

Creating a multi-signature wallet in Qtum Electrum is easy.

You can use Security Seeds to recover your wallet on any Electrum client, even on the Electrum Wallet online web program.

A clone site masquerading as an Electrum SV wallet has emerged. The cloning site has nothing to do with electrum SV and is designed to steal tokens and create chaos in the BSV community. Most interestingly, although the clone site claims to be a BSV wallet, it is full of links to BCH resources, including the Electron Cash (BCH Wallet) library on GitHub.

Bitcoin Wallet providers like Trezor and Electrum.

Wallet service Electrum plans to support Bitcoin Lightning online trading technology by the end of July.

B: Electrum server can customize messages to appear in the user's electrum light wallet software, giving hackers a chance to broadcast phishing messages.

Electrum Wallet is one of the most popular Bitcoin wallets and has been around for

several years. However, Electrum wallet users often rely on electrum servers, which presents some security and privacy trade-offs. If you use an Electrum personal server, Electrum wallet users can connect locally to their own private servers, enjoying the convenience of Electrum without any trade-offs.

Well-known Bitcoin wallet Electrum "update phishing" currency theft continues.

This isn't the first time Thatectrum has appeared in a fake version, with hackers developing a fake encrypted wallet, Electrum, in December, resulting in the theft of nearly 250 bitcoins worth about \$1 million. In January, GitHub discovered a fake Electrum wallet called "Electrvn" designed to steal users' money. In February, users of encrypted wallets Electrum and MyEtherWallet reported that they were facing phishing attacks. (Stationer's House) Qtum Electrum Tutorial Qtum Electrum Light Wallet.

In the end, you've completed your first trans

action with the Electrum Wallet.

From August to September, the Bitcoin wallet Electrum was phished twice by hackers. According to statistics from various parties, the phishing attacks forged Electrum upgrade notifications have stolen at least 1,450 BTC worth \$11.6 million. A vulnerability in the well-known Bitcoin wallet Electrum technology has exposed thousands of Bitcoin wallets.

Electrum Litecoin Wallet review: Lightweight Litecoin customers.

Bitcoin Wallet Electrum now supports Lightning Online Payments According to Coindesk July 11th, Bitcoin Wallet Electrum now supports Lightning Web Payments.

It has previously been reported that Bitcoin Wallet Electrum has released a beta version of Electrum 4.0, adding support for the Bitcoin Lightning Network.

Bitcoin Wallet Electrum releases Selectrum 4.0 beta support for the Lightning Network.

Use BitHD shields and blades to prevent Electrum wallet "message defects" attacks.

WHAT IS

Proof of Work



Categories such as “improper housing” or “other type” as defined above identify situations of homelessness and housing exclusion. The other dimensions (lack of services and state of disrepair) may constitute differing degrees of gravity and while the most serious situations identify homelessness or housing exclusion, the others form part of the broader phenomenon which in Italy goes under the name of “housing hardship”.

There is no single official definition to refer to with regard to overcrowding. The Ministerial Decree (1975), states that each inhabitant must have a living surface area of not less than 14 sq. m. for the first 4 inhabitants and 10 sq. m. for each subsequent inhabitant. Other criteria are provided by Regions for access to public sector housing. The Region of Lombardy, for example, defines a range of thresholds for “severe overcrowding” depending upon the number of persons and the number of habitable rooms (Regione Lombardia, 2004). The Istat standard measure of overcrowding used in surveys is over 1.6 persons per room for serious overcrowding (Istat 1996).

In **Portugal**, according to the 2001 Census, there are an estimated 15,779 precarious dwellings (defined as wooden rudimentary housing, mobile dwellings, improvised dwellings) and a further 2,001 non-conventional dwellings. The Portuguese National Statistics Office defines non-conventional dwellings as places ‘occupied by people and which does not comply entirely to the conditions of conventional dwellings’ including - “shanties, mobile houses, improvised lodging, and other places which are not functionally adapted for housing purposes”. Conventional dwellings are defined as: “a room or group of rooms and respective annexes which, being part of a permanent dwelling or being structurally separated from it, by the way it was built, rebuilt or reconverted is aiming at the permanent lodging of a family, and which is not at the moment of the census being totally used for other purposes”.

