into a more complexed struggle. Northern Rock's precarious position was brought to light on 14 September 2008, which triggered off the first bank run in the UK in over 140 times. The government guaranteed all the existing deposits on 17 September. The fiscal extremity stressed the interconnectedness of the global finance system and exposed the UK fiscal system to the fallout from the US sub-prime mortgage request. (Bank of England, 2018)

Between 2009 and 2016, the profitable growth of over £445 billion was driven by property effects. This redounded in the fortunate many benefiting off with extremely high rents. (Anna Minton, From Gentrification to Sterilization? Building on Big Capital, 2022)

There has been an increase in private Housing construction systems, with transnational investors promising to make better, safer surroundings with "affordable" rent and advanced figures of council housing. Families are frequently displaced from the existing housing structures to be demolished to make way for these new housing systems.

In 2017, the policy for several London councils was to house homeless families in other cities like Luton, Middlesbrough.

Lisbon

The Welfare State was initialised by the Portuguese government as a way of intervening in social security, jobs, education, and health programmes to assist with public demands like public investments, for profitable growth and different social movements. This State was set up in the 19th century and the biggest benefit and growth was during the 30 occasions after the Second World War. The ways between the Industrial Revolution and after the war outlined the way people resided in Lisbon, from where the docks were, the fishermen, sailors losing their jobs, so the area was adapted.

From the 1980s, the process of depopulation grasped a new turn, the liberal declarations turned for the economy post-industrial from the Eastern started coming across for ageing thoroughfares, where the population would be reduced and in poverty. The high rents altered the value of patrimonial houses, where indeed the neighbours of their own neighbourhoods would be kicked out, because of the expanded fiscal charge of these local areas.

In 1990, the process of gentrification there were enough lucrative and social conditions to establish this course, but there was an absence of governance and justice conditions.

The New Urban Lease Regime (Novo Regime de Arrendamento Urbano [NRAU]) in 2006 was to create better conditions in updating older lower rents.

The global financial crisis which started between 2008 and 2009 had a significant effect on the economy, resulting in extreme financial problems and some of the roughest years for the global market economy. Despite efforts by authorities and central banks to improve the economy, the crisis held lasting effects and contributed to ongoing economic challenges in Portugal. (Urban Regeneration, Rent Regulation and the Private Rental Sector in Portugal, 2023)

In 2008, there were only 4217 requests for inspection that were received, and the average of monthly inspections were around 120 to 150. After 2 years after this regime, only 75 landlords had requested updating the rent values in Lisbon, as the inspections were to prove if the buildings were up to code and these landlords could change the prices of their rent or they would have changed the prices illegally.

In 2011, the Portuguese government asked for a package of 78 Billion of Euros to the European Union and International Monetary Fund, as the government was nearly null.

These were the times of 'Troika', as they were known to the public from this package from the Europe Union. This period was characterised by a significative cut in the public charges, which affected primarily the stipend of public workers. 32% of rents were below 75€ per month in Santa Maria Maior (South of Lisbon), contrasting with extremely high values around the same area with fixed-term contracts. Which makes the higher total, 20.7% of contracts well above 400€. (S Alves [...], Urban Regeneration, Rent Regulation and the private Sector in Portugal, 2023)

After these changes were made by the government from the middle-right under the supervision of 'Troika', Portugal came free of transnational creditors in June of 2014, indeed though there was a lot of reason to festivity, the probabilities of jobless rounded about 12%, while 20% of the population lived well under the line of poverty and 485 thousand Portuguese people chose to leave the country between 2011 and 2014.

NRAU 2012 was created to address the failure of NRAU 2006 to alter pre-1990 contracts by updating rent values, changing their type and/or duration. (Gustavo Sampaio, O processo de gentrificação em curso nas cidades (e periferias) de Lisboa e Porto, 2018)

The new touristic legislation, in 2016, freed radically the requests of hostels in Lisbon, where it was possible to lease different flats, rooms and buildings for numerous days and in that way, multiplying the annual rent 10x further. Making it appealing to homeowners, remonstrating out their tenants and taking part of favouring tourists.

In 2017, the median price of the houses sold in Lisbon were 2.315€ per metre squared (more 15,5% than on the counterpart period).

The law n.30/2018 from 2018 created a different and transitory regime to protect the elderly or disabled renters, which have been living in the same place for 15 + years.

