Housing in Italy through the Telescope and the Microphone

INTERNATIONAL PERSPECTIVES AND EXPERIENCES FROM HOUSING PROJECT STAKEHOLDERS

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Foreword

The OECD/Triennale Initiative

Housing issues remains a crucial topic. The current economic situation of high inflation and high interest rates – which affect families' ability to own property – plays its part, of course, but so does the fact that governments must always prioritise looking after the most vulnerable groups in society.

In response to this, the Italian Delegation to the OECD has initiated an international project on social housing in Italy, working alongside the OECD Secretariat at ECO Directorate level, and the Triennale di Milano. The aim of the project is to examine not only the economic and social aspects of housing issues, but also other social impacts such as the current and future makeup of the urban environment. Drawing on this partnership, the hope is that the project will enable Italy to make a valuable contribution to the discussion on the future of cities.

The project is being delivered over several stages. The first, which has already taken place at the OECD Conference Centre in Paris, was an exhibition of images and videos created by the Triennale, highlighting innovative social housing in Italy. The second stage is the publication of this volume. And the third stage will consist of a meeting to be held at the OECD headquarters with notable figures in the housing sector, to discuss the topics addressed in this book.

The Importance of Social Housing in OECD Countries

Representing nearly 30 million households and accounting for approximately 6% of the total housing stock in OECD countries, rented social housing plays a crucial role in social welfare policies and the provision of affordable homes.

The recent pandemic further highlighted housing shortages and low housing standards, especially among low-income families. People living in substandard housing or unsafe conditions are exposed to significant health and safety risks, while workers whose financial situation changes can suddenly find it hard to afford their monthly rent, mortgage, or utility payments without essential support.

Moving forward, governments will need to develop longer-term structural responses to address ongoing housing challenges and ensure that infrastructure investments in housing promote social inclusion. Since the turn of the millennium, several factors have hindered the growth of housing supply, including rising construction costs, shortages of workers in the construction industry, high land prices and/or limited availability of land, and problems related to land-use and planning regulations. The housing supply has failed to keep up with demand, leading to increased housing costs and creating additional barriers for vulnerable people seeking decent homes.

Investments in affordable and social housing can be a catalyst for economic recovery. Simultaneously, they can bolster small and medium-sized enterprises (SMEs) and employment within the construction industry, facilitate residential mobility, and aid in the prevention and reduction of homelessness. Moreover, substantial investments in public housing – a core component of the European Green Deal – can stimulate economic recovery, support environmental sustainability objectives, and enhance the wellbeing of residents within the OECD and EU.

Social Housing in Italy

The OECD's view of social housing in Italy has not been uniformly positive. This initiative spearheaded by the Italian Delegation, in collaboration with the OECD and the Triennale, presents an opportunity to redress the balance and consider the situation on the ground. There are many initiatives underway with potential for further development, particularly as part of projects financed by the National Recovery and Resilience Plan (NRRP).

The model adopted in Italy dictates that the state does not directly involve itself in the development of social or public housing infrastructure. Central government maintains control over policy, programmes and the majority of financial resources, but has delegated delivery to regional and municipal authorities. This is particularly the case with land-use planning, which involves complex factors that affect efficient delivery of the programmes.

Some of the most notable initiatives are those being delivered as part of the NRRP and in particular through the Italian Ministry of Infrastructure's National Innovative Programme for the Quality of Living (PINQuA), which aims to enhance living standards through public works funded by the NRRP. The primary objectives of these works are to revitalise urban areas and encourage the construction of new public housing to alleviate housing problems in the suburbs. The programme has received total funding of €2.8 billion and should help reduce urban decay, increase the energy efficiency of public residential buildings, and usher in urban regeneration measures to improve people's quality of life.

Under the mixed central-local governance system for the project, the necessary agreements have been signed between the Ministry of Infrastructure and the municipalities that own the selected projects, followed by the ministerial decrees of approval and the disbursement of the initial funding.

The work of the Triennale, meanwhile, emphasises the significant role of social housing in Italy and underscores the productive partnership between the public and private sectors, spotlighting local authorities.

After several decades of public housing initiatives led by public institutions, the recent evolution of social housing in Italy comes with a local approach. The Cariplo Foundation, a banking foundation that invests its assets with a focus on socially beneficial activities, launched a private social housing project in the early 2000s with the backing of the public institutions in Lombardy, where the Foundation is based. The initiative launched just as a speculative bubble in the property market was making it challenging for families to find suitable housing solutions. Delivered in various areas of the Municipality of Milan, the plan relied on resources from a property fund associated with the banking sector.

This model of private social housing, already prevalent in the rest of Europe, has since been picked up again and must now be spread as widely as possible across Italy. Even in a country traditionally marked by a majority of property owners, there is no doubt as to the importance of promoting investments in social housing that primarily target the most vulnerable social groups, particularly young people and migrants.

I would like to express my gratitude to everyone who has contributed to this volume and highlight the significance of the collaboration fostered by this Representation between the OECD and the Triennale di Milano. It is my hope that the work undertaken will not only stimulate further discussion on the evolving housing needs in Italy and beyond, but also illuminate potential solutions to these needs.

The Ambassador

Luca Sabbatucci

Social Housing in Italy - A study by Triennale Milano promoted by the Permanent Delegation of Italy to the OECD

"To be Catholic; to recite a Lord's Prayer, a Hail Mary and a Nicene Creed daily for the Fugger family; to be at least 60 years old; to have lived for at least two years in Augsburg; and to have become indigent without debt."

These were the conditions for applying for accommodation in the subsidised housing development designed by Jakob Fugger in 1516 in Augsburg, Germany. Over five centuries have elapsed since this groundbreaking project, and numerous other public housing initiatives have been established. The criteria for accessing social housing have also evolved, yet there remains much to explore and understand about this topic.

Throughout its 100-year existence, Triennale Milano – which celebrates its centenary in 2023 – has been a close observer of the history and evolution of housing issues. In some cases, it has altered the direction of travel and been a significant facilitator of important cultural exchanges.

In a way, the history of the Triennale is a grand journey through the concept of the home. This journey has not only seen the evolution of housing types, but also the narrative surrounding it and its role in the broader architectural culture. Starting from the recreated domestic interiors displayed in the Villa Reale in Monza, through to the numerous life-sized prototypes constructed in Parco Sempione, and the real-life experiments that have served both as exhibits and as tangible fragments of a new world.

The most iconic example of the latter is undoubtedly the construction of the numerous experimental INA-Casa dwellings and of an entire district – *Quartiere Triennale 8* (QT8) or *Quartiere Sperimentale* – for the 8th International Exhibition in 1947. Coordinated by Piero Bottoni, this project was based on a concept conceived in the 1930s with Giuseppe Pagano and Mario Pucci. Many of the most prominent architects of the era contributed to its design, including Franco Albini, Ignazio Gardella, Gino Pollini, Giancarlo Palanti, Pietro Lingeri, Vittoriano Viganò, Marco Zanuso, and Ernesto Nathan Rogers.

In subsequent decades, a number of exhibitions have provided a consistent focus on the theme of the home as a key resource in challenging situations caused by various forms of emergency, both urban and environmental. These include *Le case della triennale* (Raggi, 1983), *Il progetto domestico* (Bellini, Teyssot, 1986), *I racconti dell'abitare* (Derossi, 1994), and the more recent *Casa per tutti. Abitare la città globale* (Irace, 2008), *Stanze. Altre filosofie dellabitare* (Finessi, 2016), 999. *Una collezione di domande sull'abitare contemporaneo* (Mirti, 2018), and *Home Sweet Home* (Bassoli, 2023).

It was therefore an honour for the institution I lead to accept the invitation from the Italian Delegation to the OECD to compile a study on the current state of social housing in Italy, along with the associated economic, social and urban planning challenges.

Salvatore Porcaro, an architect, planner and social analyst, led the research for a study titled *Social Housing, an Italian Project. Places, Practices and Stories*. Developed in collaboration with video maker Francesco Mattuzzi, the project documents six case studies of social housing in six different Italian cities: Bari, Bergamo, Matera, Milan, Padua and Turin.

Designed as a multidisciplinary analysis, the project combines various mediums with sociological research, in line with the ethos of our institution, which was established with the goal of advancing research and policies on 'living' by blending together the arts. For a century, our institution has been championing the

progression of architecture by integrating artistic disciplines to address the languages and challenges of the contemporary world.

The housing challenge and access to housing are but one aspect of a highly topical issue: the growing social inequalities that are most keenly felt in large urban areas. And this will be the focus of our next International Exhibition, scheduled for 2025.

Stefano Boeri

President

Triennale Milano

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1 The Italian Housing Sector in International Perspective

By: Peter Jarrett[1]

This chapter compares the housing sector in Italy to its OECD peers. It identifies characteristics that are specific to Italy among advanced OECD economies, such as high home ownership combined with low mortgage borrowing. It documents that Italy shares with many countries an issue of access to housing, which is particularly acute for young households. The chapter underlines the challenge of decarbonising the housing sector. The chapter discusses Italy's policy settings in areas such as land-use planning, taxation and energy retrofitting against the experience of other OECD countries. It then provides a bird's eye view of the rental social housing sector, which is characterised in Italy by low supply and, in recent years, a flourishing of initiatives to renew the sector.

Executive Summary

- Italy has long had a system that requires many middle-income people to **rely heavily on their families for the provision of owner-occupied housing**, rather than mortgage financing. Mortgage supply suffers from a bias in favour of borrowers in the foreclosure regime.

- Italy's **ownership rate is somewhat above the OECD average, with a small and declining share of social housing**, along with a substantial degree of informal occupation. According to OECD data, in part because of the preponderance of ownership and especially outright ownership (with no associated borrowing) in Italy's family-based social model, there is comparatively **little residential mobility**. Changing housing policies could be one remedy for this deficiency but might not be effective in the short run since crucial cultural and historical factors evolve slowly over time.

- **Affordability** is an important issue in Italy, but, by contrast with most OECD countries, one that has not worsened over past decades. House price inflation has been unusually limited since at least 2005, safeguarding average affordability. Nonetheless, **housing poverty** is relatively high among homeowners but near the OECD average among private-sector renters. Housing costs are an important determinant of inter-regional migration. Overcrowding is quite common, albeit with significant improvements since 2012. Other aspects of **housing deprivation**, unfit housing and energy poverty are all more prevalent in Italy than the OECD average. Urban decay is also important, especially in southern regions. Homelessness, although difficult to measure in a consistent way across countries, seems to be above average and is becoming more commonly long-lasting.

- Housing affordability suffers from less elastic supply than elsewhere. Given weak demographics, the housing stock has grown only slowly since 1990. The **demographic outlook** is weak, but a foreseen rise in the number of people living alone will push up the number of households. Yet predicted slow real income gains may result in modest increases in the stock and higher demand for housing. Policy could focus on the **renovation of the existing stock**, as well as building more affordable and social housing.

- The housing sector has an important role to play in determining **environmental outcomes**. In Italy, it is responsible for a larger-than-average share of fine particle emissions. Yet residential energy use per capita is near the OECD average, even if it has risen in recent decades and is much higher than in comparator countries like Spain and Portugal. Simulations suggest that **retrofitting** the housing stock to decarbonise it will incur heavy costs. The Superbonus 110 programme is an ambitious and worthwhile measure to encourage such efforts but may be too generous and has reportedly resulted in a large amount of fraud.

- The **State has disengaged** from involvement in the housing sector, both in terms of direct support to households and provision of social housing. At the same time, it has retained control over policy and programmes but **devolved implementation** to regions and municipalities, most prominently **land-use planning**, which as a result is fragmented. This arrangement creates scope for not-in-my-backyard opposition to new construction or deep renovation by incumbent residents. Government spending on housing is fairly low, especially on housing allowances, but large municipalities have adopted some measures to build affordable housing such as *Piani di Zo*na.

- The **tax system applied to housing** is complex, as elsewhere. The personal tax treatment of housing services is one of the OECD's most generous owing to mortgage interest tax relief, but transaction taxes can be heavy, notably for secondary residences. Tax equity is harmed by the lack of an efficient cadastre.

- **Social housing** suffers from low supply (exacerbated by steady removal from the stock due to the right to buy at well below-market prices), limited targeting on the poor (implying long waiting lists) and a long-standing lack of funds for renovation. Rents are low, sometimes extremely low, discouraging turnover. Public landlords face a less favourable tax regime than their private

counterparts. Too few new plots are available in many localities. In recent years the government has launched initiatives to involve more private capital in the sector through programme agreements with regional governments and closed-ended real estate funds.

Introduction

In all OECD countries, housing plays a crucial role. People need a roof over their heads in order to be able to function well and thrive in their daily activities of working, studying, socialising and providing shelter from the elements for themselves and their families. But countries vary in terms of the model they use for developing their housing stock and the urban environments in which most is to be found. They also attribute the powers to govern and regulate the sector – especially its social housing component – to different levels of government, government bodies and non-governmental organisations.

In Italy's case, the social model of owner-occupied housing has always been family-based, acquired primarily by inheritance. This is unlike that found in northern Europe, where housing units are mostly considered a financial asset to be bought and traded like other such assets by means of long-term indebtedness in the form of mortgages with or without public tax-based incentives or in countries like Austria, Denmark and the Netherlands with their large social housing stocks. The sustainability of the Italian model is underpinned by the fact that the population has only been edging up in recent decades, with low fertility more than offset by net immigration averaging over 200 000 per year (see below), and net investor demand for second homes by non-residents making up the difference. Nonetheless, it has been under increasing pressure and will continue to be so in the coming decades by foreseeable, affordability-related increases in the need for rental housing, especially by those living alone.

Yet, demand trends for housing have long been buttressed by the falling average size of households (from 3.4 in 1971 to 2.4 in 2011), even though young people continue living with their parents far longer than elsewhere, often well into their 30s. Nevertheless, despite the stability in real prices of housing in most parts of the country (see also Figure 1.12and Figure 1.13below), the lack of any real income gains to speak of for the average householder since at least the turn of the millennium (Figure 1.1) has meant that, for the less fortunate among them, affordability has been a constant challenge. Indeed, the problem has been magnified by the shrinking number of units available on the rental market in the form of social housing (subsidised and other so-called "affordable") units because of a chronic lack of budgetary resources and the long-standing policy of selling many existing subsidised units to their occupants at a fraction of their market values (see below).

This chapter will attempt to describe some of the key features of Italy's housing market, including its recent history leading up to and including the period of the COVID-19 pandemic (Box 1.1) and situate it relative to those of fellow OECD Member countries. It will devote special attention to social housing, the focus of the following chapter, which will describe five local projects around the country that have shown the way and demonstrated how the relevant authorities have worked within the applicable financial constraints to create an environment that is eminently liveable for the people fortunate enough to dwell in them.

Figure 1.1. Growth in real disposable income, house prices and rents

2000-22 percentage changes
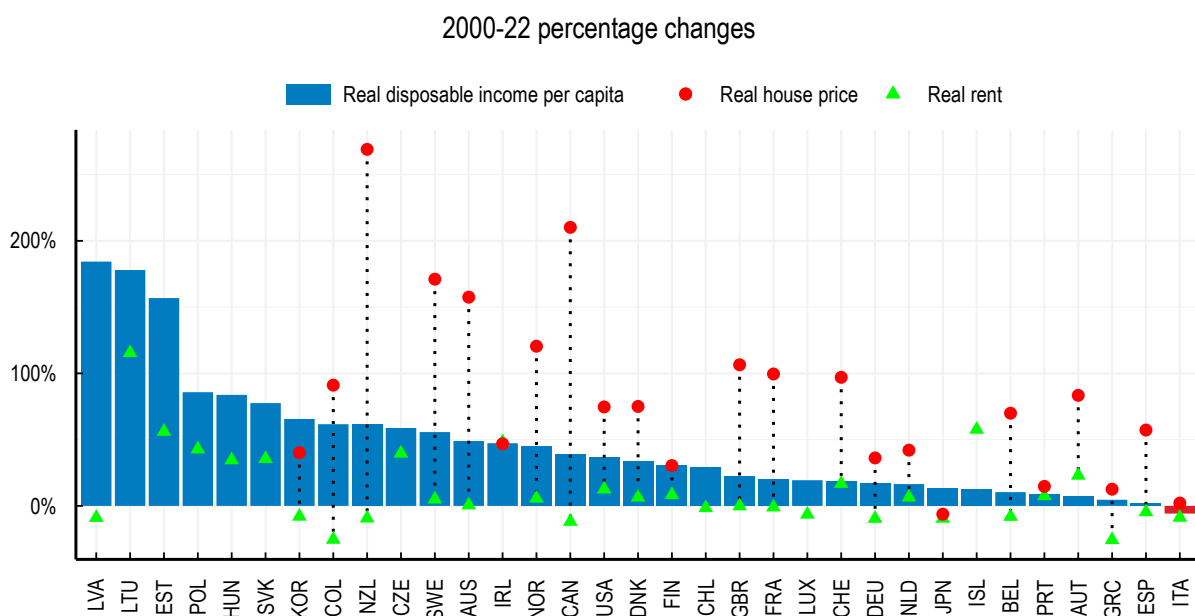
Source: OECD Analytical Database.