There is only one statistical definition of overcrowding which must be interpreted carefully since the statistical definition of overcrowded dwellings is very wide. In Portugal the National Statistic Institute defines an index of occupation of the dwelling, according to which it determines whether the situation is under or overcrowding. The calculations are made on the basis of the following criteria which are considered to be “normal”: 1 room for the living room; 1 room for the couple; 1 room for any non-single adult; 1 room for any single person over 18 years old; 1 room for two single persons of the same sex aged between 7-18 years old; 1 room for every single person of different sex aged between 7-18 years old; one room for two people aged less than 7 years old.

In **Spain**, according to the 2001 Census, 20,090 dwellings (occupied by 52,051 people) were without running water, in a ruined, bad or deficient condition. These relate to a condition classed as shanty dwellings. Taking an occupancy rate of under 0.5 rooms per person then 263,900 homes, or 3.2% of the Spanish population, are beneath this standard.

Serious overcrowding has been increasingly recognised as a housing problem in **Sweden**, especially on the local level and among large immigrant families who also might house asylum-seeking relatives (see Popoola 1999). Only 2.5% of rental flats in the country (in 2002) had five rooms or more and large apartments are often too expensive for families with many children. Hence, 60% of single parent families and almost one-third of people of foreign background are overcrowded (ibid.).

Since the mid-1970s the highest norm for overcrowding in Sweden increased the space per individual so that each child should have a room of its own, while parents could share one room but no one should have to sleep in the kitchen or the living-room. Hence, a single person would need a two room flat and a family of four a four room flat in order not to be overcrowded. Within Statistics Sweden, a randomised sample of the population is surveyed each year on their living conditions (ULF). The number of members in the household and the area of their dwellings are among the regular questions, so it is possible to get an estimate on the number of people in overcrowded housing and their qualities. In December 2004, however, the NBHBP made an analysis of the frequency and distribution of overcrowding in Sweden according to the national norm and concluded that, since the 1980s, about 15% of the population have been living in overcrowded housing (NBHBP 2004). Of these, 60% are single people living in one room flats, but one third are families with children, most of whom are tenants.

This requires more detailed research of an interdisciplinary nature examining different groups of people affected (e.g. people with mental health problems, people with learning disabilities, people with physical disabilities, older people, and people with addiction problems). This is an area where FEANTSA could collaborate with other European NGOs to promote the need for such research.

This section reviews the policy visibility of these issues in different countries by reviewing the extent to which these population groups are evident in the national (or regional) data systems. Following sections will consider the actual numbers involved.

EU-15 Countries

While all countries have information on the prison population and most have data on the numbers of prisoners to be released in a given period, few countries have information on the housing situation of prisoners or on the housing outcome after release. In this review we have been unable to find any country where pre-release data is regularly and publicly available in relation to medical institutions. A number of countries have information on the community-based wards or supported accommodation provided for people with mental health problems or drug addiction and rehabilitation needs.

In **Austria**, in December 2004, there were at all 9,043 persons in prison and during that year 8,764 prisoners were released, but there is no information available about the housing situation of prisoners in the period following their release.⁶ In Austria there are no new data available related to persons about to be released from institutional care or community based wards for people with mental health problems. However, government reports indicate the total number of people living in institutional households in 2001 at 67,600 persons⁷, and that (in 1999) 47,134 persons were released from psychiatric wards⁸.

The prison population in **Belgium** remains consistent at around 15,000 per annum with a capacity of between 7,500 and 8,000. The yearly number of releases is about 14,500 (see table 4.7).

	2002	2003	2004
Capacity	7,436	7,866	8,092
Number of prisoners (1st of March)	8,605	9,308	9,249
Total number of persons imprisoned (year)	15,695	15,398	15,260
Total number of releases	14,541	15,411	14,682

Information on hospital institutions is only available for Flanders. No information is provided for the numbers who are due for release within a given period. However, there are 65 hospitals and institutions with a population of approximately 13,000.

In **Denmark** it is difficult to obtain data on the housing situations of pre-release prisoners (average of 3,641 prisoner population). However, an average annual number of 181 people are in probation hostels or wards in the community receiving treatment and training.