The law 128/2014 created a straightforward online registry process for short tenure rent properties like in Airbnb. Following this new regulation, the country witnessed a nearly threefold boost in the number of overnight stays in short tenure rent properties, from 3.6 to 10.2 million€ between 2013 and 2019. (CERP, Covid Economics, 2018)

Current Housing Problems

London

In a 2019 article, the housing crisis was already at a turning point. In this Independent's article it was showed how Croydon's council was using offices buildings to house homeless families. At the time there were already more than 8 Million people struggling to find affordable, secure, and suitable homes. ('Hidden homeless': Families being permanently housed in office blocks to shift them from homelessness lists, The Independent, lines 13-14, 27-28)

The economic shock from Covid-19, gave an additional of £450 billions of QE (Quantitative Easing) which was introduced between March and November 2020. The earlier rounds of QE pushed prices of assets up, property prices, which created a distorting effect. Since July 2020, the UK housing market had returned to the pre-2008 crash levels registering a 10% rise in house prices in 2021 compared with 2020. (From Gentrification to Sterilization? Since Big Capital, Anna Minton, lines 3-8)

In 2021, the "Pandora Papers"¹ leak, activities of companies that specialise in creating offshore companies and trusts, which can help their clients avoid taxation and disclosing the ownership of assets or the origins of funds, revealed in

¹ Pandora Papers- a leak of almost 12 million files obtained by the International Consortium of Investigative Journalists

that year alone, 1500 UK properties were bought through offshore firms. (Anna Minton, From Gentrification to Sterilization? Building on Big Capital, 2022)(Lords of Parliament, Pandora papers, money laundering and corruption, 2021)

Private rents, in London around early 2020 rose by 12.6% comparing with 2021. London's average private rent price was £1.760 per month for a 2-bedroom flat comparing with the inner London's Local Housing Allowance for the same flat is £1.250 per month. This change in price shows how much people were struggling with as the pandemic created loss of jobs. (Anna Minton, From Gentrification to Sterilization? Building on Big Capital, 2022)

In 2022, 2-bedroom flats at Elephant & Castle listed on Rightmove website ranged from £956.000 to £1.011.000, in 2023, 2-bedroom flats to buy through Rightmove range from £750.000 to £1.650.00 comparing with a 2-bedroom flat in Heygate was £107.230 to buy. This is a very terrifying change to first buyers and middle-class citizens making it impossible to buy. (Anna Minton, From Gentrification to Sterilization? Building on Big Capital, 2022)

In 2023, there was an article by The Standard where an Executive Member of Housing in the London Council's, Cllr Darren Rodwell, said, "One in 50 Londoners homeless and living in temporary accommodations is an appalling statistic." (London's Housing Crisis 'unmanageable' as one in 50 now homeless, The Standard, Rachael Burford, Cllr Darren Rodwell, lines 8-9) In this article, it's


 Department for Levelling Up, Housing & Communities				
Code	Local Authority	Homelessness Prevention Grant - total allocation for 2023-24 (£322.8m)	Homelessness Prevention Grant - total allocation for 2024-25 (£331.3m)	Homelessness Prevention Grant - allocation before application of transitional arrangements (£310m)*
E09000019	Islington	£3,782,055	£3,833,931	£2,867,625
E09000022	Lambeth	£6,080,276	£6,322,517	£6,426,902
E09000028	Southwark	£5,706,832	£5,833,011	£5,381,532

Figure 3 £350 Million grant for the Homelessness Prevention Allocations Spreadsheet

mentioned the London's £350 Million grant for the Homelessness Prevention were given across all the London Council's.

This spreadsheet demonstrates the amount of money that is allocated to each council, not just in London but the whole of England. I decided to show 3 of London's councils. The amount that is allocated is not equal and it demonstrates that the councils that are receiving more are the ones that are struggling the most.

In another article by The Standard, called ‘60.000 London renters could become homeless by 2023 if housing benefit stays frozen, analysis finds’, shows that only 2.3% off from Rightmove of London’s listings in 2022-2023, were affordable using the benefits to cover rent, which comparing 2020-2021, has fallen 18.9%.

All these articles, facts, research papers and personal experiences are showing that the system is not working and making the lives of Londoners more and more complicated and creating new problems, not just financially but mentally. These processes haven’t helped me mentally and I have grown to become more and more stressed every day.