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Box 1.1. How Italy handled the pandemic's effects on homeowners and tenants

The Italian authorities gave support to deprived households in many different ways mostly through the general social safety net. Consequently, Italy has been close to the OECD average regarding measures specifically aimed at protecting homeowners and renters from the financial effects of the COVID-19 pandemic. OECD data covering 14 different possible measures applying to ownership costs, renters' costs, utility bills, emergency shelter and support for the construction sector among 37 OECD and 9 non-OECD countries show an average of 2.2 measures adopted per country. Italy adopted two in particular, forbearing mortgages (the most popular of all, implemented by 20 countries) and suspending foreclosures (adopted by 5 countries). In addition, the option for first-home buyers who are either self-employed or under the age of 36 with mortgages up to 400 000 euros to suspend their mortgage payments (with the government's so-called Gasparrini Fund – originally established under Law no. 244/2007 to support households in specific and adverse situations (such as job loss, death, …) – picking up the tab for half the interest payments) for up to 18 months, first implemented in 2008, was extended until the end of 2022, thereby partly mitigating downward pressure on house prices. As well, the Guarantee Fund supported first-time buyers seeking loans of up to 250 000 euros through a limited guarantee of 50% of the loan. Recently, the guarantee has been extended to 80% of the loan for some specific borrowers (for instance younger people below 36 years of age). Private-sector renters also benefited from a temporary moratorium on evictions, ultimately extended until mid-2022 (effected by 17 countries), but Italy did not adopt any other measure directed to private renters until 50 million euros was added to a rent-arrears support programme that had begun in 2013 (Housing Europe, 2021[1]). On the other hand, social housing tenants had their rent payments suspended in the second quarter of 2020 if any member of the household had to stop working because of COVID-19. The result was that during the pandemic's first wave both rent and mortgage arrears surged from 9% to 24% and from 4.1% to 11.9%, respectively (Housing Europe, 2021[1]).

While the initial phase of the pandemic in the spring of 2020 harmed the housing market mainly in terms of the number of transactions and demand for mortgage loans, by 2021 conditions had markedly improved, with rises of 75.4% and 45.2% year on year, respectively, in the second quarter, according to the official statistics office, ISTAT. As for prices, they too picked up slightly, with gains reaching 4.2% year on year in the third quarter of 2021. According to the regular survey by the Bank of Italy of estate agents, a majority said house prices were rising in the autumn of 2021 for the first time since the survey's inception in 2009, although by the following survey during the winter that had slightly reversed.

Source: OECD (2021[2]) Box 1.7; Housing Europe (2021[1]); Bank of Italy; Istat.

A brief description of Italy's housing stock

Italy had about 29-34 million housing units in 2017 (latest data available) depending on the data source (Cassa Depositi e Prestiti, 2018[3]). ISTAT's estimate for that year was 31.2 million. A large number of them were officially unoccupied, reaching over 7 million in 2011. The average age of the stock was 47 years, one of the oldest in the OECD (Figure 1.2), and only 13.9% had been built since 1991 and 25.9% since 1981. The incentives to build new housing have been blunted by the rising costs of ownership (maintenance, tax, energy, other), especially relative to falling valuations, which resulted in a rise in the annual cost ratio from 2.3% in 2010 to 3.2% in 2014.

Figure 1.2. Age of the housing stock
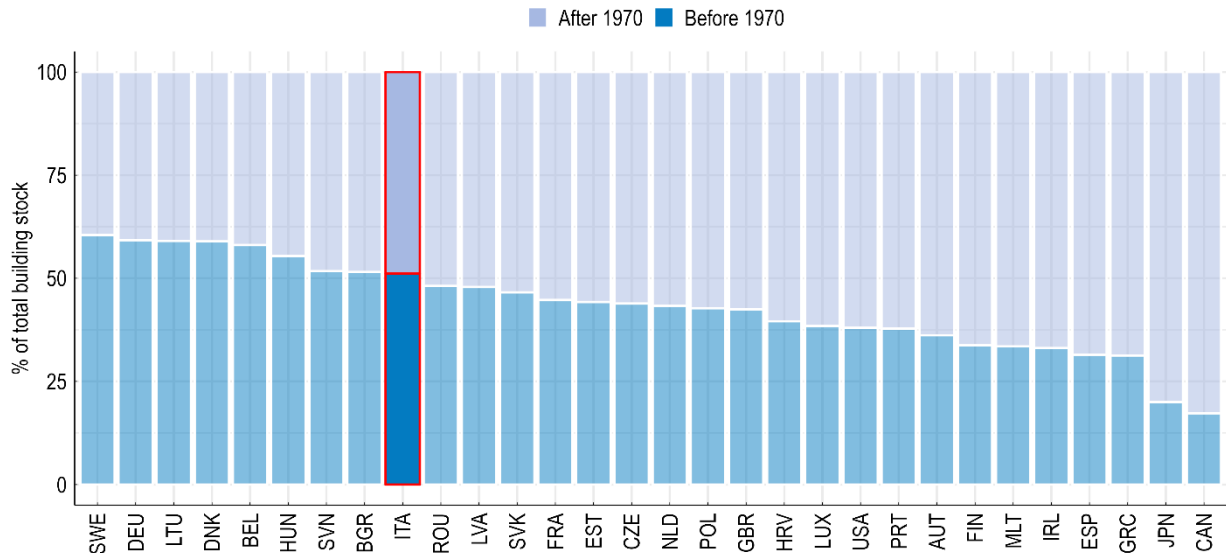
Source: EU Buildings database, Canada National Energy Use database, US National Association of Home Builders.

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In many respects, Italy's housing outcomes are similar to those elsewhere

Housing tenure is undoubtedly the primary feature describing a nation's housing model. The main options are owner occupation (with or without a mortgage) or rental from either a private or public landlord. Through growing, there are still few cooperatives or housing associations in Italy. Over 70% of Italian households are owner-occupiers with or without a mortgage, slightly above the OECD average (67%) (Figure 1.3), but

mortgage debt is rather low by international comparison (see below). The explanatory factors behind such a high ownership rate are various policy biases (notably in the tax system; see below)[2], the important role of family and other cultural factors in the production/financing and transfer of homeownership and the lack of adequate alternatives in the rental market (Poggio and Boreiko, 2017[4]).

Figure 1.3. Share of housing stock by tenure

2020 or latest available year
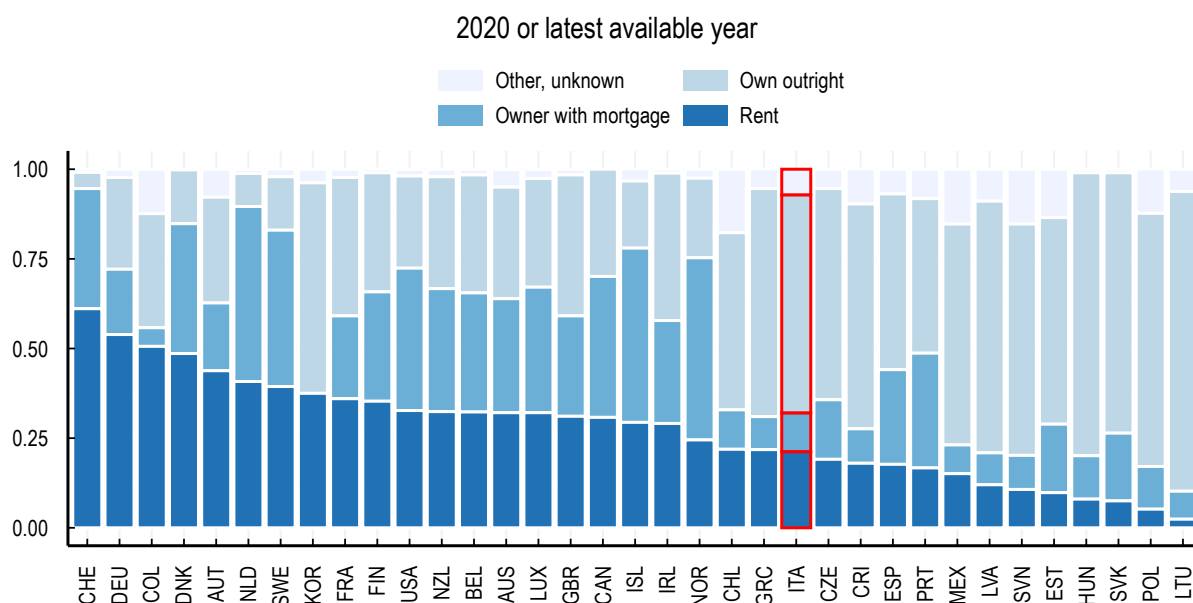
Source: OECD calculations based on various national sources.

StatLink ⟍ https://stat.link/suod0w

Not surprisingly, the ownership share is aligned with income levels[3] (Figure 1.4). The ownership rate is highest for those over 55,[4] university graduates, those living in the North and those in smaller towns. However, the aforementioned paucity of **mortgage borrowing** among homeowners is a common feature for all income groups (an average of only 10% of all households have outstanding mortgages, compared

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[2]Recent empirical research for the G7 countries has confirmed that government policies help determine homeownership rates (Malinskaya and Kholodilin, 2022[23]). More generally, that work shows the significant effects of age, income, household size, race, prices/affordability, mortgage availability, urbanisation, interest rates, inflation, tax factors and a proxy for the propensity of the country to provide public support. The authors also cite a majority of the literature that shows that the presence of rent controls leads to higher ownership rates as they deter the supply of rental housing. Earlier work by ndrews and Caldera Sánchez (2011[8]) had already pointed to a similar set of causal factors as well as immigrant status (as in Switzerland, Luxembourg and Denmark, immigrants had lower ownership rates), tertiary educational attainment, household structure (ownership was much greater for couples without dependents than for those with dependents and single people) and the importance of down-payment constraints, especially where no mortgage interest tax relief is offered, and rental market regulation.

[3]According to Cassa Depositi e Prestiti (2014), it varied from 34.7% for the poorest income quintile to 91.3% for the most affluent. Homeownership among the bottom income quintile fell sharply after 2000 – when it had been 51.7% – in favour of both private rentals and social housing (Poggio and Boreiko, 2017[4]). However, Andrews and Caldera Sanchez (2011[8]) found that the elasticity of ownership rates with respect to household income in Italy was comparatively low. Rather, homeownership was found to be comparatively heavily influenced by falling household size and changing structure, notably a rise in the number of single-person households, in part related to the trend increase in separations and especially divorces.

[4]Andrews and Caldera Sanchez (2011[8]) showed that from 1995 to 2004 Italian ownership rates had risen for all age groups over 55 for all income groups but especially for the bottom quintile.

to around 50-60% in most Nordic countries, for example), no doubt in part because of the supply-limiting effects of the extreme friendliness to borrowers in the **foreclosure regime** (Figure 1.5). Hence, lenders probably seek to protect themselves by charging wide margins, resulting in mortgage costs that are comparatively more burdensome relative to disposable incomes for those with below-median incomes than among most other countries, especially for those in the bottom income quintile at nearly 40% on average in this group (OECD, 2021[2]). The government recognises the burden of such high mortgage rates, with its Gasparrini Fund providing a reimbursement guarantee for first-time buyers. But the first-best solution would probably be to overhaul the foreclosure regime.

Figure 1.4. Homeownership rates by income quintile, 2020 or latest year available
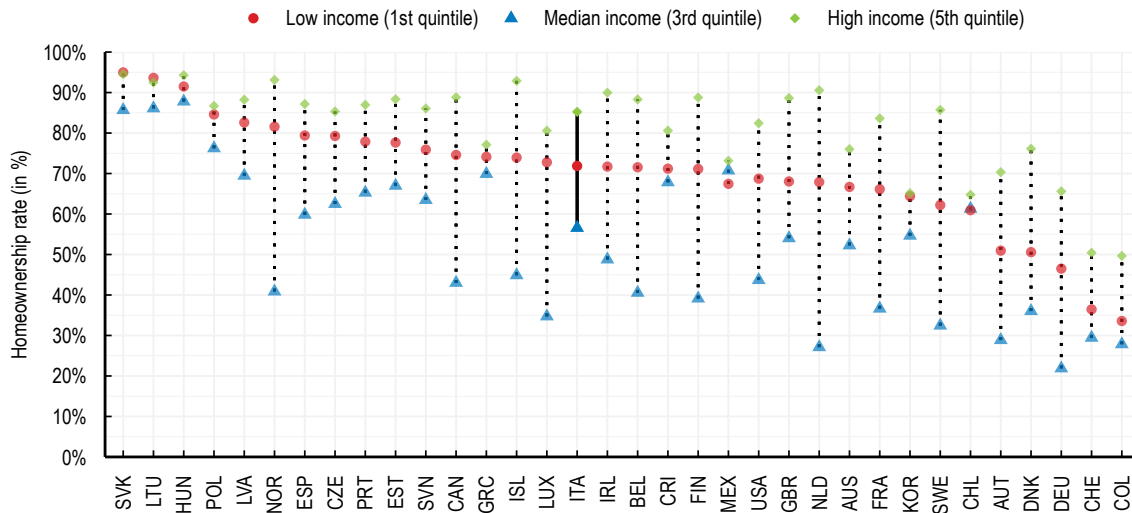
Source: OECD Affordable Housing Database.

Figure 1.5. The borrower friendliness of foreclosure regulation

Index 0-1 from least to most borrower-friendly before, during and after the procedure
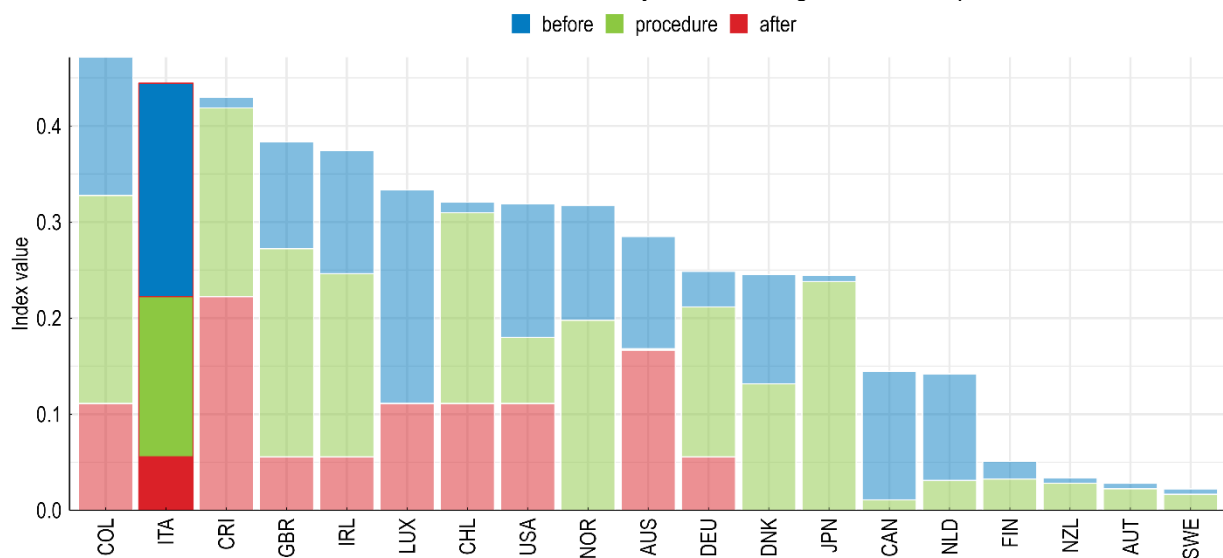
Source: van Hoenselaar et al. (2021[5]).

Nevertheless, as in almost all OECD countries, mortgages account for the bulk of household debt: about three-quarters, compared to about two-thirds in the average OECD country. But overall **household indebtednes**s is low (at 91% of disposable income it was the lowest among the G7 in 2020, about half of Canada's level, for example), mitigating the greater risks to financial and macroeconomic stability that have resulted from the greater mortgage access following the financial market innovations that have occurred in recent decades. However, improved access to mortgages would not be a complete blessing, as there is evidence that greater supply contributes to higher housing prices in Italian cities, especially in the expansionary phase of the housing cycle (Barone and S. Mocetti, 2020[6]).

About 14% of households are **private renters**, and only 2-3% occupy **social housing** (see below), with a sizeable residual share that includes those squatting on vacant units, a share that is especially large in the Centre and South of the country (Cassa Depositi e Prestiti, 2014[7]). Indeed, the private rental share has shrunk over time, having been almost 20% in the mid-1990s.

Owning one's home has a number of social advantages such as financial stability through wealth accumulation and greater community involvement [Box 1 in Andrews and Caldera Sanchez (2011[8])]. However, there is one obvious downside, which is the impact on **residential mobility**. When a local labour market or a particular employer is hit by a negative shock and people would be better off seeking employment elsewhere, those with their own homes (especially if they have no mortgage still to pay) are substantially more reluctant to do so than their renting counterparts, particularly those renting at market prices. It is accordingly no surprise that Italy is in a group of a dozen or so OECD countries with shares of people changing their residence of only around 2% per year, compared to a maximum of nearly 10% in Australia, for example (Figure 1.6). **Policy settings that encourage residential mobility** include lowering transaction taxes, cutting notary fees, enhancing housing supply responsiveness, easing excessively rigid rent regulations (rent controls and landlord-tenant regulations) and boosting social expenditure on housing (both in cash and in-kind forms, that is housing allowances and social housing) (Causa and J. Pichelmann, 2020[9]).