The process of de-institutionalisation has probably progressed further in Denmark than in other countries. Hence, the average stay in a *somatic hospital* is 5 days (2003). Housing for the elderly established since 1989 will be ordinary housing with support of varying degree and with ordinary tenancy protection. The same goes for disabled persons. Hence hospital release issues are not a significant issue in relation to homelessness or houselessness.

In **Finland**, the category “prisoners soon to be released who have no housing” includes prisoners for whom no ordinary or supported housing has been arranged and is a recognised category in the annual housing market survey. The number of these homeless people was 280 in November 2004. This is a number estimated by the municipal authorities. They include all the persons of which they have knowledge. However, the actual number is obviously higher. According to the prison officials, 29% of all prisoners who have been in the prison more than six month, have housing problems. Applying this ratio to the prison population suggests that about 500 prisoners have housing problems. Most prisoners stay in prison for only a short time and it is unclear whether the municipalities include these in their estimates for the annual housing market survey. It is estimated that there are 1,264 people in institutional care provided both by the health care and social welfare system.

6 Ministry of internal affairs, Security report 2004

7 census 2001, Ö-Stat. report 2, 2002

8 Heinz Katschnig u.a. Österreichischer Psychiatriebericht, Wien 2001

5.3 DATA MATRICES

Country	8.1	8.2	9.1	9.2	10.1
	Family and Friends	No legal Tenancy	Evictions	Repossessions	Threat of Violence
Austria	8,800 (est)	n.a.	24,502 (2003)	n.a.	2,200 (2004)
Belgium	n.a.	n.a.	n.a.	22,170 (2004)	n.a.
Czech ⁽¹⁾	n.a. ^(1a) 17,213 ^(1b)	n.a.	n.a.	n.a.	n.a.
Denmark	n.a.	n.a.	n.a.	2,121 (2004)	n.a.
Estonia					
Finland	4,200 (2004)	n.a.	1,262 realised (2003)	n.a.	n.a.
France ⁽²⁾	408,000 ⁽²⁾	n.a.	n.a.	n.a.	n.a.
Germany					
Greece	n.a.	n.a.	n.a.	n.a.	n.a.
Hungary	400,000 (2000)	57,000 (2000)	1,500 (2005)	n.a.	n.a.
Ireland	4,421 (2002)	n.a.	n.a.	25 (2001)	8,420 (2003)
Italy	n.a.	n.a.	21,714 executed (2003)	n.app	n.a.
Latvia					
Lithuania ⁽³⁾	8,818 (2003) ⁽³⁾	n.a.	n.a.	249 (2003)	n.a.
Luxembourg					
Netherlands					
Poland ⁽⁴⁾	586,000 (2002) ^(4a)	(4b)	8,045 (2004) ^(4c)	n.a.	92,495 (2004) (4d)
Portugal ⁽⁵⁾	n.a.	n.a.	341 (2004) ⁽⁵⁾		1,075 (2003)
Slovakia					
Slovenia	n.a.	n.a.	n.a.	n.a.	4,169 (2000/2002)
Spain	n.a.	n.a.	n.a.	n.a.	n.a.
Sweden ⁽⁶⁾	n.a. ^(6a)	n.a.	3,916 enforced (2004)	n.a.	n.a. ^(6b)
UK ⁽⁷⁾	n.a.	n.a.	33,056 (2003) ^(7a)	12,701 (2004) ^(7b)	20,624 (2003) ^(7c)

⁽¹⁾ ^(1a) A non-related person lives in 110,775 households (Czech Statistics Office 2001); ^(1b) sub-tenants; Czech Statistics Office (2001)
⁽²⁾ See definition - includes also non-vulnerable groups
⁽³⁾ based on the housing waiting list
⁽⁴⁾ ^(4a) Census figure of households of 2 or more families; ^(4b) 93,316 'Other legal title' in Census - includes category of no legal title but no specific breakdown.
^(4c) Administrative evictions executed; 5,264 evictions to the street executed; ^(4d) refer to home intervention incidents for domestic violence recorded under Blue Card statistics
⁽⁵⁾ evictions and re-possession actions are not distinguished; data comes from the ISS social emergency help line 144.
⁽⁶⁾ ^(6a) no national data; Stockholm (675), Malmö; (60); ^(6b) - figures given for refuge spaces but no data for police recorded incidents.
⁽⁷⁾ ^(7a) excludes N. Ireland ^(7b) refers to repossession actions ^(7c) Police recorded incidents of recorded domestic abuse crime Scotland only.