Lisbon

The unanticipated change of Covid-19 epidemic in Lisbon diminished the number of night stays to 1993 degree by a 75% contraction in those of foreign countries, when compared to, tenures and sales between the third quarters of and 2020 in a diverseness-in-differences format. A boost of around 20 in the number of houses in the long- tenure rental market, price dropping to 4.8%–6.1% depending on settings. Absence of property sells in 2020 at Sociedade Estamo when, in 2019, it had offered property deals of around 74 million €. It reached around 30.2 million € in 2020, a cutting deduction compared to 2019 (58.6 million €). (S Alves [...], Urban Regeneration, Rent Regulation and the private Sector in Portugal, 2023)



Figure 4 A shed with a sign "Let by 300€ (crossed off), 600€ (crossed off), 1.800€", University of Lisbon Photo: LUSA

There are a lot of empty buildings, completely renovated and in great conditions to live in but have been closed for decades, as people can't afford the rents.

The minimum monthly wages are about 760€ and 50% of people earn less than 1000 Euros per month, which contrasts with the rent in Lisbon.

In a protest, University students share their concern with the rise of the rent for flats, houses, and apartments in the capital. They used an art installation to describe the conditions of the some of the spaces that they can rent claiming that paying 1 room would be between 600€ - 750€ per month.

There are claims that several university students that have quit university because they couldn't afford the rent and the bills whilst studying. "In 2022, 10% of the students that got their 1st option didn't enrol because they couldn't afford housing." Said José Afonso Garcia, old president of Academic Association (Associação Académica) and is currently part of the April Housing Movement (Movimento Habitação de Abril). (Uma "barraca" a 1800 euros ilustra crise do alojamento universitário, article, lines 25-26)

Everyone that lives in Lisbon is being affected with the increase of rent and the decrease of availability due the Airb&b's, private international investors, and less availability of long-term rents.

... BBC

Portugal housing crisis: 'I'll have to move back in with mum'

Anger is rising in the Portuguese capital Lisbon, where affordable homes are rarer and rarer.

27 May 2023



Figure 5 Article Headline from BBC Screenshot

In this article from May 2023 from BBC, they different people all struggling to make ends meet. The average rent in Lisbon is around 2.000€ and the minimum wage is 760€. This makes it nearly impossible for families to live off just 1 one job, that is why a lot of people are working multiple jobs to be able to afford rent and bills. Rita Silva said that "more houses than people, but prices won't go down". (Portugal housing crisis: 'I'll have to move back in with my mum', BBC, Antonio Fernandes lines 15-16)



Figure 6 A House to Live protest in Lisbon sign says, "I want to leave my parents' house, but the rent doesn't let me" Photo: AFP

One of the people that were interviewed is a carer in a nursing home, working two jobs to afford to pay the rent and bills. Her landlady has been trying to evict her from this flat but because she has nowhere to go and can't find any affordable housing, she's currently paying 300€ (£260), since 2018. Staying is her only option, the living conditions in this flat are extremely poor, if she wants to have a shower, water leaks to the neighbour's flat bellow.

There is a protest called "A House to Live" where a lot of people come out to the streets with signs using their voices to demonstrate how their anger of the conditions in which they are living in.

Diogo Faro said in his interview with BBC, "There are divorced couples who can't move out because they can't afford it [...] Older people that are choosing between paying rent or medication, so they're shortening their lives to have a roof".
(Portugal housing crisis: 'I'll have to move back in with my mum', BBC, Antonio Fernandes lines 38-40)

Interviews about Housing in Lisbon

As I shared my journey with the Housing Crisis in London, I decided to interview multiple people anonymously that have lived and are currently living and their own experience with housing in Lisbon, their age. I want to demonstrate with my own interviews how the Lisbon system is failing their citizens.