Figure 1.6. The higher is homeownership, the lower is residential mobility

2012
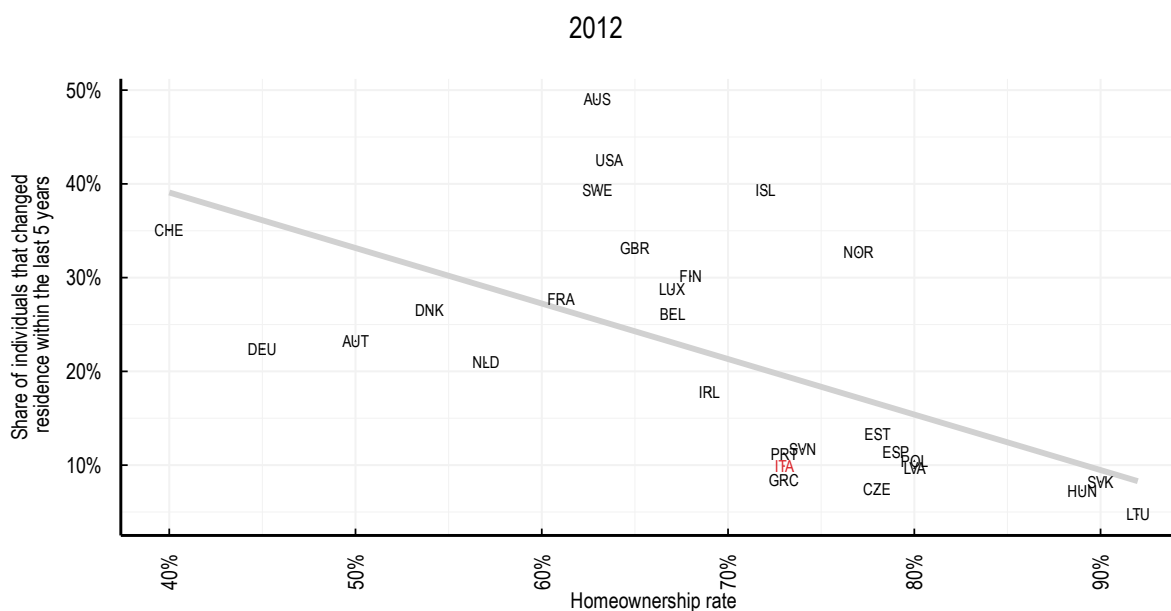
Source: Chapter 6 in OECD (2021[2]),.

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A variant of this topic is the impact of real house prices on **inter-regional migration**, a phenomenon that has long affected Italy as southerners continue to relocate to the north in search of jobs and better living standards (even though such internal migratory flows are smaller than in most other OECD countries at only about 0.5% per year). Recent OECD research that controls for distance, homeownership rates, international migrants and differences in per capita incomes, population and unemployment rates has shown that regional income per capita and housing costs were more important determinants of such flows in Italy in the years 2010-18 than in any other of the 14 OECD countries examined; in most countries, including Italy, prices in the destination region are especially relevant (Causa and J. Pichelmann, 2020[9]).

Affordability is a challenge everywhere in the OECD with important implications not just for social well-being but also for local economic dynamism and competitiveness: low-income households have been under increasing financial pressure from rising housing costs, despite very low borrowing costs. Most are unable to afford to purchase a property, but if they manage it, they almost always need a mortgage. Thus, so-called **housing poverty** (measured by the "overburden rate"[5]: the share of population in the bottom quintile of the income distribution spending at least 40% of their disposable income on housing) afflicted such owners in 2019 even more in Italy (42%) than in the average OECD country (25%); indeed, the Italian share was the second-highest among the 32 countries with available data (after Mexico) (Figure 1.7). But among low-income renters, the relevant shares were fairly similar to those seen elsewhere (about a third among those in the private market and 10-15% for those in subsidised social housing). In any case, affordability problems have been frequently decried for many years now and not just among the weaker segments of the population (Cassa Depositi e Prestiti, 2014). They find their roots in the aftermath of post-war rent controls (which reached their most binding state in the 1978 "fair rent" regime), which caused the sector to virtually collapse. It was able to recover only gradually when the system was liberalised progressively in the 1990s, allowing supply to recover but at the cost of much higher rents.

Sensitivity to **environmental and energy aspects** of housing was initially recognised in Italy's 2009 National Housing Construction Plan. The degree to which the sector contributes to global warming through its carbon emissions from heating and cooling is the primary concern. In that respect Italy was near the OECD average in 2019 with about 0.5 tonnes per capita. This level of housing-related emissions per capita is substantially above the levels in countries with comparable weather conditions such as Portugal or Spain (Figure 1.9) Housing was also the source of the largest share of fine-particle emissions in Italy in 2017 (latest data available) (Figure 1.10).

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[5] Some observers also refer to the extreme overburden rate using a 60% cut-off (FEANTSA and Fondation Abbé Pierre, 2021[16]). By this measure Italy stood sixth worst in the European Union in 2019 with 24% subject to that cut-off, well behind Greece at 68%.

Figure 1.7. Share of low-income households spending more than 40% of disposable income on mortgage or rent, %, 2020 or latest available
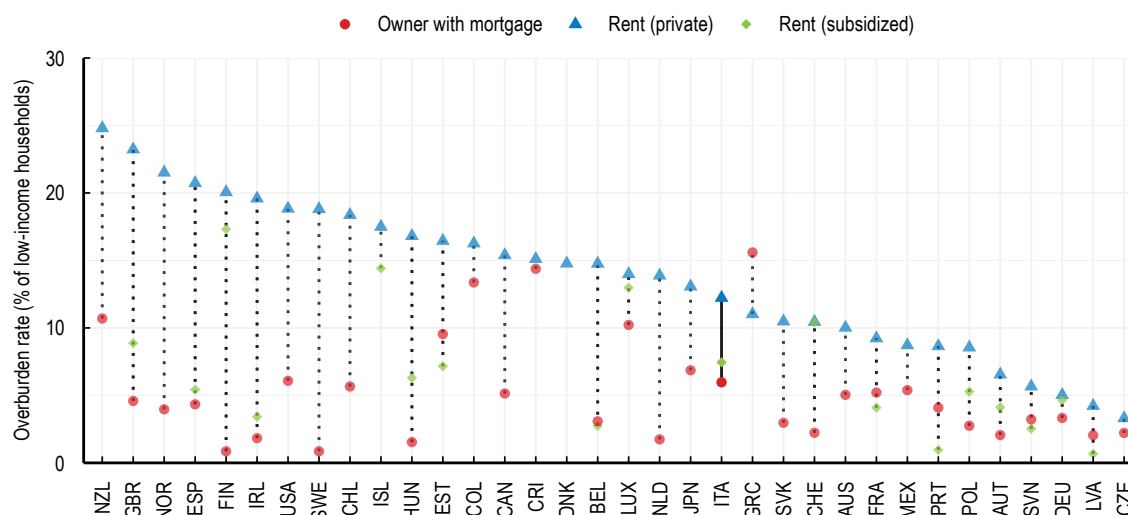
Source: OECD Affordable Housing Database.

Figure 1.8. Share of social rental stock by type of provider, 2020 or latest year available
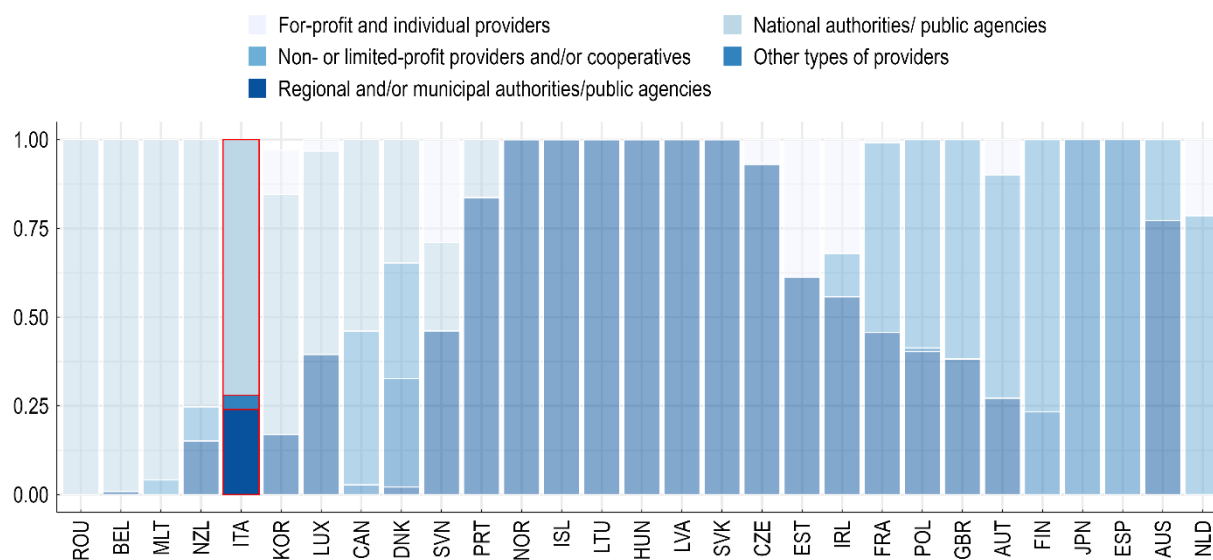
Source: OECD Questionnaire on Social and Affordable Housing; for Italy: Federcasa

Figure 1.9. Per capita energy use from residential housing

Including heating, cooling, hot water, cooking and appliances

■ 2020   ▲ 2000
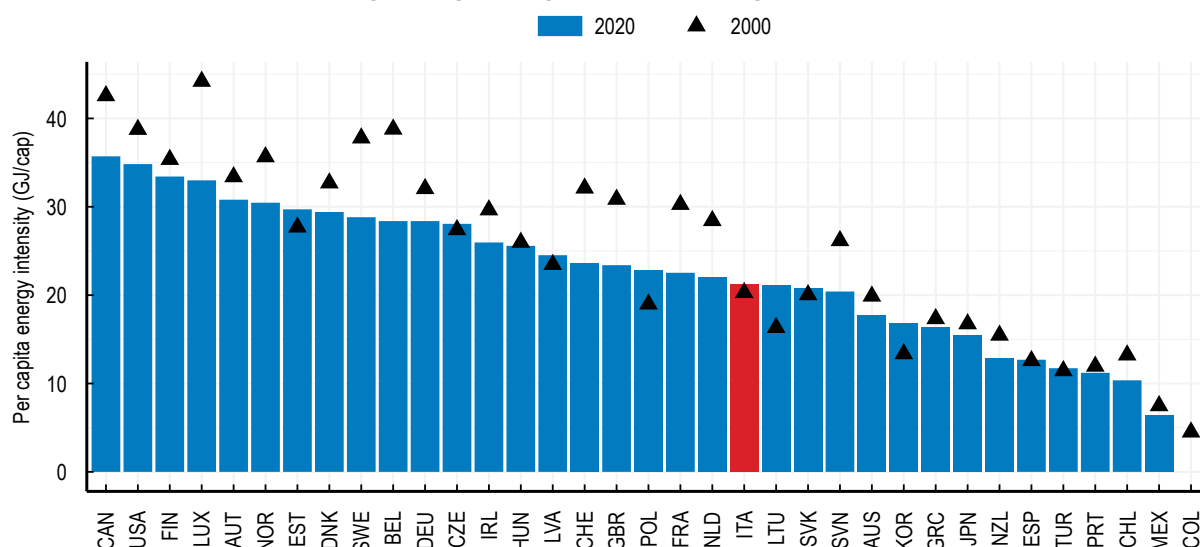
Source: International Energy Agency, Energy Efficiency Indicators, 2020 edition.

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Figure 1.10. Share of fine particle emissions by major sectors

2020

□ Other   ■ Transport   ■ Industry   ■ Housing
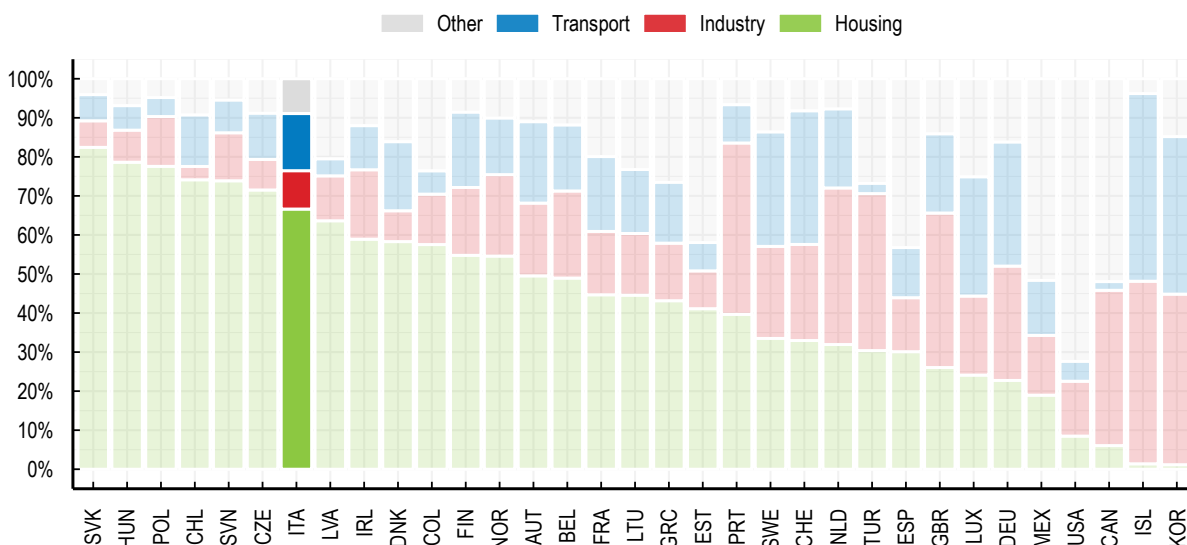
Note: Housing also includes water, electricity, gas and other fuels.
Source: Air emission accounts, OECD Environment Database.

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Many countries recognise their need to upgrade the **energy efficiency** of the housing stock. Italy is no exception, but it will have heavy financial costs to achieve, whether by retrofitting or other financial incentives or tightening building codes. Indeed, the price increase to cover the attendant costs is over half a year's average disposable income for Italy and the majority of the 27 OECD countries for which illustrative

simulations were performed for an assumed 100m^2 dwelling but far less than the 1.5 years' worth for New Zealand, for example (Cournède, Ziemann and De Pace, 2020[10]). This would ultimately shrink the stock by around 8% in Italy, slightly more than the cross-country average (eighth-most out of 27 countries), while raising house prices relative to incomes by around 0.6 (near the median effect across countries) and raising residential investment nearly 2% (third-most across countries) (Figure 1.11). The estimates are surrounded by considerable uncertainty, but they illustrate that the costs of decarbonising housing will be high in countries like Italy, where the rate of heavy renovation will need to rise considerably to bring the housing stock on track with the transition to net-zero carbon emissions.

Figure 1.11. A hypothetical scenario illustrates that tightening building emissions standards and retrofitting might raise prices and lower the number of units
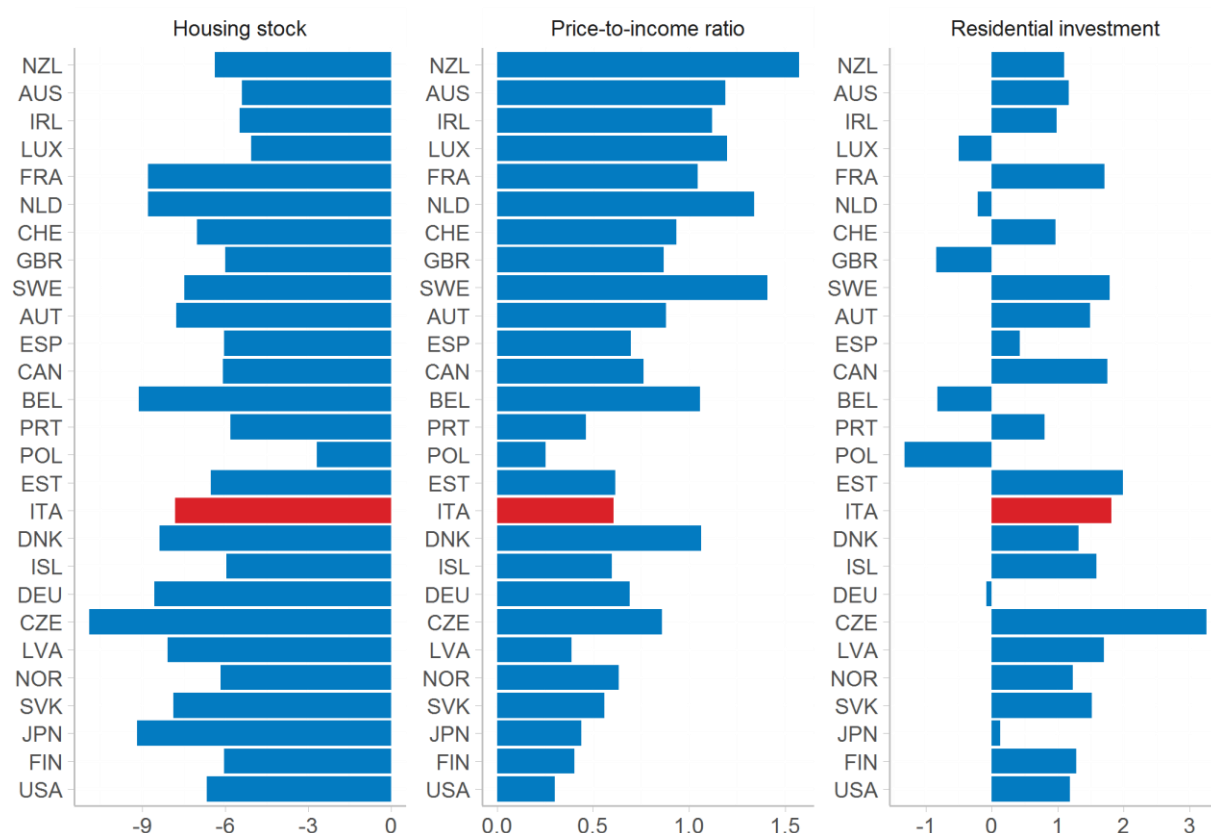
Source: "The Future of Housing: Policy Scenarios", Cournède, Ziemann and De Pace (2020[10]).