In **Greece**, no night shelters operate to provide emergency accommodation for people who sleep rough. Although some people occupy low budget hotels these are arrangements financed from their own precarious earnings and not, as in other countries, accommodation used (and paid for) by local authorities to supplement a lack of emergency or overnight accommodation. The state and municipalities (mainly Athens) have begun to provide homeless shelters. These operate as accommodation centres run by the Ministry of Health and Welfare and converted hotels run by the municipality of Athens providing communal dormitory style accommodation. The voluntary sector provides a range of types of shelter and guesthouse providing temporary accommodation including a sizeable number providing accommodation for older people without a home. The conditions of access, purpose and function vary according to the provider agency.

In **Ireland**, Section 2 of the *Housing Act, 1988* defines the circumstances in which a person shall be regarded by a housing authority as being homeless as follows:

“A person shall be regarded by a housing authority as being homeless for the purposes of this Act if - (a) there is no accommodation available, which in the opinion of the authority, he, together with any other person who normally resides with him or who might reasonably be expected to reside with him, can reasonably occupy or remain in occupation of, or (b) he is living in a hospital, county home, night shelter or other such institution, and is so living because he has no accommodation of the kind referred to in paragraph (a) and he is, in the opinion of the authority, unable to provide accommodation from his own resources”.

Circular N2/05 issued by the Department of the Environment, Heritage and Local Government notes:

‘The definition (of homelessness), therefore, covers not only people actually without accommodation but also people living in hospitals, county homes, night shelters or similar institutions solely because they have no suitable alternative accommodation. Equally, people who are unable to occupy or remain in occupation of otherwise suitable accommodation due, for example, to domestic violence come within the scope of the definition... The term “night shelter or other such institution” (paragraph (b) of section 2 of the 1988 Act) should be taken to include hostels, shelters, refuges, Bed and Breakfast accommodation and any similar accommodation which, of their nature, provide basic shelter for the night’.

In **Italy**, there is a vast range of terms for the accommodation facilities that correspond to the criteria for night shelters. These are termed in various ways: “dormitories” (“night shelters even on a rotating basis”: FIOpsd 2000), “first level (night) shelter” (designed to provide an immediate answer to primary needs). Some of these terms are traditional (e.g. *asilo notturno*: night asylum, *albergo popolare*: people’s hotel, dormitory). There are however some more recently introduced terms such as “first reception centre”, “reception centre” and “reception structure” and, although they are often used indiscriminately to indicate different types of hostels, they are also used to refer to night shelters of both the *low threshold* and the *short stay hostel type*.

In general the range of services provided in this conceptual category and the relative distinctions are all substantially present, given partly by the current distinction between “first reception” and “second reception”, and they are also contained in the legislation and in official documents. However, partly as a consequence of how this type of provision has developed over the years (Tosi, Ranci and Kazepov 1998), it is difficult to distinguish between them and most types of the hostels provided for the *Houseless*. Equally, different functions and types of provision and support with differing lengths of stay may co-exist in the same facility.

The terms and definitions employed by workers and the legislation do not discriminate between forms. If we consider the criteria for identifying the condition of Houselessness - to be temporary in nature, institutional in nature, occupied on condition that they receive appropriate support - then both the temporary nature and the support that constitutes the condition create problems. The duration of stays generally helps to distinguish *short stay homeless hostels* from both *night shelters* and from *supported accommodation*: but progress in the development of services has blurred the dividing lines considerably in both directions (Tosi, Ranci and Kazepov 1998).