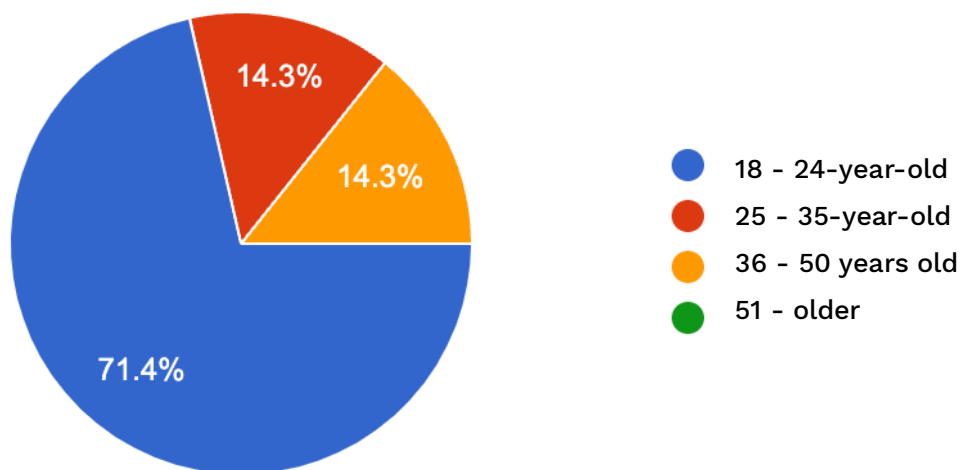


Figure 7 Pie Chart Interview Age

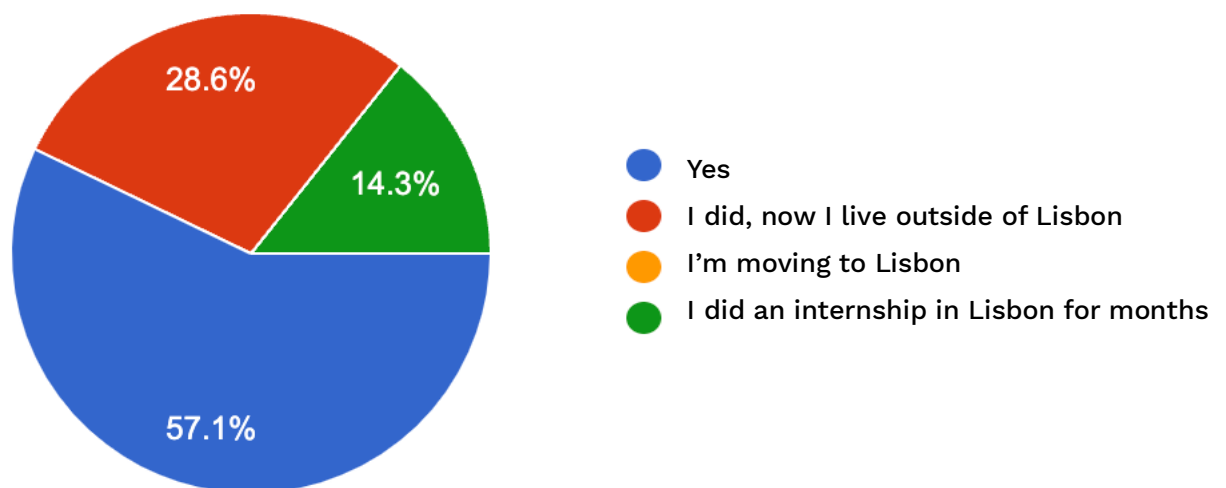


Figure 8 Pie Chart Interview question: Are you living in Lisbon?

The interviewees have all agreed that renting a place in Lisbon is extremely expensive, even before the 2008 financial crisis.

One interviewee said “Trying to find temporary housing, is basically impossible to find, especially if its last minute, which happens to me a lot because of my internship. [...] many times the owners do not accept rentals of such a short duration, they are all waiting for at least a year and as a student it is a very frustrating process, having to resort to favours, friends and family who live as close as possible to the internship location.” It was also mentioned that the prices are extremely absurd in relation to the salary that people get in Portugal.

For this internship that this interviewee has mentioned, complicates their lives as they can’t find student accommodations near their university and where their internship is located. A lot of the places where they have looked were too pricy for the conditions that the places were, “In many of the accommodations I found, I could even laugh at the price, as they had very few conditions and if they had a kitchen, it was a miracle. In many of the cases that I found, in addition to degraded apartments, among others, I came across a lot of outbuildings that the owners tried to appropriate into good accommodation, which they did so without success, as the dimensions of the spaces were ridiculous, that is, they were very small.”

When asked about how easy it was to find a place for themselves their replied that it was extremely complicated, and “if they made a movie of impossible mission, it would be picturing this process”.