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Italy has implemented an innovative incentive programme for households to undertake housing renovation works to enhance residential energy efficiency, reduce seismic risks and provide electric-vehicle charging points called the **Superbonus 110**. It allows 110% of the costs of such outlays that result in an improvement of at least two energy classes to be set against income tax from 1 July 2020 initially to the end of 2021, but it was then extended into 2023 for single-family homes and to end-2023 (or even end-2025 on a sliding-rate basis) for multi-family buildings of two to four units. It followed a previous measure introduced in 2019 that was less generous. A major challenge facing the scheme in multi-family homes is the difficulty of multiple households coming to an agreement as to what efficiency-enhancing works to undertake.

The scheme is believed to be boosting GDP growth by 0.7% and creating over 153 thousand jobs (Jones and G. Fonte, 2021[11]) but at a full cost of 33 billion euros by 2036. Many professional estate agents recently surveyed by the Bank of Italy believed that it had also boosted the demand for house purchases. Its extreme generosity has led to supply problems in the construction sector, pushing sectoral prices and profits up. There has also been a significant reported problem of fraud associated with the measure (amounting to 4.4 billion euros according to a February 2022 estimate by the Director of the Tax Revenue Agency), at least until a "compliance visa" requirement was imposed in November 2021 at the expense of reduced user friendliness. Finally, the government had implemented an 853 million euro decade-long National Programme to Enhance Housing Quality in the 2020 budget; this was extended by a larger measure worth 2.8 billion euros in the 2021 National Recovery and Resilience Plan (PNNR) implemented in response to the pandemic (PinQua).

While in other dimensions, Italy is something of an outlier

For various reasons housing supply has not kept pace with real income growth in most OECD countries (OECD, 2021[2]): **supply "elasticities"** (a measure of responsiveness to changes in price) are often quite low, especially in densely populated metropolitan areas in Europe (Bétin and Ziemann, 2019[12]). Available evidence from local-area estimates for Italy is that supply is particularly inelastic, perhaps only around 0.12 (Accetturo and D. Pellegrino, 2020[13]), lower than in any of the other 10 countries for which estimates were recently derived by Bétin and Ziemann (2019[12]). At the national level, Cavalleri, Cournède and Özsöğüt (2019[14])placed Italy in a group of eight countries out of 25 examined with supply elasticities less than unity. Some reasons for such weakness include the important role of public capital (as in some other countries), combined with Italy's long-standing problems in its public finances, as well as high population density (especially given seismic risks in many areas), regulatory constraints and the high degree of fragmentation in power over land-use decisions, which gives local incumbents extended possibilities to object to new construction or deep renovation (see below). Going forward, supply constraints in the construction sector due to the EU-financed infrastructure programmes may well prove crucial.

Of course, being a key piece of immovable capital and, for many, the most important asset in their portfolio, **housing prices** are of important interest. And, in real terms (adjusted for overall national goods and services price inflation), Italy's price increases have been unusually modest, including for rentals. OECD data for the last two decades show Italy in a group including Portugal, Greece and Japan that have experienced almost no increase at all, while the median rise in real selling prices among the others with available data has been cumulatively about 75% (Figure 1.12). Limiting the period to 2015 onward confirms the same result: Italy's prices for houses have dropped in real terms (Figure 1.13), and rents have stagnated, though they weakened in the major cities in the first year of the pandemic.

Figure 1.12. Increases in house prices and rents in inflation-adjusted terms

2005-2022 percentage changes

■ Real house prices ▲ Real rent prices

Source: OECD Analytical House Price Database.

StatLink ▤▤ https://stat.link/s5jomw
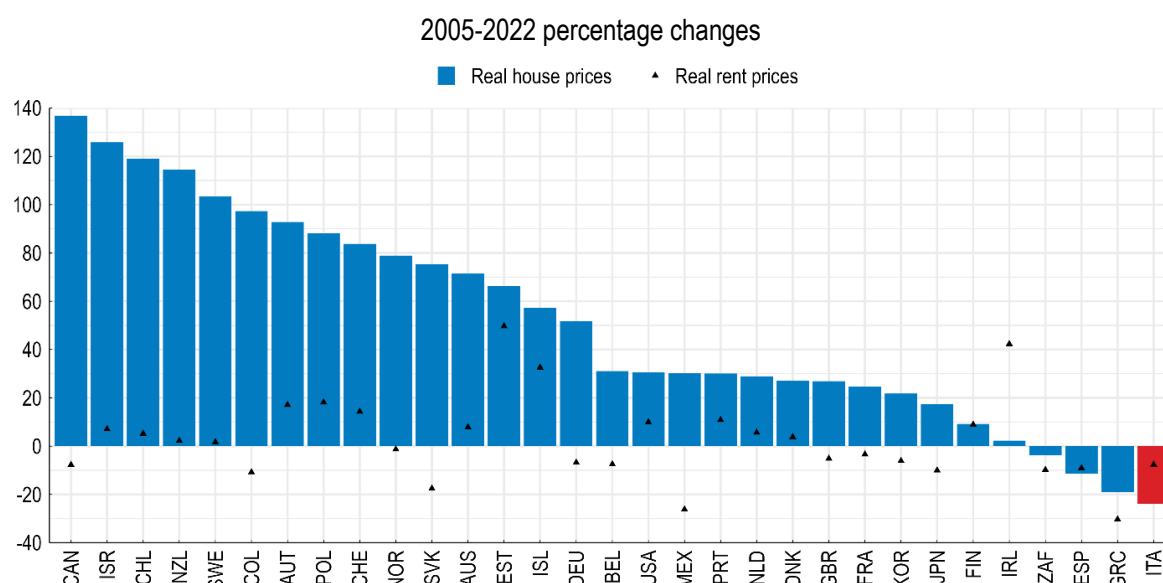
Figure 1.13. Increases in house prices and rents in inflation-adjusted terms

2015-2022 percentage changes

■ Real house prices ▲ Real rent prices

Source: OECD Analytical House Price Database.
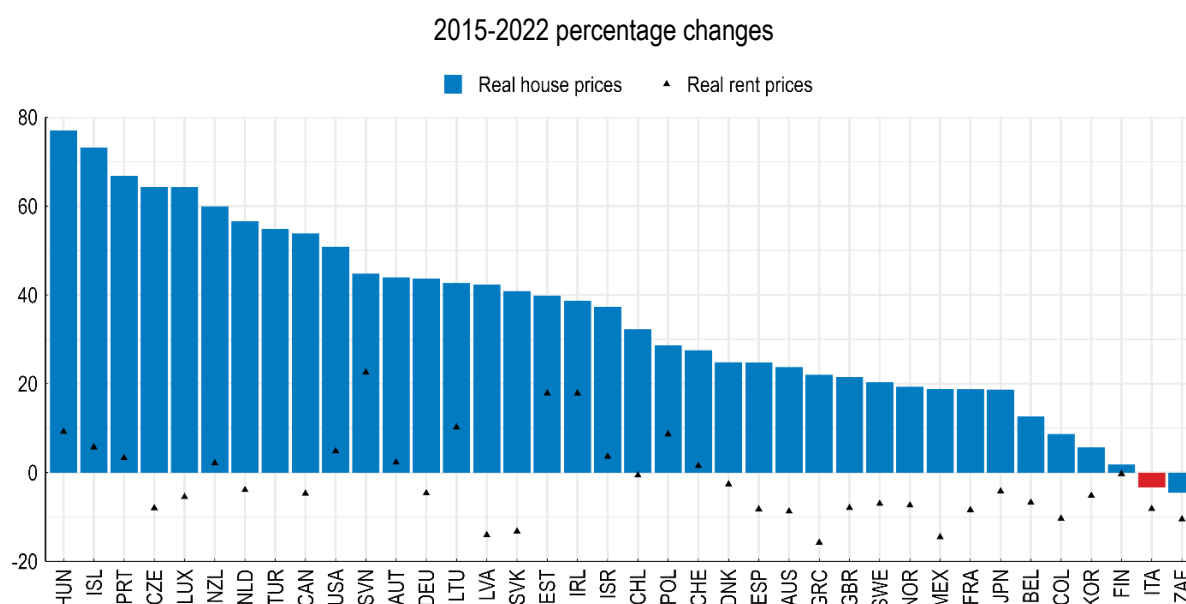
StatLink ▤▤ https://stat.link/3tv8ik

Modest price rises and weak supply responsiveness and real income gains have meant that Italy has experienced fairly slow growth in the **number of dwelling units** since 1990, an average of about 1% per year (Figure 1.14). It has also resulted in a stable price-to-income ratio since 2000: in 2020 it took about nine years of average household disposable income to pay for an average 100m² dwelling, almost exactly as it had 20 years earlier, implying that distributional concerns aside, average affordability has not worsened and is now better than average among OECD countries (Figure 1.15). This is in contrast to the majority of other countries, which had experienced booming house prices and a rise in that ratio, many of them substantial (such as Luxembourg – where it rose from 6 to 16 – and New Zealand – from 10 to 21).

Figure 1.14. Growth rate of the housing stock
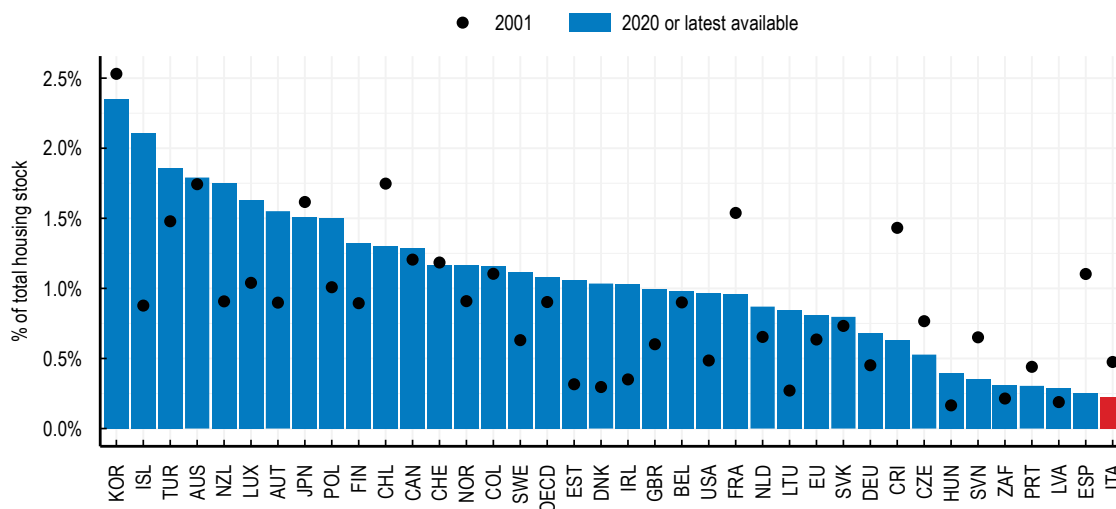
● 2001   ■ 2020 or latest available

Figure 1.15. The evolution of house prices relative to disposable incomes, 2000 to 2020

Number of years over which cumulated average household disposable income equals the average price of a 100m2 dwelling

■ 2022 or latest available   ● 2000
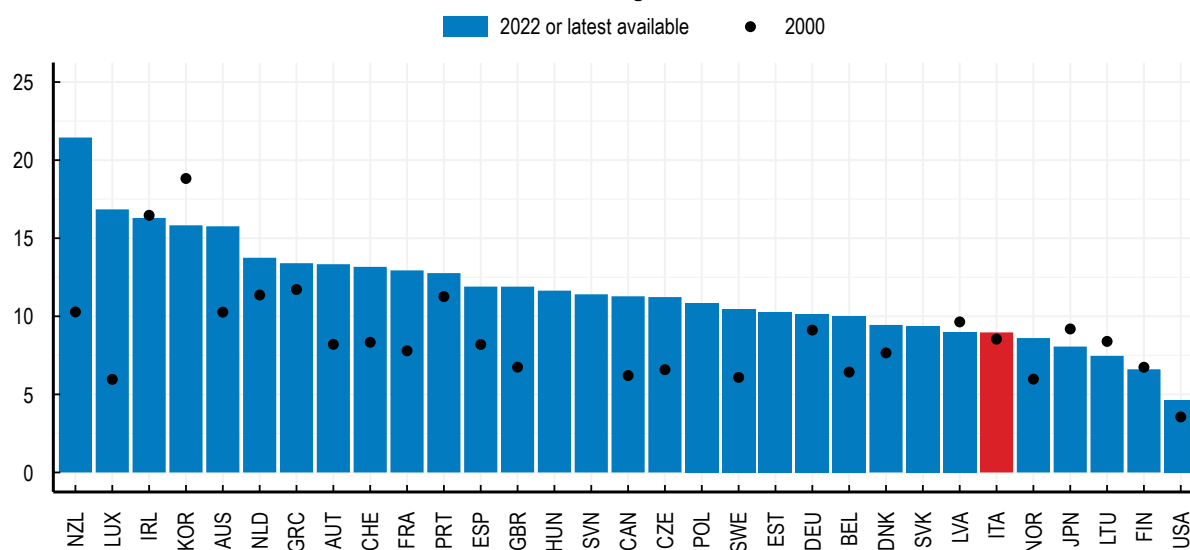
It is not only the number of units that has suffered from the lack of average income gains but also the **quality** of existing units, a multi-dimensional concept to be sure. The usual shorthand measure of housing quality is overcrowding rates, commonly proxied by the number of rooms per resident. In 2020 the share of households deemed to be living in overcrowded conditions was 19.4%, the seventh highest in the OECD (11%) but well behind Latvia's and Mexico's near-40% (Figure 1.16). This represents substantial improvement because the corresponding share in 2012 was over 26%, the second-highest in the EU after

Greece and an order of magnitude above the EU average of around 10%. Overcrowding is, of course, much more common among renters than owners, and among renters it is more widespread among private renters than those with subsidised rents (Cassa Depositi e Prestiti, 2018[3]).

So-called "severe housing deprivation" combines overcrowding plus at least one other condition, such as a leaking roof or no bath, shower or indoor toilet (FEANTSA and Fondation Abbé Pierre, 2021[16]). One in 20 Italian households suffered from that in 2019 (one in 14 among those on low incomes), while the corresponding proportions in the average EU country were one in 26 and one in 11. "Unfit housing" is defined as dwellings that have a leaking roof, damp walls/floor/foundation or rot in window frames or floors. Fourteen per cent of Italians (16.4% of the poor) lived in such conditions in 2019, compared to 13.1% of EU residents (20.4% of the poor). Finally, some people face energy poverty: financial difficulties in maintaining an adequate indoor temperature. In Italy that represented 11.1% of all households in 2019 even before the latest energy price increases (26.3% of the poor), substantially higher than the EU average of 7.0% (17.8%).

Figure 1.16. Overcrowding rates

2020 or latest available
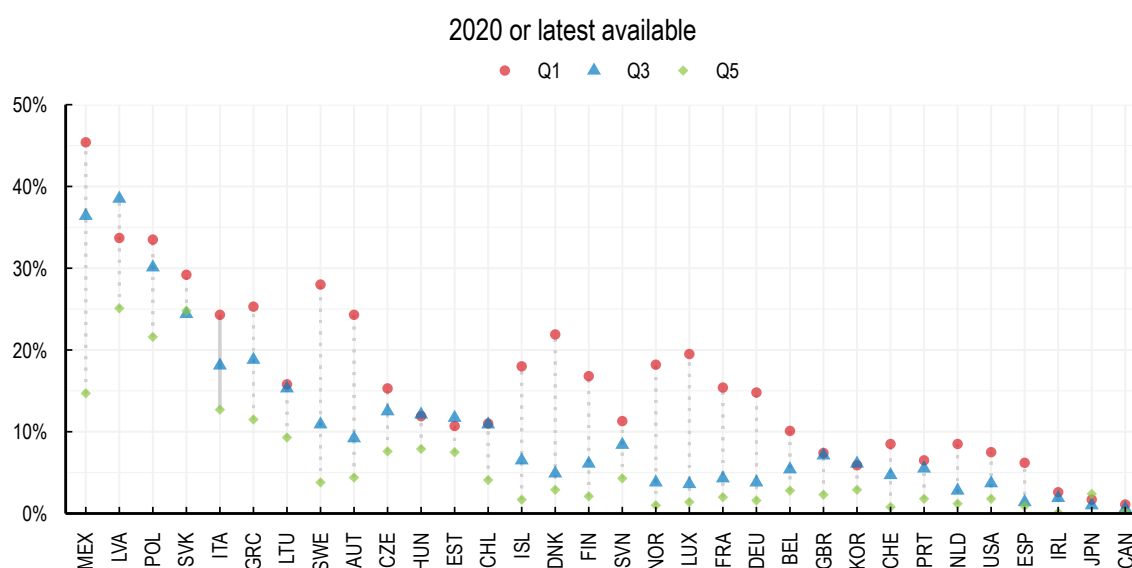
Note: Based on the number of rooms. But the cross-country comparability of the data is limited by differing definitions of what constitutes a room. Q1, Q3, Q5 refer respectively to the first, third and fifth income quintile.
Source: OECD Affordable Housing Database.