Generally speaking, the difference between “first” and “second” reception, which correspond to emergency, easy access, facilities on the one hand and to facilities in which social support is provided on the other hand, helps to maintain this distinction. Nevertheless the difference between first and second reception and between night shelters and hostels is not clear-cut. The notion of emergency does not always relate to rooflessness. Emergency intervention may give rise to solutions classified under houselessness.

In **Portugal**, there are no exclusively direct access hostels or night shelters. Most shelters have characteristics that relate to the three ETHOS categories 2.1/2.3/3.1 (crisis, short stay and temporary by referral from an agency). Some shelters have a time limit so that, for example, people have to leave after two weeks and can only return after three days; some people operate on this basis for years. The majority of people rely upon temporary shelter in hostels where the period of stay may or may not be defined. Low budget accommodation in the major cities comprises two types of situations: rented rooms in private houses which are paid for by social services and hostels (*pensões*) also paid for by social services. In some cases within these "*pensões*" people living there are obliged to leave in the morning and can only return in the afternoon.

The **Swedish** word '*Härbärge*' can be translated as "shelter" or "hostel" and is used in many places for the lowest rank of accommodation for the homeless. In Sweden *akut-* or *jour-* as a prefix implies immediate access in emergency cases, but mostly this kind of housing still requires approval by social workers. The categorisation in the NBHW survey, suggests that this criterion is supposed to come together with not only "short-term" (*korttids-*) stay, but also with "low threshold" (*lågtröskel*). This is probably relevant in most cases, but with two exceptions: emergency housing can sometimes be integrated, self-contained flats (*jourlägenhet*), intended primarily for women with children; these are then not "low threshold". The other exception refers to hostels that have adopted stricter terms of access. For instance in Göteborg, some *jour- och korttidsboenden* require that the "guests" have proved their sobriety for some time before entering and during their stay in the unit.

Compared with the criteria for a night shelter outlined above, the purpose "to provide accommodation for people who would otherwise have to sleep rough" and the intention of only short-term stay (although this may be more than just one night) hold well for all shelters (open either only nights or day-and-night). However, in many sites the local social authorities act as gatekeepers and prevent people from direct access also to night shelters, even if these are run by voluntary organisations. This is possible if the provider is dependent on the local social authorities paying for the bed.

Hotels are used in many places instead of, or as a complement to, shelters and hostels. Three kinds could be distinguished: permanent hotels for homeless people only, hotels with agreements on special low-budget terms for homeless people and regular hotels. Hotels are used for a variety of reasons. Some municipalities have a shelter for men but nowhere to place homeless women. Some hostels require sobriety or reject the mentally ill who are then candidates for a hotel room. Many municipalities have no shelters at all. Homeless people in need of emergency accommodation are then referred to the cheapest hotels of the town at the cost of the local social authorities or they may be placed in youth hostels. The term *ungkarshotell* (literal translation: 'bachelor's hotel') has reappeared in the NBHW 2005 questionnaire.

Sahlin (1993) defined 'training flat' (*träningslägenhet*) as a furnished, self-contained flat, integrated in regular housing but subleased to homeless persons on special terms and not intended to be converted into a regular tenancy. In most cases the period of let is related to the individual's needs and the availability of move-on accommodation but, in a minority of municipalities the leasehold is only for a determined period of time that cannot be prolonged.

The local social authorities in most municipalities in Sweden rent a number of dispersed flats and sublease them to clients on special terms. The contract period is in most cases much shorter than the intended (12-18 months) duration of the residence. This type of transitional housing, where the intention is that the subtenant eventually will rent the flat on his/her own with a regular contract, has many different names, such as *övergångslägenhet* (Malmö), *socialt kontrakt* or *kommunalt kontrakt* (Göteborg) and *försökslägenhet* (Stockholm).

Other varieties of self-contained, non-furnished, integrated flats are *referenslägenheter* ('reference flats') in Göteborg, intended to be 'normal housing' in all ways except for the contract and hence provide proof that the tenant is capable of managing as a decent tenant ('housing reference') when applying for their own housing. The NBHW, Stockholm and Göteborg City do not include those staying in trial and transition flats as 'homeless', while staying in a 'training flat' is 'homeless' according to Stockholm City. Malmö City includes those staying in 'transitional flats' and 'training flats' among the 'houseless' (*bostadslösa*) but not among the 'homeless' (*hemlösa*).