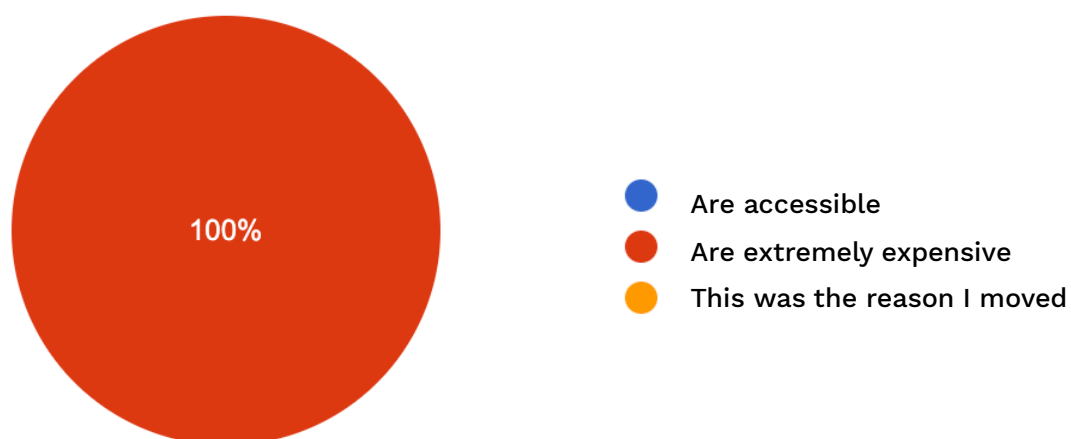


Figure 9 Pie Chart Interviews question: Do you agree with the prices of rent in the Lisbon areas?

During these interviews there were a few statements that were repeated with different people, the main points were that the landlords would lie about the conditions of these spaces, and if the future tenants saw the damages, the landlords would lie about fixing walls, insulation and other problems like plumbing, electronics not working like the washing machine...

In this interview, I asked what the most accessible prices for renting a place in Lisbon would be. Some replied that 600€ for a flat with 3 bedrooms (depending on their own wages and if they would rent the place with roommates); others said that 230€ – 300€ would be accessible because of the minimum wage which is around 760€, others said that if the conditions were improved and much better they would change the prices for half of what currently they are (around 800€).

One of the interviewees said that in France, they are prohibiting the acquisition of houses to people that don't reside in the country, which would be an against idea to help against gentrification and it would help with the housing crisis.

Comparison and Probable Solutions of the Crisis between these cities

Both these cities need new systematic laws and platforms to help both tenants and landlords when they need to report problems with the rent, or if the properties are damaged, or not fixed. A system where tenants could report their landlords anonymously, where the landlords would have to pay a fine, medical treatments (if necessary), new accommodation and the repairs of the properties that are damaged.

As both capitals are struggling with private investors taking over properties, the government could protect them and create new spaces using the buildings already existing or by demolishing them with the money from the council's housing programme and with the help of the community fundraise events to achieve the amount needed for these changes.

With the increase of privatised properties, the prices for tenancy aren't controlled and families will get kicked out if they can't afford rent and will become homeless. Enforce a law where private properties can't be bought from non-country residents.

Homelessness is an extreme problem in both capitals, as rents are high, money is low, and it became impossible to find affordable housing. A new way of processing rents and flagging families that are at risk of being homeless would prevent this from happening. For the families that are already homeless, there should be a way of renting emergency housing until a council flat or house is available.

Conclusion

Both capitals are currently suffering, in need of more financial help, new laws, systems in order to be able to work with the demand. Comparing both side to side and analysing the most identifying problematic enigmas made it clear that these are similar to each other.

Families have been made homeless which puts adults and children at risk. A new system could help with preventing this to happen and to find emergency housing that are fitted for these types of situations and not what one of the London's councils has done, placing families in office buildings.

There is a problem with overpopulation which could be from tourism during touristic holidays, which will cause families to lose their leases for the properties to go to Airbnb's. With the pandemic, the war, and the financial struggle everyone is in, independently of their country is finding extreme hard to pay for the bills, food, transport, and rent. Some have to work multiple jobs; some are not able because of their health.

In the end, fighting the housing crisis, that is fuelled by the hunger of capitalism, is becoming more and more challenging. New changes need to be made. Architecture has unfortunately, played a role into this crisis.

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Figure Table

Figure 1 Protest in Lisbon "Houses are for living, not for profit" Pereira, M. and Demony, C. (Reuters) (2023). Available at: https://www.saltwire.com/nova-scotia/news/tent-dwelling-migrants-join-protest-over-portugals-housing-prices-100897133/ [Accessed 23 Dec. 2023].	0
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