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The most extreme manifestation of the problem of housing affordability is **homelessness**. In Italy there have been no official data-gathering exercises for homelessness since November/December 2014 (ISTAT, 2015[17]), which was a follow-up on an initial research effort carried out from 2007 to 2012. In the follow-up a survey was conducted among service users in 158 municipalities and counted over 50 724 homeless people under the narrow definition that includes only those: 1) living rough, 2) living in emergency accommodation and 3) living in accommodation for the homeless. This was 0.08% of the total population but 0.24% of the population in the surveyed localities.

Comparisons across countries are still difficult, but if the surveyed places are typical and thus 0.24% is closer to the mark, then this would be somewhat above the average across OECD countries, many of whom also use a broader definition that includes other types of homelessness (OECD, 2021[18]). In any case the ISTAT effort pointed to a slight increase since the 2011 figure of 0.23% (47 648 in absolute numbers). Not surprisingly, 86% of the homeless were men, 58% were foreigners, their average age was 44, and only a third had a high-school diploma. Most disturbingly, **chronic homelessness** was becoming

more common: the share who had been homeless for more than two years had risen from 27% to 41%, with 21% over four years, up from 16% three years earlier.

A partially offsetting benefit from a slowly growing housing stock is that there has been less **urban sprawl** than there would have otherwise been. Nevertheless, people have been moving steadily out of many city centres into adjacent municipalities, leaving behind a decayed urban landscape. Over the years 1992-2015 the amount of vegetated land lost in urban areas (nearly 6%) was seventh-highest in the OECD, impinging on biodiversity (Figure 1.17). This story is supported by the fact that Italy's average commuting times remained among the shortest in the OECD in 2013-14, the latest data available, at 21 minutes per day for working-age adults. On the other hand a somewhat arbitrary indicator for urban mobility (the share of nearby restaurants that can be reached by car in 15 minutes or less) is found to be poor in Italy, 6th worst of 24 (Cournède, Ziemann and De Pace, 2020[10]). Improving urban transport performance lowers house prices by reducing locational rents, tempering the incentive to move further out for affordability reasons, so if Italy moved to the frontier it would lower prices by a predicted 25% (Cournède, Ziemann and De Pace, 2020[10]).

Figure 1.17. Loss of natural and semi-natural vegetated land in urban areas

1992-2019 percentage changes in natural and semi-natural vegetated land in urban areas
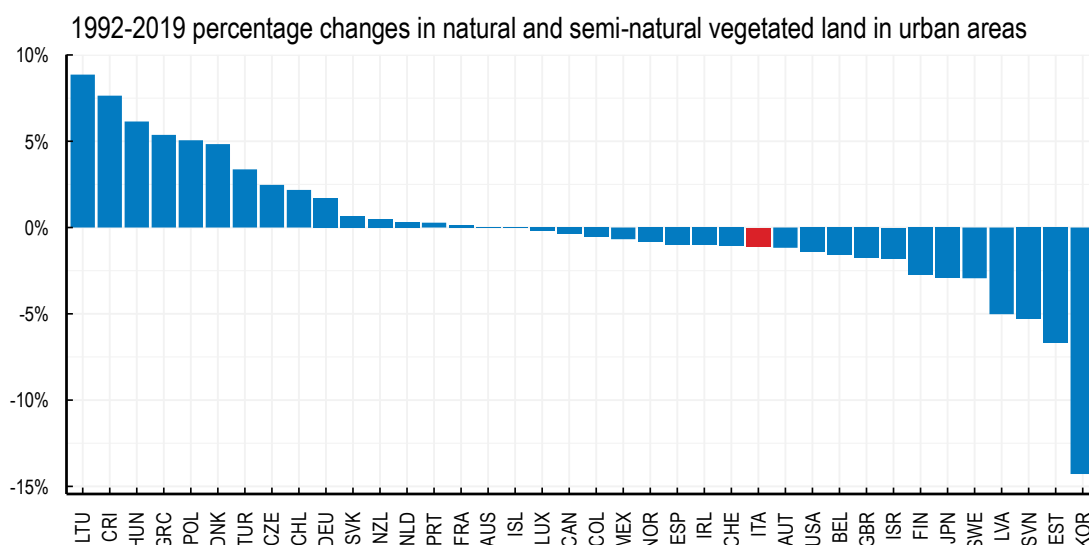
Source: OECD.

In the area of **land-use regulations**, the national government does not provide guidance in the form of long-term strategy or goals: most authority over land use lies at the local level [Table 8.1 in (OECD, 2021[2])]. OECD work has linked high fragmentation to low supply responsiveness, because it gives local residents considerable sway over land-use decisions, allowing incumbents to block the development or deep renovation, including densification, of areas in demand. In general, relaxing zoning requirements (notably on density or building height) has been shown to be effective in boosting supply, driving down both the prices of single-family housing and multi-family rents and improving geographic mobility and local labour-market outcomes and growth (Chiumenti and A. Sood, 2021[19]). **Land-use planning** systems that give authority to the metropolitan rather than the district (or small municipality) level have been found to facilitate the adjustment of supply to demand, improving housing affordability [Chapter 8 in (OECD, 2021[2])].

Italy is also somewhat unusual in terms of some of its **policy settings** that impact the housing sector. Most prominently, it imposes a **tax regime** on residential property that, at first glance, is one of the most generous in the OECD in terms of the marginal effective tax rate (METR) (Millar-Powell et al., 2022[20]), especially because of substantial mortgage interest tax relief (Figure 1.18); among OECD countries only

the Netherlands, Denmark and Sweden were more generous in 2016, the latest year when the indicator was computed across OECD countries (though the Netherlands has since then steadily phased down of their tax incentives). This has been shown to boost equilibrium house prices and hence long-run rent levels, but OECD calculations show removal of this provision in Italy would have only marginal downward effects on its price-to-income ratio [Chapter 4 in (OECD, 2021[2])]. Distortions are substantial because the incentive does not apply to owner-occupiers without a mortgage (but Italy still offers a comparatively low METR there as well), nor for dwellings built for rent (which face a METR of about 50%). The gap in METRs between debt-financed owner-occupiers and renters – a measure of the distortion – is 73.6 percentage points, the highest anywhere in the OECD area [Figures 7 and 8 in (Millar-Powell et al., 2022[20])]. The gap is somewhat smaller for equity-financed owner-occupiers and renters (about 45 percentage points) but still surpassed only by Australia, Ireland and Luxembourg.

Figure 1.18. Marginal effective taxation of residential property

For owner-occupied, debt-financed housing investments, 2016
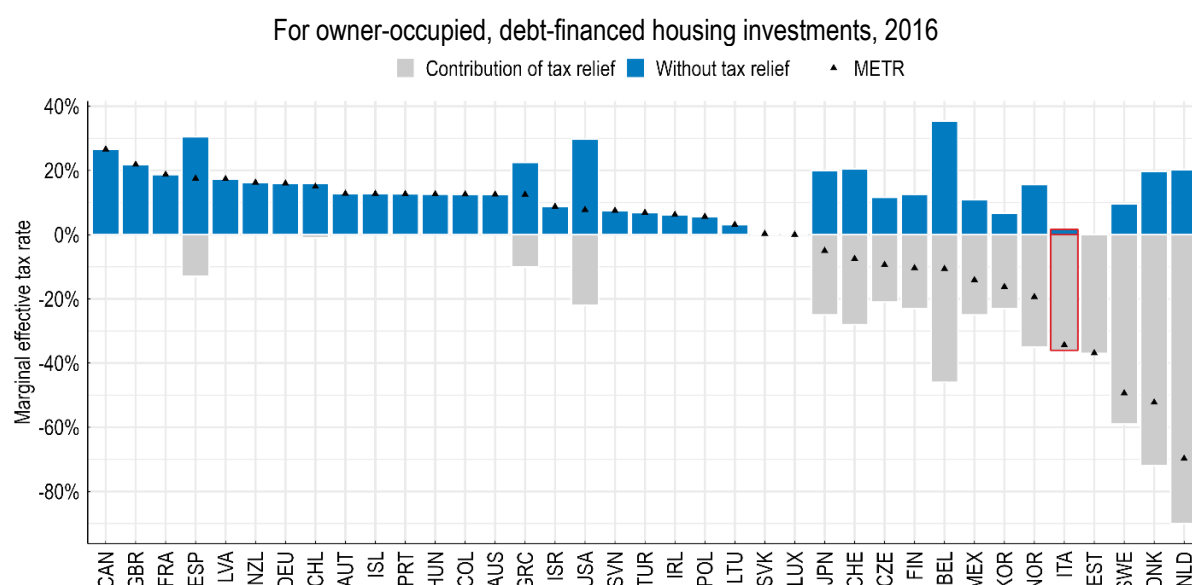
Source: Millar-Powell et aL (2022[20]).

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Other unusual aspects of Italy's taxation of housing[6] are that the **recurrent property tax** (IMU) applies only to residences classified as luxury homes[7] [Table A.1 in Millar-Powell et aL (2022[20])][8], and that no personal income tax applies to capital gains on owner-occupied primary residences (other than luxury homes), whereas property for rental is subject to such taxation if it has been held less than five years. Rental income can be included in ordinary income with the appropriate progressive personal income tax with relevant deductions allowed or subject to an optional so-called "dry-coupon" (*cedolaresecca*) regime with a flat rate of 21% but no deductions. This rate is lowered to 10% (since 2014) for rentals in areas of housing shortage (essentially all major cities). Recurrent property taxes are levied both at national and

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[6]Each municipality establishes the tax rate (within guidelines set by the central government of 0-0.6%). The rate applies to the cadastral value but is adjusted by the type of property. There are also other tax benefits (reduced property taxes, VAT or registration fee on the property's price) when a property is acquired as a primary residence.

[7] Such dwellings including stately homes, villas, castles and palaces. However, the luxury classification does not align well with property market values, resulting in a lack of both progressivity and horizontal equity.

[8] Non-luxury, primary residences are not subject to IMU. All non-primary residences are also subject to IMU, though a slight rate reduction is available if it is rented under the controlled-rent regime.

local level; cumulatively, they represent about 1.3% of GDP, compared to the OECD-country median of about 0.8% (Figure 1.19).

Figure 1.19. Recurrent taxes on immovable property

Percentage of GDP, 2021
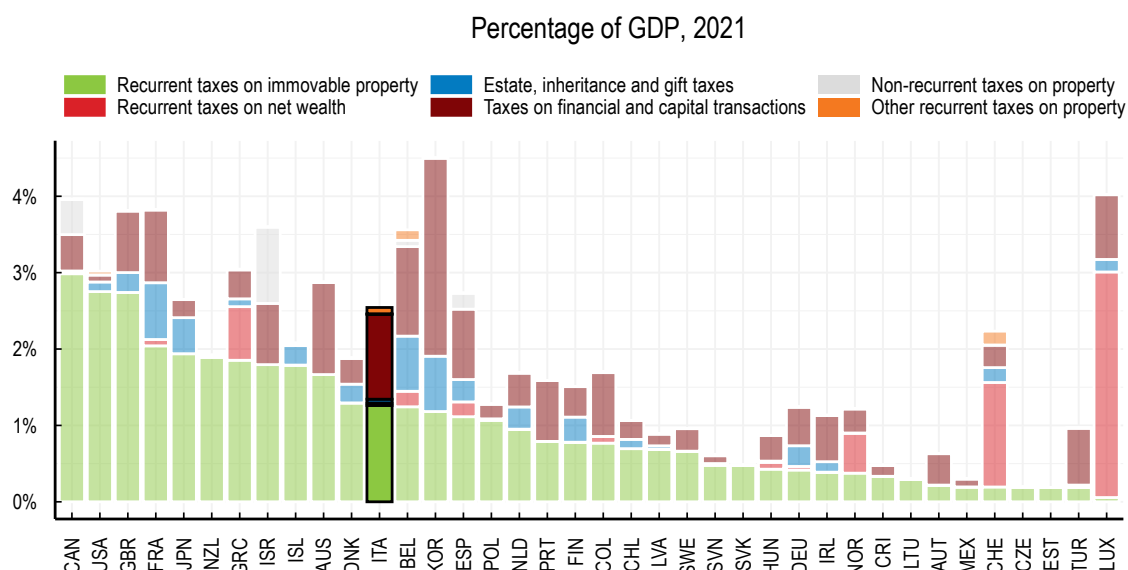
Source: OECD Global Revenue Statistics Database.

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Other housing-related taxes include **transactions taxes**, of which there are four: the first two are for land registry and the cadastre of between 0.5% and 3% each (though for some transactions the taxes can be just 50-200 euros each); a third, stamp duty, is generally 2% (with a minimum of 1000 euros), except if it is non-primary residence, in which case it is 9% but is only a flat rate of 200 euros if the seller is a VAT-registered entity (i.e. it is newly built), and there are higher rates for luxury homes; finally VAT is due as well at rates that vary from zero if you buy from a seller that is not VAT registered (i.e. a company) or more than five years after construction, to 4% for primary residences, 10% for second homes and 22% for stately and luxury houses.

A general problem with imposing a proper system of recurrent property tax as well as capital gains tax in Italy is the lack of a reliable valuation tool. In 2022 the government implemented a **new cadastral system**, promising to properly value properties – but not tax them. Yet, even with this first step, by at least understanding property values, it then becomes possible to better illustrate their impact on wealth distribution as well as what might need to happen to tax rates to generate more revenues for social housing and other local public services and to mitigate the potential impact on those low-income owners who cannot afford to pay more.

A regulatory framework allows Italian authorities to put in place instruments to face systemic risks that could stem from the real estate market. The Bank of Italy can impose a number of restrictions on new loans, including capping mortgage amounts relative to house values or the borrower's income, limiting debt-service payments to a maximum share of income, limiting new loan maturities and requiring minimum amounts of amortisation. In addition to banks, the Bank of Italy may apply borrower-based measures also to other financial intermediaries who, like banks, carry out the activity of granting loans in any form to the public. As of early 2023, the macroprudential authorities were not applying restrictive policy settings, as they assessed risks from the Italian residential real estate sector as low. Indeed, recent assessments by the ESRB and the ECB have shown that Italy has low risks stemming from its residential real estate sector and that there is no need to introduce any measures targeting borrowers (Lang and C. Schwarz, 2020[21]; ESRB, 2022[22]).

Finally, Italy is somewhat unusual in the paucity of its **direct public investment in housing**: only just over 0.2% of GDP in 2020, following major declines over recent decades that coincided with shifting responsibilities (but not resources) from the State to regions and municipalities (Figure 1.20). Italy's public spending on housing allowances is even more clearly below what most OECD countries disburse (Figure 1.21); and that gap has been fairly constant since the year 2000 (when data became available).

Figure 1.20. Public investment in housing and capital transfers for housing

Percentages of GDP, 2020
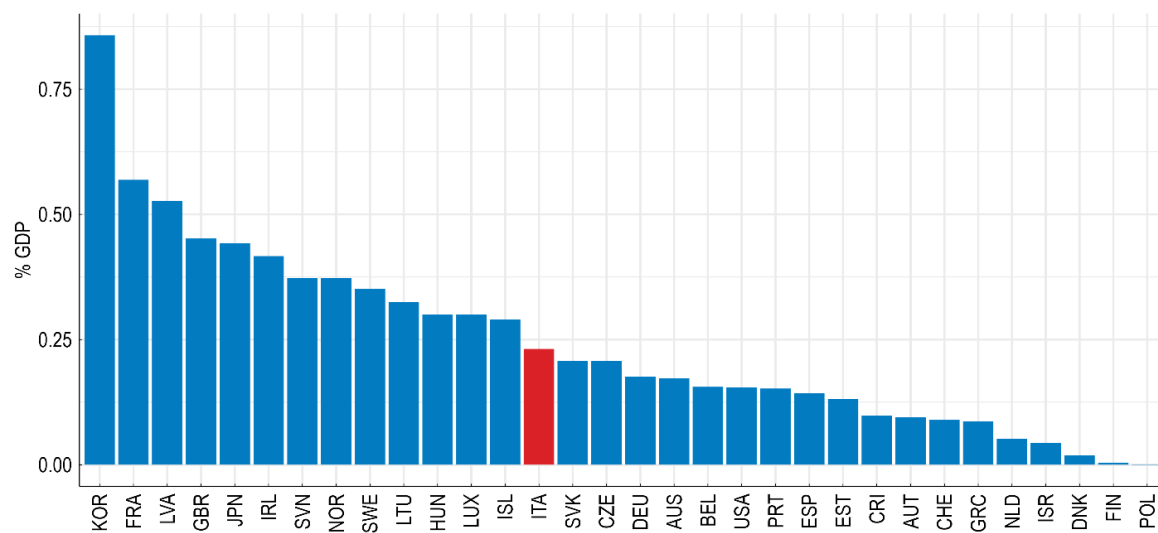
Source: OECD COFOG Database (National Accounts).