4.3 DATA MATRICES

4.3.1 Data on Homelessness and Housing Exclusion using the ETHOS typology

The following matrices provide data (if available) for each country, for each sub-category of ETHOS, for the latest date available. This segment of the report was compiled in September 2005 and only data published prior to that date is included.

Countries are listed alphabetically and only countries which became member states of the European Union prior to 2005 are included. Reports are not available for the following countries - Estonia, Slovakia, Cyprus and Malta.

The layout of the matrices follows the convention that each cell contains the relevant data followed by the date in brackets. The data refers to persons (or beds) unless otherwise specified.

The sub-categories refer to the ETHOS typology as described in 2004 (see Table 3.2). Where data is only available for several related sub-categories this is shown by merging cells.

Missing data is referenced by the following notation: 'n.a.' means not available; 'n.app.' means not applicable category. Where data relates to an estimate rather than administrative or survey data this is indicated in the table ('est.').

In some countries national data is given as the aggregate of regional data. This is the case for the UK (England, Scotland, Wales and N.Ireland). Where data is not available for one or more regions this is explained in the notes to the table. In the case of Belgium, most of the data are aggregated at community level (Flemish community and French community), while only some data exist at regional level.

Access Criteria	Direct Referral	In person From agency or statutory body
Period of Stay	Overnight Short (not defined) Short (defined) Longer term	Normally not 24-hour stay While awaiting assessment / re-housing Period linked to training, support or move-on Linked to re-settlement support, rehabilitation
Purpose / Intention	Emergency Interim Transitional Specialist	Crisis situation Assessment for support or re-housing Receiving support or training Re-settlement, rehabilitation or refuge

Thus, a night shelter can be defined using these criteria:

Access criteria: direct access is possible without referral from another agency.

Period of Stay: the premises are (normally) vacated during some part of the daytime. Although people may return on successive nights, the intention of the accommodation is for overnight stay.

Purpose: to provide accommodation for people who would otherwise have to sleep rough (or are in a crisis situation).

We present, in Table 4.3, one approach to a generic classification of homeless accommodation that can be made using these criteria (adapted from Rosengard et al, 2001).

Generic Description of Provision	Access Criteria	Intended period of stay	Aims and Purpose
Emergency / Overnight Shelter	Direct access no referral required	Overnight	To provide a direct route to a bed for the night for homeless people, including those who may be excluded from access to other accommodation. Main purpose is emergency accommodation but practical advice and assistance or low level support may also be offered.
Homeless hostel	Direct access and by referral	Short stay	To provide accommodation to people on the basis of planned-entry criteria or where access may be dependent on referral from another agency or an assessment by homeless caseworkers. This includes those hostels that have an explicit aim of providing temporary accommodation for priority / vulnerable groups. Purpose of accommodation is short stay although some people may be long-term residents through lack of alternatives. Support provision is variable but normally intended to be assistance with re-housing or move on to supported housing.
Temporary / transitional or interim accommodation ⁽¹⁾	Planned access or by referral	Short stay (intended to be less than six months)	To provide temporary accommodation while awaiting re-housing; To provide accommodation while support needs or housing needs are assessed.
Hostel for a specific client group	Direct and by referral	Short stay (intended to be less than six months)	The accommodation is targeted at a specific client group (e.g. women's shelters, foyers for young people) and access is restricted to that group. While the accommodation is intended to be temporary, the service may emphasise transitional objectives of the accommodation and support in enabling access to positive move-on arrangements and / or independent living. Support can vary from 24-hour staff cover to visiting workers.
Supported Hostel / Lodgings / Accommodation	Planned access	Longer term	As above with the exception that accommodation will be provided on a more permanent basis and not necessarily targeted at a specific client group. To provide supported accommodation for rehabilitation, re-settlement or supported tenancy.

Adapted from Rosengard et al 2001

⁽¹⁾ This may include low budget hotels or bed and breakfast.
Temporary accommodation includes housing let as a temporary solution to accommodate homeless people / households as an alternative to low-budget hotels, bed and breakfast or hostel accommodation until a settled solution is found.