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Figure 1.21. Government spending on housing allowances

Percentages of GDP, 2017
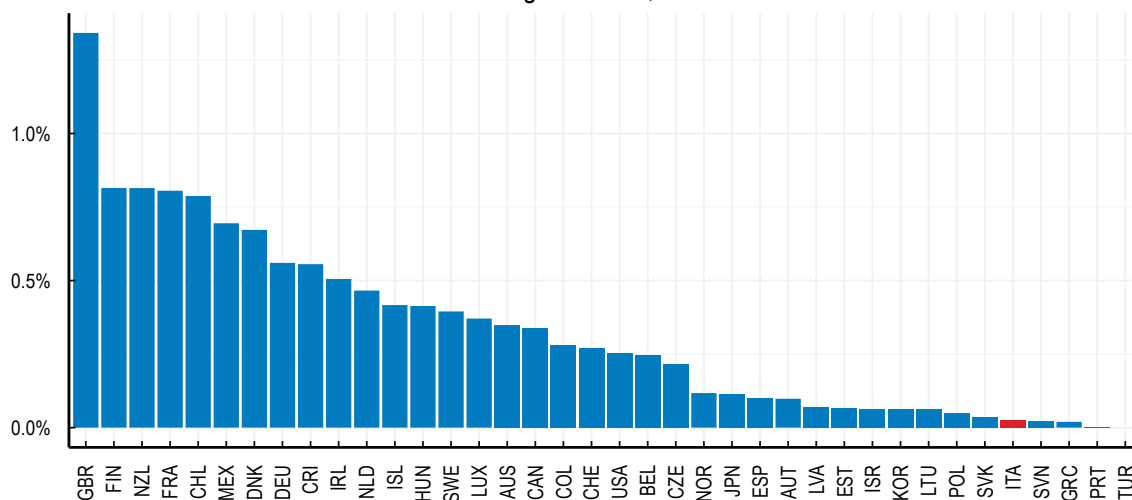
Source: OECD Social Expenditure Database (SOCX).

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The key role of social housing

Given widespread housing affordability problems in all OECD countries one obvious policy measure that can provide a partial solution[9] (without the disadvantage of housing allowances[10] being embodied in housing prices) is to build more social housing. However, like owner-occupied housing, this has serious lock-in effects on job mobility unless coupled with effectively portable eligibility. In Italy the principal social housing model is to subsidise leases[11]; other European countries have different models (Box 1.2). Subsidised units in Italy represented only 2.4% of the total housing stock in 2020[12], down from 3.8% in 2011, according to Housing Europe (2021[1]). That would place Italy in the tenth-lowest position among 31 OECD countries with any such form of housing units: the OECD average share of social housing units is around 7%, with over 20% observed in Austria, Denmark and the Netherlands (Figure 1.22). The decline witnessed in recent years has been quite common across OECD countries: it has been observed in all but six. Very little new stock was being built in Italy prior to the pandemic (only about 1100-1200 units per year in net terms), and relatively few existing units were being renovated or rehabilitated either (Housing Europe, 2021). The pandemic cut new building by about 10% from planned levels and renovations by some 20%.

> ### Box 1.2. Social housing in Europe
>
> Social and cooperative housing in Europe comprises about 25 million dwellings. Since 1988 it has been represented by Housing Europe, the European Federation of Public Cooperative and Social Housing, headquartered in Brussels. It encompasses 46 national and regional federations that include some 43 thousand individual providers in 25 countries. As for Italy, FEDERCASA and the Alliance of Italian Cooperatives in the Housing Sector are both members.
>
> The typology of social housing in Italy has recently been called one of "stigmatisation" (Malinskaya and Kholodilin, 2022[23]). The evidence is thin, but the risk is real that lower-income groups with acute needs could be trapped in deteriorating social housing projects that lack the means to pay for necessary upkeep and maintenance. Besides the main Italian model of subsidising leases, European countries follow a variety of social housing models. France's version is the so-called habitation à loyer modéré (HLM). Denmark uses non-profit housing associations primarily for students and seniors (mostly in buildings with 20-40 units) that feature shared facilities, a model that is just emerging in Italy. Municipally owned public housing is found in Sweden. Germany provides public subsidies to private

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[9]Building more social housing cannot solve all the problems faced by households in great precarity, but the "housing first" approach argues that is the right place to start. Such funds were first provided (from the European Union) in 2016.

[10]Italy first introduced a national housing allowance scheme in 1998, with total outlays of about 300 million euros in the early 2000s, but it was temporarily eliminated in the aftermath of the euro crisis and reborn only in around 2014 with limited coverage and generosity. However, the State did give one-off payments of as much as 8000 euros in 2013-15 to help families to pay down debt.

[11]Italy's social housing actually has three segments: the largest is the traditional public social housing at very low rents, called *Edilizia Residenziale Pubblica* (ERP); then there is *Housing Sociale,* financed by integrated funds, which aim to serve more middle-income households with mixed public and private financing and subsidies of 20-60%, called SIF (*Sistema Integrato di Fondi*) (see below), which is largely in the large metropolitan areas of the centre and north of the country; and finally there is an emerging non-profit sector (foundations, cooperatives and social enterprises), mainly in the north and designed to deal, for example, with the specific problems of immigrants (Poggio and Boreiko, 2017). It is this last category that is the focus of the following chapter. Some have criticised the lack of coordination among the different forms, which results in a lack of social mixing.

[12]Most social housing providers are part of the Federcasa, whose 74 associated entities manage some 850 thousand units including 2.2 million occupants using around 7000 employees.

landlords for offering low-cost units to specific groups, as France does through tax incentives. Austria offers subsidies quite widely, beyond merely to limited-profit and municipally owned providers. Spain acts through low-interest loans to encourage ownership.

Figure 1.22. Social rental dwellings as a share of the total stock of dwellings

Percentage of housing stock, 2020
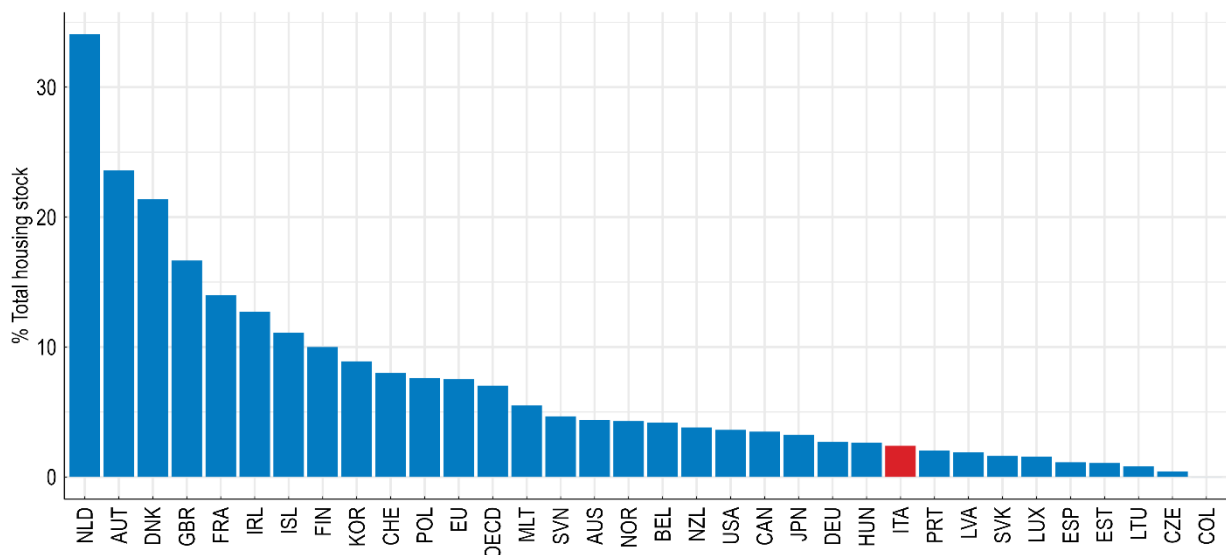
Source: OECD Questionnaire on Social and Affordable Housing (QuASH); for Italy: Federcasa and the Tax Revenue Agency.

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However, many countries have undertaken major **renovation and revitalisation** projects to overcome quality gaps with private rental units and mitigate health and safety risks, especially since the COVID-19 pandemic. One example is the European Green Deal of January 2020 to improve the energy efficiency of the building stock and its July 2020 Recovery Package, which included an allocation of 30% to green projects, with details to be worked out in individual EU Member countries. In Italy's case the national recovery plan includes 2 billion euros to finance energy retrofitting of social housing, which should be sufficient to cover about a fifth of the total stock (Housing Europe, 2021[1]).[13] There is little in the way of data on the quality of the social housing stock in Italy or across countries, although 33 000 units are reported to have been renovated in Italy in 2016. Nevertheless, much is written about problems of damp, mould, drafts and poor insulation, noise and safety deficiencies. Recurrent funding constraints have led to a lack of upkeep and repairs, which has led to a problem of units no longer being usable.

A key policy decision associated with social housing provision is **how to allocate the limited number of units**. Allocation can either be relatively universalist or more heavily targeted. Targeting has obvious advantages with a scarce stock available, but it conflicts with the desirability of achieving social mixing[14]: a fear of creating ghettos led some countries (such as France and Germany) to fix income ceilings [that

---

[13]This follows on an earlier intention to retrofit 12 000 units in the 1.8 billion euro housing plan of 2014.

[14] Social mixing to counter socio-spatial segregation is not much discussed in the Italian context. But it is achieved indirectly by the right-to-buy law and more directly by the public-private partnership system discussed above (Costarelli et al., 2019). Some leading projects have also sought it by requiring tenants to engage in a minimum amount of community building activities in exchange for their lower rents.

apply in 79% of the countries examined by Phillips (2020[24])] at quite high levels. Various eligibility criteria are commonly used: family income, citizenship status [used by 69% of the countries in Phillips' (2020[24]) sample], current housing situation, household composition and size (35%). Priority is frequently given to households with a disabled member (84%), the household's current housing conditions, whether anyone in the household is elderly (61%), the length of time it has been on the waiting list (54%) and those on low incomes (52%).

Italy has a **points-based system** with priority based on many factors, notably on the household's current housing conditions and the number of dependent children, but it includes an income ceiling and nationality preferences. The lack of targeting and the inequities involved in the allocation system have long been controversial: in 2007, for example, it came to light that in one segment of social housing about 14% of all tenants earned more than 41 000 euros per year, excluding 8% who refused to declare their income (Breca and Liguori, 2007[25]). Fortunately, Italy has moved over time toward greater targeting: the share of low-income households in all social housing trended up over time from 43.7% in 1995 to 57.9% in 2014, but that remains a rather low proportion, even if it mitigates the problem of arrears for the public landlords (Poggio and Boreiko, 2017[4]).

Once the occupants are selected, the next matter to be decided is the **amount of rent charged**. In principle, this can be based on market rents, costs, household income, dwelling features or the characteristics of the occupants and can be subject to ceilings or not. Italy uses all these factors except provider costs. There is also subjective basic fee, which is a percentage of the basic fee and varies across municipalities according to the household's socio-economic situation. No data exist covering the whole country, but Breca and Liguori (2007[25]) said that some people were paying as little as 10 euros per month and two-thirds paid less than 100 euros per month. The average in Rome was 100 euros/month in 2016. Data from Milan show an average of 123 euros per month in 2019. Periodic eligibility reviews are conducted in some countries (France, Slovakia and New Zealand); in Italy tenants may have their rent and eligibility reviewed, most frequently based on income and residency, but the rules for such reviews are set locally, and there are no national data on their prevalence. An alternative is to offer only fixed-term tenancies (as in England), but this injects substantial uncertainty and instability. Like the Netherlands, Italy imposes rent increases aligned with occupants' incomes; but if the locally applicable income ceiling is exceeded, the lease is terminated. However, all these options are challenging to implement and sometimes ineffective.

One feature of Italy's system is that, initially since the 1950s but most recently embodied in Legge 560 of 1993, social-housing tenants have had the **right to buy** their dwelling at below-market prices after five years of rental payments. Ownership is often promoted, despite the aforementioned discouragement of labour mobility, on the grounds that fairly scant, mostly older and US-based evidence points to owners being more involved in social and political processes, engaged in less criminal activity and educating their children more intensely. The last major wave of privatisation was in 1993, when about a fifth of the stock was privatised. But privatising is ongoing (some 2700 dwellings were sold in 2016, compared to new builds of 6300), despite a national waiting list of some 650 000 households[15] (about 85% of the existing stock) (Poggio and Boreiko, 2017[4]). Hence, there is a periodic withdrawal of stock that really runs counter to equity considerations, since the overarching lack of supply means there are many low-income households who never get a lease in the first place. Otherwise, social housing projects are also allowed various derogations from urban planning instruments and financing rules (Cassa Depositi e Prestiti, 2014[7]).[16]

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[15]These waiting lists are compiled by local authorities. In Rome they are estimated to comprise 13 000 households.

[16] Italy also has a number of "agreed upon tenancies" (*contratti a canone concordato*), as specified by Law No. 431 of 1998, which are private-sector rentals at a bit below market prices in return for tax incentives for both landlords and tenants. While their prevalence varies across provinces, they are believed to be quite numerous.

Among different countries **provision** is variously by government (national and devolved[17]), for-profit companies, non-profit or limited-profit entities and cooperatives. On average, devolved governments are the largest providers across the OECD, holding about half the relevant stock. Even though the responsibility for social housing in Italy has been substantially devolved in recent decades[18], provision remains fairly centralised: some 72% of the stock is owned by national authorities and public agencies (see Figure 1.8 above). An indicator devised by Phillips (2020[24]) placed Italy seventh in a ranking of centralisation among OECD countries in 2019 (Figure 1.23). To keep money in the system, several countries have used "revolving funds" that put rental income back into future projects [Box 2.1 in OECD (2020[26])]. Because of the lack of permanent public funding, Italian policymakers have moved to try to involve more private capital in affordable house building in the form of public-private partnerships.

Figure 1.23. Decentralisation of social housing across countries, 2019

Index, 0 to 6 with higher numbers indicating greater decentralisation
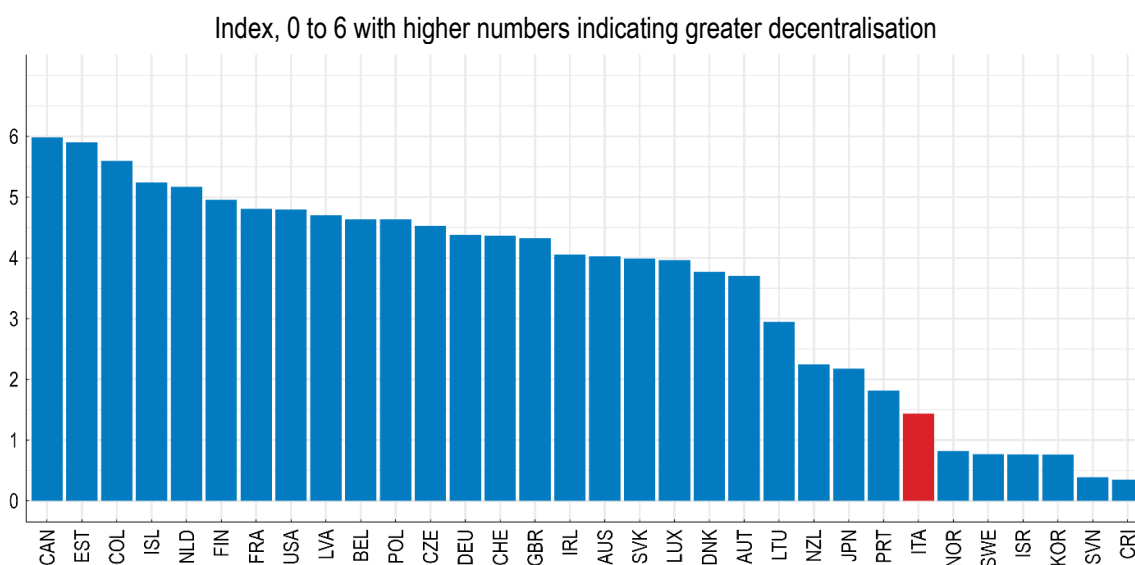
Source: Phillips (2020), based on 2019 OECD QuASH Survey data.

StatLink https://stat.link/ds8p2i

These interventions have taken two forms. First, there have been **programme agreements** between the State and regions for a certain number of dwellings, including both unrestricted housing and permanently leased units. In 2011-12, for example, the State leveraged 378 million euros of its own funds to create some 17 000 units (of which 80% was new construction) at a total cost of around 3 billion euros by calling forth private capital and additional public funds from regional governments and other public entities.

A second approach has taken the form of **closed-end real estate funds**, which came into legal existence in the National Plan for Housing Construction of 16 July 2009 and was implemented in 2011 for 35 years with 140 million euros in seed money from the State, combined with a billion euros from the Cassa Depositi e Prestiti and 888 million euros from private investors. By March 2016 32 local funds managed by nine asset management companies were involved in 255 projects to build 20 000 social housing units and 8500 student housing beds, mainly in the north of the country; 84 had been completed and 27 others nearly so.[19]

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[17] Regional and municipal governments in Italy mostly act through their Territorial Residential Building Companies (ATER).

[18] The Law of 31 March 1998 transferred responsibility for housing to the regions, but this was partially reversed by the Law of 8 February 2007 and the implications of an important court decision of 21 March of that year.

[19] Another fund was launched in February 2017 with 100 million euros in state financing targeting one billion euros in total capital to invest in housing, smart infrastructure and urban renewal in 14 metropolitan areas.

Lombardy is considered to be best practice in terms of the ability to combine public-private partnerships aimed at promoting social innovation in welfare and housing initiatives (Costarelli, Kleinhans and S. Mugnano, 2019[27]). For example, the Lombardy Real Estate Fund (FIL) has assets of some 500 million euros in 23 separate developments comprising around 6000 apartments and 1900 student beds along with 21 000 square metres of commercial space. A key player is the Fondazione Housing Sociale (FHS), established in 2004 in Lombardy, which advises the fund system and promotes the social-housing sector by trying to maximise the share of moderate-rent, conventional or social-rent housing.

Other major challenges facing the viability of social housing besides the simple lack of public budget, the steady privatisations at windfall prices and the widespread problem of squatting include the relevant tax system, which is less advantageous than that applied to private landlords, and a lack of plots for new construction, as local authorities often fear encouraging low-income people to move there, even though land for social housing may be subsidised under the Plans for Private Social Housing (PEEP) programme.

The outlook for housing demand in the coming decades

In the decade ending in 2024 official forecasts for the structure of new housing demand are for most (57%) to be from households in middle-income groups (those on 18 000-47 000 euros per year), with 23% from those less affluent than that and 20% among those with higher incomes. The national statistics office, ISTAT, recently published its most recent long-term demographic outlook. Italy's population is projected to shrink from 59.6 million at the beginning of 2020 to 58.0 million in 2030, 54.1 million in 2050 and 47.6 million in 2070, a cumulative decline of over 20% in the half-century, despite net migration averaging about 140 thousand (0.2%) per year. A similar outlook is also provided by the United Nations, but Eurostat is more optimistic, mainly regarding the net migration balance. The demographic decline occurs despite a projected recovery in the total fertility rate from around 1.27 to 1.51 by 2050 – nonetheless, childless couples will come to outnumber those with children by the mid-2040s – and despite a further rise in life expectancy at birth of about three years. More than half of this depopulation will occur in the south of the country, which will experience a cumulative reduction of almost a third. A large majority of municipalities are expected to experience shrinkage, especially the more rural amongst them. The demographic decline will be slightly shallower among those aged 15-64, but the process of ageing will continue, and the mean age will rise from 45.7 to 50.7 in 2050, at which point it should stabilise.

However, the number of households is forecast to edge up in the period to 2040 because of an increase in the number of people living alone. The scenario is based on continuously positive net migration as both immigration and emigration are expected to decline after the late-2020s, but the level of the former remains at a higher level. Internal migration is expected to involve over 13 million people in the current decade, a quarter of which would entail inter-regional movement.

According to the OECD, the combination of such weak demographics and predicted slow real income gains [Chapter 4 in OECD (2021[2])] imply the OECD's third-weakest housing stock growth (after Japan and Germany), third-weakest real house price change (after Japan and Latvia) and seventh-weakest price to income change). Overall, even before the current Ukraine crisis, the pace of new housing construction was set for only around 120 thousand units per year in the current decade, compared to annual average net household formation of about 170 thousand. This is expected to lead to some price appreciation, as well as a rapid rise in the demand for social housing, which has already had lengthy waiting lists in recent years (see above) (Housing Europe, 2021[1]).

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2 Social housing, an Italian project Places, practices and stories

By Salvatore Porcaro [20]

Field research
Bari, Bergamo, Matera, Milan, Padua, Turin

Between February and May 2022, I visited six new, private social-housing districts in as many Italian cities. In the process, I got to know real-estate fund management companies, private foundations, housing co-operatives and local associations, which variously finance, design, build and manage affordable housing. Together with video maker Francesco Mattuzzi, I collected dozens of audio interviews, filmed both exterior and interior spaces of new housing areas, and documented the daily lives of their inhabitants. My aim was to gain a deeper insight into the identity and history of the people involved, build up a picture of planning and building events, and investigate the housing and social model being put forward. Part of this research was designed, from the very beginning, with the goal of creating an exhibition that would tell the story of the selected projects through scenes from the daily lives of the inhabitants and those involved in the construction, management and organisation of these new private social-housing developments. However, another part was designed to be edited and published in this volume in collaboration with the OECD. Here, I have attempted to reconstruct the recent history of social housing in Italy, drawing on first-hand accounts that speak to the range of actors that brought forward the projects, the role of public institutions, the housing and management model adopted, and the personal stories of the residents.
Milan, 23 December 2022

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[20] Salvatore Porcaro, Milan Triennale, authored this chapter. The Permanent Mission of Italy to the International Organizations provided support to this project.

Milan

Merezzate Milano

Housing: 615 accommodation units

Housing services: 380 sqm

Local and urban services: 1,240 sqm

Business and shops: 2,200 sqm

End of construction: June 2020

Residents arrived: July 2020

Number of accommodation units: 615 flats, of which 336 subsidised and controlled rent, 211 for direct sale and 68 social rent lease.

Accommodation units' dimensions: 51-146 sqm

Energy rating: A (Cened)

Investors: Fondo Immobiliare Lombardia

Fund management and property development: Redo Sgr

Technical and social advisor: Fondazione Housing Sociale

Public/private Partners: Comune di Milano, Regione Lombardia

Architects: Studio M2P Architetti Associati, MAB Arquitectura Studio Associato

Social Manager: Ecopolis Servizi

Partners: Climate KIC: Politecnico di Milano-Dipartimento di Energia, Consorzio Poliedra, A2A Smart City, A2A Calore e Servizi, GaiaGo (car sharing), Planet Smart City.

Carlo Cerami – Chairman, Redo Sgr

The first person I spoke to was Carlo Cerami, chairman of the asset management company Redo Sgr. I asked him to tell us the recent history of private housing in Italy, the model that emerged and is being developed in Milan – and why it is not succeeding in Southern Italy.

"The history of social housing in Italy can be traced back to a local experience," says Cerami. "Back in the early 2000s, Fondazione Cariplo – a banking foundation that puts a lot of its profits into projects for the public good – noticed that the sky-high prices in one of many property bubbles was damaging social cohesion, above all creating problems for people who didn't own their own home."

Cerami explains: "This realisation came down to the enlightened views of the founders of Fondazione Cariplo, and especially its chairman, Giuseppe Guzzetti. It was mirrored by the local government, too, which was then facing a crisis, partly due to the lack of public investment in housing schemes, which were regulated by the law on economic and social housing, and partly due to the difficulties caused by the boom of the 1960s and 1970s.

"This intuition, as well as a social sensitivity, drove us to look into a model that was already in full swing in Europe: a kind of private social housing that had subsdised prices but, unlike in times gone by, that also had a new level of professionalism that could keep up with a profoundly changed market of big financial and industrial organisations.

"What were the options on the table? To tap into the international capital flowing around looking for investment opportunities, which had already started to consider using some of this capital, normally used to pay investors high returns, for social and moral purposes – otherwise known as 'ethical capitalism' or at least capitalism with a strong social focus."

Fondazione Cariplo therefore brought forward a project with Milan Politecnico to build private social housing that would be financed by a property investment fund and based on a model of communal living, in certain areas of the city that had been put out for tender by Milan municipality in the meantime.

This model was quickly embraced by local authorities. Since its beginning, Lombardy Region had been a part of the Fondo Immobiliare Lombardia – an 'ethical fund' launched in 2006 by Fondazione Cariplo, aimed at providing affordable housing, and had also set up a legislative system to encourage private social housing. Milan municipality joined in, adapting its urban planning tools to incentivise rental housing at a subsidised price and promoting the international competition, 'Reinventing Cities', which focused on the quality of the offering, not just the value.

Cerami goes on: "Milan municipality put important, strategic areas up for grabs and rewarded not just the purchase value but also the quality of the project, allocating it up to 80 out of 100 points. This is something the market usually doesn't consider, so they've taken into account the social, environmental, architectural and qualitative benefits, as well as public spaces."

What makes the Italian social housing model different? "Above all," Cerami says, "it's the use of a real estate fund. This has some clear advantages: it means professional operators can be selected to deploy investment capital in the building sector with the necessary level of reliability, transparency, accountability, reporting and protection of the interests of the end buyer. Plus, it makes it possible to access significant resources since real estate funds are attractive to big international investors, who are prepared to invest when the volume is considerable.

"In our case, the Fondo Immobiliare Lombardia has so far made it possible to realise almost €600 million, with another €1 billion ready. This €1 billion generates a further €3 billion in cascading investments. These figures may seem small in the overall context, but if you focus them in a single city or limited urban area, they become significant.

"It's not the only model out there," Cerami is keen to stress, "and it comes with its own set of challenges due to the hefty costs that come with the organisational set-up. It's also a tricky business managing the company that deals with the money for the real estate fund, as it requires a variety of skills and staff that need to be committed to it full-time and with a high level of professionalism – a tall order when the final product yields a low return for the investor.

"Our benefit co-op, which is registered with an international body, rewards us for the social and environmental benefits we create, plus the number of subsidised products we put out there. But that's not what I report at the end of the year at the shareholders' meeting, as the Civil Code dictates that I need to have a proper financial report and not be making a loss.

"However, this model has struggled to take off beyond our borders," Cerami admits, citing "two types of backwardness" as the cause. "Firstly, there is the political system's backwardness, which hasn't understood, or hasn't trusted, that housing policies can be left to a socially sensitive yet still private entrepreneur. Secondly, there is the construction system's backwardness, which is scared of seeing the assets devalued – which by the way were built on the back of huge generosity before 2008.

"Today, we might have been through enough, including various market ups and downs, to come to a conclusion – a positive one. For example, we've changed our building production, brought in new investors and professionals that were never there before and can now talk to anyone to get houses built at low cost, no longer just the end users.

"In my opinion, we've won the economic battle because, even though we've settled for low yields, there is a return, so we've managed to become players in a social market that didn't previously exist.

"The big challenge now," Cerami concludes, "is how to leave Lombardy. We can put a 75 sqm flat, complete with energy efficiency, affordability and nice design, up for rent at a price of €450-500 per month. But this price is not viable in many parts of the country. We need public-private partnerships, and public administration to provide a chunk of public expenditure that keeps rents below market rate and helps out people who can't make it on their own."

Giordana Ferri – Executive Director, Fondazione Housing Sociale

At the Fondazione Housing Sociale headquarters, I met Giordana Ferri, Executive Director. I asked her to tell us about the work of the foundation and to briefly describe her most significant projects in recent years.

"The model we're pursuing is collaborative living," says Ferri. "We provide rent-controlled residences with shared areas that are run by the tenants like it's an extension of their own home. As well as housing, we also offer services run by third-sector organisations and commercial businesses in our projects, to make sure that the ground floors of these places have things going on. It's not a straightforward thing to do, as it can be tricky to get people to do business, social or cultural activities in more out-of-the-way areas.

"We've succeeded," Ferri explains, "by carefully crafting a public space with a buffer zone between the private space of the flat and the shared space. These buffer zones are mainly used by our tenants, giving them the chance to interact with each other and with the businesses.

"Another key element of our projects," Ferri goes on, "is getting the mix right, as we firmly believe this is a vital part of residential redevelopment. Where our projects have been more successful, where there has been close co-operation with local authorities, we've been able to have the municipality assign housing at rents similar to those of social housing, alongside providing rent-controlled units and housing for sale. To add even more to the mix, in many cases we've allocated 10% of the housing to third-sector organisations who use the flats to help reintegrate vulnerable people into society. These organisations rent the flats out directly to support those who have faced difficulties and lost their homes."

Two projects: Cenni di Cambiamento and Figino Borgo Sostenibile

Fondazione Housing Sociale's first two interventions were 'Cenni di Cambiamento' and 'Figino Borgo Sostenibile'. These two projects are very different, both in terms of size and context. 'Cenni' is located in a densely populated urban area, while 'Figino' is located on the outskirts of the city, between a rural park and an old village. The 'Cenni' project created 114 flats, while the 'Figino' project saw 340 flats built.

FHS saw these two projects as a great opportunity for experimentation, and they contained all the elements that Ferri had described. An international competition was held to select the designers, and the semi-public, semi-private space model was the outcome. In Cenni, for example, the flats are located in more private areas, but as you move towards the old farmstead – which the municipality put out to tender and the fund acquired – more public areas become visible, like a square with a bar, a children's bookshop and services like a polyclinic and daycare centre for the disabled. The square then opens up to the farmstead, which is the centrepiece of the project. It has a cultural centre, with a restaurant, café and music rehearsal rooms. The farmstead's conversion was more ambitious and successful than FHS had expected; it became a landmark at city level and acted as a bridge between the local and urban dimensions.

The Cenni and Figino projects both have what FHS calls 'special types'. Cenni, for example, has the Foyer, which contains five large flats shared by young workers who can stay there for a limited time – a stepping stone from the family home to independence. Similarly, Figino has some 'special housing types' that the foundation is still defining. This includes a co-housing unit for the elderly, with ten studios and communal areas, and 'Grace', a facility for semi-self-sufficient elderly people, with several flats and a day centre. It's

designed specifically for Alzheimer's patients, allowing them to move around the neighbourhood independently.

Redo - Merezzate

Like Cenni – and to some extent Figino – Merezzate stands as a symbol of the regeneration of certain areas of Milan, located in the Santa Giulia development zone. This area had been subject to troubled times, having been intended as a model neighbourhood but only partially completed, leading to various social problems.

According to Ferri, "We were the first to intervene on the former Santa Giulia project, but in the next few years, due to a few lucky coincidences, new facilities for the 2026 Winter Games and a large residential project will be built, finally completing what was left over and turning the neighbourhood into something really special."

The Merezzate project is hugely ambitious in terms of sustainability and is also a pioneer in the use of 'Adaptive Zones' – shared spaces that are seen as a major asset to the neighbourhood.

From a morphological point of view, Merezzate is a large and complex development featuring many smaller squares that offer spaces on a human scale, protected and suitable for children, even when criss-crossed by lots of people. These areas are seen as an extension of the home into the outside world. Along with homes, Merezzate is home to some essential services, including a kindergarten, a middle school, a supermarket, a bar, a pizzeria and a small fablab workshop.

Moreover, Merezzate has been more engaged than anywhere else in testing an app developed with Planet Smart City. The app allows users to book shared spaces, check out the kinds of activities on offer, initiate projects and collect signatures; it also enables energy consumption to be monitored and commercial spaces in the neighbourhood to be promoted. "In these developments where spaces and services are shared, it's very important to have a tool to enable rational organisation," Ferri concluded.

Ex Macello

Over the last few years, Fondazione Housing Sociale and Redo Sgr – the management company of the Fondo Immobiliare Lombardia – have greatly expanded their work in Milan through a number of projects, such as 5 Square, Moneta, Quintiliano and Urban New Living.

They've recently been given another chance to grow, with the Reinventing Cities tenders and the awarding of two sizeable areas: the Greco Breda railway yard and the *ex Macello* (former slaughterhouse) in Milan. The latter project gave the foundation the ability to take forward on a large scale the themes it has been focusing on in recent years. Plus, it included a large group of investors, including co-operatives, who had only previously been involved in the managerial side of built real estate.

The foundation has been active in university residences in recent years; this time they are being integrated into the main development. There will be significant services, too, with the IED – European Institute of Design's main campus to be located here. A space for scientific experimentation, including exhibition areas, will also be present. And there will be a range of smaller but equally important activities for business, culture and relations with this (traditionally working class) local area, with Milan municipality planning to construct a new public library, the BEIC.

"We have 1,200 accommodation units here, creating a huge and difficult challenge for energy and sustainability. We've been putting in a lot of effort into these areas, not only because the competition required it, but also because they've become vital parts of the project. We'll be paying special attention to the Adaptive Zone, as it'll be key in relation to the existing community. Plus, we'll be dedicating time to transitional and temporary activities."

Another noteworthy project, which won the first Reinventing Cities tender, is the former Greco Breda railway yard. Here FHS put forward a project called '*Innesto*', which focuses on food: by placing a community food hub at the heart of the project, they designated a large area of the open spaces for urban gardens and created a space for sustainability and the circular economy.

What role does Fondazione Housing Sociale play nationally?

"Fondazione Housing Sociale was set up in 2004 and was the driving force behind the first social housing fund, which is in Lombardy and still managed by Redo Sgr. This fund was the prototype for the national integrated fund system, which is now building 20,000 dwellings across the country. FHS has acted as a technical advisor for most of the funds set up at a regional level and has been involved in projects in almost all Italian regions, keeping a close eye on their developments and doing their best to replicate this model.

"The backbone of our project – which we see in all the other projects, though to a lesser extent because they are smaller than those we implement in the Milan area – is without doubt the social manager. This is an important element for us and is rooted in the local area. So whenever we work in other regions, we usually look for local partners. It's worth noting that funds are often based on the local area and may have investors with a connection to the region.

"When we work on projects, we look for people who are part of the local area, and the first one we work with is the social manager. They manage our properties and also have contact with the tenants. Another key element is affordable housing: we aim to provide housing at rents that are at least 30% lower than the market price. When we succeed, we always strive for a mix of tenants and bring in things that are not purely residential, amenities that benefit the neighbourhood or businesses.

"These are the usual aspects we work on, but it's not always possible as sometimes the projects are much smaller and our funds depend on returns. To make that return, we have to come up with a blend or mix that doesn't leave much room for other aspects, such as services or lower rents, or handing them over to third-sector entities. What we almost always manage to do is provide common spaces for tenants and a small community start-up, which – for projects far from Milan –we don't do directly, but entrust them to someone who is usually connected to the social manager who works on the community set-up, helping tenants make use of the common spaces."

Ivan Barbieri – Deputy Chairman, Cooperativa Delta Ecopolis

After Cerami and Ferri, I met Ivan Barbieri, Deputy Chairman of Cooperativa Delta Ecopolis. I asked him to tell the story of the co-operative and explain its role as a social manager in the projects developed by Redo Sgr with the support of Fondazione Housing Sociale.

"The building co-ops that helped bring Delta Ecopolis into being were responsible for building the first housing areas, particularly in Lombardy, in the early 1900s," Barbieri says. "Then, in 2011, the co-op created a new division called Ecopolis Services, which takes care of administrative services, marketing and technical co-ordination. From the start, Ecopolis Servizi positioned itself as a social manager, combining technical, administrative and community skills, with the goal of building and managing new communities of people.

"Delta Ecopolis has its own portfolio of around 1,500 flats that it owns in full," Barbieri continued, "which has given it a wealth of experience and understanding that it can share with others. That's what makes it stand out from other operators. For us, the individual, the resident, the citizen, the member, the person who lives in a new or existing flat is the main thing – the basis for establishing, building and managing new communities."

Barbieri explains that Ecopolis Servizi covers all the aspects of tenant management, from preparing calls for applications, selecting candidates, verifying requirements, matching individuals or families to a flat, and

collecting the necessary documents for signing the contract. And once the contract is signed, they take care of the handover of the property, after-sales service, managing any maintenance issues and day-to-day management like turnovers, purely administrative tasks, and rent arrears, as well as community-building activities..

"Delta Ecopolis has always been dedicated to its members, not just providing the normal technical and administrative management of a building," Barbieri adds. "We've also organised things like events, exhibitions and social gatherings to bring people together. We've recently set up Fondazione Cotica, a cultural organisation, because our goal is to provide a comprehensive service."

For the Redo – Merezzate project, Ecopolis Servizi provided technical support from the initial building phase, as well as the marketing of 615 properties; 211 for sale and 404 for rent, with 60 of those at social rent and the remaining units available at sub-market rates. Furthermore, Ecopolis Servizi were responsible for the calls for applications, placement of residents, contracts, after-sales service, starting up the community with Fondazione Housing Sociale, and all day-to-day management duties, such as maintenance, turnover, arrears and conflict resolution.

Part two

Delta Ecopolis has a department dedicated to shared ownership and building flats for sale or rent. Recently, in partnership with the Consorzio Cooperativa Lavoratori, it developed Coabita Lambrate, comprising 160 flats: 100 for sale and 60 for rent, with the latter remaining wholly owned by the co-op. "Although it was previously possible to build and retain full ownership of all the flats, this is unfortunately not the case today. Each project is realised through a special-purpose company; in Lambrate's case, it was Ecopolis Casa."

Now the co-op is involved with Settimo Milanese in the construction of 144 flats, and in Milan it is part of 'Città contemporanea', a development project in the Cascina Merlata area with 330 flats already built, and around 500 or 600 more to be constructed. It has also completed some smaller projects in Milan, such as nine flats in via Bassi, in the Certosa area alongside Cooperativa Abitare, as well as 60 flats in the Niguarda area.

Up until the 1980s, the co-op was successfully building and renting out properties. However, from the 1980s, land prices saw a huge increase, which put an end to the co-op owning all the flats outright. The co-op was forced to adapt and move ahead with shared ownership, without ever abandoning full ownership. The two parts of the co-op were able to coexist harmoniously. Then, with the 2008 real estate crash, the co-op successfully pooled together its century of experience in property management, bringing together its three parts: property development, property portfolio management and management of properties for rent. In essence: wholly-owned, jointly-owned and services.

"Alongside these three macro areas, the challenge for us is cultural revitalisation," Barbieri concludes. "Through the Fondazione Cotica we want to bring back the co-operative spirit, not just as a place for people to find affordable housing compared to the free market, but as an opportunity for people to come together, for example through cultural activities, socialising and learning."

Andrea Capaldi – Co-founder, Mare Culturale Urbano

Having heard the stories of the asset management company, the Fondazione Housing Sociale, and the social manager, I now headed to meet Andrea Capaldi, Co-founder of Mare Culturale Urbano. Capaldi has been a key figure in the development and management of private social housing projects in Milan in recent years. I asked him to tell us more about Mare Culturale Urbano: how it came to be, its aims and its business model.

"I arrived in Milan as a business administration student," recalls Capaldi, "more following my family's wishes than through any particular inclination of my own. I'd always been drawn to the world of theatre, magic and

the power to alter and develop people's souls, and enrich their lives through the culture of performance art. One night in Milan I saw a show that changed my life; I knew that was what I wanted to do to people's souls. I went up to the director who had put on the play and said: 'I want to do this, how can I do it?' And he quite rightly replied: 'You need to study.'"

That same year, Capaldi took the entrance exams at some of the most important Italian schools: the Piccolo Teatro in Milan, the Civica Scuola Di Teatro Paolo Grassi and the Accademia Nazionale d'Arte Drammatica in Rome. The selection process was tough, as there were so many people competing for so few places. After completing his studies, for five years Capaldi was part of the touring collective *Balletto civile*, with which he took part in 18 productions. "It was a wonderful journey – in life and professionally," he says. However, his path also made him question whether it was all just a self-referential exercise, or just for a small and well-off section of society, when what he wanted to do was reach out to 'those who are left behind' – people who don't have access to the same educational opportunities to understand performance art and culture.

"I was really pleased with where I'd got to," Capaldi goes on, "but I was all too aware of the restrictions of my job, so I decided to take a leap and pursue a new entrepreneurial, social and cultural venture. I had a real urge to create physical spaces that would become a hub for artists, a place where people could come together, debate and grow. So, I started to bring together a group of people I trusted and we formulated a vision for a multifaceted, multifunctional space – a kind of 'town square' that would be open morning 'til night and would bring together commercial, money-making activities and non-commercial, non-profit cultural initiatives with a social impact."

Capaldi began searching for a space in Milan because the city seemed to him the most suitable place to realise his dream. He found a disused space in Via Novara 75 that the municipality had put out to tender and drew up a detailed project to present to various people, who really sat up and took notice. During the presentations, Capaldi first met Fondazione Cariplo and then Fondazione Housing Sociale. Both foundations showed him the Cenni di Cambiamento project, a residential project they were building nearby. They told him that it contained a farmstead that needed to be repurposed and that would be perfect for a smaller-scale version of his idea for Via Novara 75. So, while he waited to realise his bigger plan, Capaldi accepted their proposal.

This 17th-century farmstead – which the locals have always known – struck Capaldi as the perfect spot to realise the cultural and social project he had in mind, and Mare Culturale Urbano was born. The goal was to transform Cascina Torrette into an open and accessible space, a place for everyone, in contrast to the ever more private spaces reserved for certain kinds of people.

"The best trick we've pulled off is bringing together people who are poles apart. At Mare Culturale Urbano, you get families with kids, the elderly and young people all in the same place at the same time. You've got rowdy neighbourhood kids hanging out with 50-year-olds eating a pizza and sipping a beer, or old people ballroom dancing – it's all very uncontrived and really chilled out."

"Looking back, it's clear that becoming known by these institutions and winning their trust was the most important thing that happened to us over the years," Capaldi reveals. "It was the right fit for them too. On the one hand, they were promoting a housing project that was aiming for a sustainable future and aiming to make people feel at home. On the other hand, we were giving soul to these places, creating possibilities for individual and collective growth."

Mare Culturale Urbano relaunches, opening new spaces

Despite the challenges due to the unfeasibility of the project in Via Novara 75 and the crisis of the COVID-19 pandemic, Capaldi has teamed up with a partner who sees the potential of their own entrepreneurial path, and are relaunching the Mare Culturale Urbano project. They plan to open new premises with the same format but on a reduced scale in other suburban areas in Milan.

"The two premises in Redo-Merezzate might look like a café/bakery and a pizzeria/brewery at first glance, but in truth they are hybrid spaces with hugely different functions," says Capaldi. "Despite the rigidity of the structure – the pizzeria is 80 sqm with 30 seats – it's used for a variety of activities, such as events for children and families and even small jazz concerts and indie music or DJ sets."

These are two pretty small spaces, probably too small for long-term use. If Capaldi was giving advice to Fondazione Housing Sociale and Redo Sgr today, he'd tell them to provide larger areas for multifunctional activities, like those offered by Mare Culturale Urbano, to make sure they really have an impact on the area and its housing projects. But the real potential of Merezzate is its huge open-air space, which has the scope to really make this project something special. Mare Culturale Urbano have already taken the Piccolo Teatro di Milano there to put on two shows, plus three open-air cinema screenings – a cultural programme that makes up in quality what it may lack in quantity.

"This year, we're planning an artistic residency for a company that works across France, Switzerland and Germany, forging local connections through their culinary traditions. We'll be doing some really exciting work on breads from all these different countries, creating special moments between the artist, families and people living in the area. In September, we'll be hosting a big feast, building a table and community oven that will be left behind as a gift to the neighbourhood.

"And then there's the training and employment side of things that we do here. Take the pizzeria, for example; it's a training centre. We gave the pizza maker a chance here; he was a dishwasher and a political refugee, but we trained him up, and he stayed on to be the first *pizzaiolo*. We'll carry on giving people from the local area and from other more serious situations outside Italy the chance to learn and work."

> **Final thoughts on the business model, the collaboration between Mare Culturale Urbano, Redo Sgr and Fondazione Housing Sociale, training and job placements.**

Mare Culturale Urbano's business model relies on the food & beverage business to fund its social and cultural activities and to give local youngsters from the suburbs a chance to gain skills and find employment. Its relationship with Fondazione Housing Sociale and Redo Sgr has grown over time, beginning from the initial stages of planning their sites.

"The first specific example was the basketball court in Merezzate. Redo Sgr and Fondazione Housing Sociale asked us to work out the right electrical wiring for the cultural and social activities in the area. We finally decided on where to place the electricity points so there could be shows and events to liven up the neighbourhood. This process is continuing with an even bigger project, taking on the former slaughterhouse, where Mare will have a 1000 sqm site, like the farmstead.

"At Mare Culturale Urbano, there's great respect for people and for everyone who works there. Some might not see it at first, but then gradually realise it's true. The original plan was to have 30% of the staff come from training and employment schemes for young people from the suburban areas Mare operates in, but we got so enthusiastic that we ended up with almost 50%. The word spread quickly among the young people who came to us, looking for a way out. They realised they could take a different, healthier path than the ones they were accustomed to. They saw their friends working and, through their own efforts, getting a job, a mortgage, starting a family, having kids – and all without having to deal or steal. It's a great achievement."

Finally, I heard from the residents. I asked them what attracted them to the Merezzate development, what their expectations were, and whether they've been met. I asked them to tell me about neighbourhood relations and any social and cultural initiatives set up to bring the community together.

Erica – Resident, Merezzate

"My name is Erica and I'm 30 years old. Until recently, I lived with my parents, while my partner had a detached house near his work, which was difficult for me to get to. After many years together, we decided to move in together. However, our age and working circumstances meant we couldn't enter the rental market in Milan. We heard about Merezzate by word of mouth and leapt at the chance. I was especially eager, as I'm an outgoing, friendly and sociable person, and the idea of living in a neighbourhood where social interaction was either encouraged or made easier was highly appealing.

"We moved to Merezzate two years ago, in July 2020, at the height of the pandemic. It wasn't easy to manage it all, given the circumstances of the time, but we made it through, and now two years have passed. We were very fortunate to be assigned the perfect type of home. It was well designed, and nothing had been left to chance. We were the first people to move into the building, so there was no real sense of community initially. However, as more neighbours arrived, we've gradually got to know each other.

"Most of the people who ended up here came with a different attitude. If you usually just exchange pleasantries such as 'good morning' and 'good evening', I have noticed an extra eagerness in the majority of people who live here to engage in conversation. As a result, my closest friends to this day include my neighbours, people I socialise with outside the neighbourhood and with whom I frequently spend time. Of course, it also depends on how you approach it. I wouldn't deny that a shortcoming, not related to the project, is that some people just don't want to participate, and you can't force them. You just try, and if they are up for it and willing to get involved, then great; otherwise, what can you do?

"Since I enjoy being part of a group and meeting new people, I've always sought out group activities. For a year, I was staircase representative alongside a colleague and friend, and I also took part in more relaxation-related activities such as organising the neighbourhood café - which was a great success! Unfortunately, due to the COVID pandemic, these activities had to be scaled back, but we still managed to do something.

"We have been granted the opportunity to use the common room now. So far, I haven't had the chance to join in due to my schedule, but they looked interesting. What stood out to me was the evening dedicated to celebrating the figure of the woman – I thought it was brilliant.

"During the summer, we also have access to open spaces, which offer plenty of potential for activities, both organised and spontaneous. For instance, last year my former co-representative and I impulsively organised an aperitif which ended up being roughly 20-30 people. It was great.

"I believe these activities are fundamental for people who would otherwise struggle to be a part of the community. To give a simplistic example, my partner and I are both in our thirties, and we don't have any children. I know loads of people who are separated mums and dads who might live alone. Such activities also enable those who don't fit the conventional family mould to become part of the group, which can be tricky. A more diverse population ensures everyone is included – foreigners too. I have neighbours who don't speak Italian fluently and these opportunities can help them to form relationships which they wouldn't have otherwise.

"To repeat, I'm really happy. There are both pros and cons, and it isn't easy. In my opinion, it's not suitable for everyone; if someone isn't proactive, then there isn't much point in coming into a project like this. That doesn't mean everyone should always be doing everything, but a friendly attitude can go a long way. That's my overall opinion of the project."

Can you tell me the route you took to get the house?

"From a bureaucratic or personal perspective? Because in my view they are two very different things but went hand in hand – and this is a crucial aspect. It all took us a while and obviously the pandemic didn't help; there were issues that were out of our hands.

"We took part in several team activities that were part of the bureaucratic process - one of the selection methods was participation. Thanks to the manager and the Fondazione Housing Sociale, we were able to attend meetings and get an idea of who our future neighbours might be. Some dropped out along the way, but many stayed, and it was amazing to arrive at the house and recognise so many of the faces we'd met the year before.

"An example that springs to mind is when we were split into teams and each team had to introduce its members. We had dinner and were discussing how best to present ourselves and involve everyone, even those who didn't want to be seen or get involved. We thought of making a video showing our team and how we thought our neighbourhood would be when we first arrived. Drawing on everyone's skills, we created a film, which we then showed at the group activity. Other teams did different things; some performed a skit, some sang a song. It was great because everyone put themselves out there. That's where some of the relationships I still have today began.

"Clearly, bureaucracy was unavoidable in this situation, but I believe it was worth it. Deadlines were really tight due to the sheer amount of paperwork that had to be filled out and submitted. You had to stay on top of things, in contrast to the usual rental process of simply signing a contract with a private landlord and checking out the house. Here it was all a bit more structured and much more verifiable. The bureaucracy actually provided an extra layer of protection, as everyone had to go through the same process, resulting in a fair procedure for all. Even though it was exhausting, that was the way it had to be. It makes sense, as there are certain groups that should take precedence in social housing, so it's only right that this process is in place."

Aurora – Resident, Merezzate

"I am the president of an international voluntary and co-operative organisation called *Mirando las Huellas que Vamos Dejando*. I'm originally from Ecuador but have held Italian citizenship for a long time. I lived in Cologno Monzese for a significant period of my life in Italy, and I am proud to have become an integrated part of the Italian community. There were great people there who helped me improve my life.

"A friend of mine told me about a social housing project in Milan. It was something entirely new to me, so I looked it up online and came across a stunning initiative. People had put their hearts and souls into making the neighbourhood I now live in beautiful. I was worried when I looked at the requirements to get involved – 'Maybe they won't accept us, maybe the housing is for people on low incomes' – as I feared we wouldn't qualify since our family's income is average; my husband works in a school and I in a kindergarten. I thought we wouldn't get in but, to my surprise, we were accepted even with our average *Equivalent Economic Status Index* (ISEE) rating.

"We had a wonderful journey lasting a year, where we learnt how to conduct ourselves in social housing. We learnt the rules and etiquette of living in a neighbourhood. When it came to choosing our flat, we would have settled for a two-room apartment for me, my husband and our two boys. Imagine our joy when we heard that we could have a three-room apartment, with each occupant having their own room and bathroom. It was a dream come true; to be able to live with dignity was my ultimate goal. It was an exciting time for our boys and for the whole family.

"After settling in the neighbourhood, they gave us the opportunity to use a common space to do activities, to build the community and get to know one another. So, my association started to collaborate with the social manager, asking for this space to do some activities. For example, we got the kids to do karaoke and organised events for 8 March [International Women's Day – Ed.] for all the women in the neighbourhood. There are so many activities involving people who live around here. For me, this whole journey has been wonderful. There are also small problems, little things that need to be sorted out, like a door that needs repairing, but there is always someone to help us when we report them.

"Living surrounded by greenery, with a beautiful garden. Being able to be at peace. We all as people need some green space. Where I live there is this beautiful garden with a small playground for children. When my grandchildren come to visit, we go there to play. There is also the basketball court, where my bigger boys go to play. We have everything, we even have a Lidl. We don't need to go far for groceries, we can go every day and do some shopping there. In front of us is the school. We have a nursery school."

Can you tell me when and why you decided to leave Cologno Monzese?

"For eight years, my husband and I lived in a studio flat. Then my two sons arrived from Ecuador, aged 17 and 19, and they always lived with us in the studio flat. This was the reason that prompted us to look for something better. We looked but the prices were high, they were asking as much as €1500 for a three-room flat. And we could not afford it. In Milan, but also in Cologno, it was very difficult to look for a house.

"We had a hard time finding a home. We tried agencies and private owners, but nothing. We tried for ages and eventually we just gave up, stuck in our tiny studio flat. Then a friend of mine who had been part of the Crescenzago project (another one by Redo Sgr) told us to try, but we had missed the deadline for applications. When we called, they said it was too late for Crescenzago, but the Rogoredo area, in the Merezzate district, was still open for applications.

"We got our documents together straight away to enter the application process. The most difficult part was getting the ISEE done. The other bits were straightforward. We went to the centres for help filling out the forms, and they told us that the income should be neither too high nor too low – we were in the middle. Then someone called me to say our application had been taken forward, so we could enter the process to get a house. It was brilliant! We were so happy. My husband said, 'Where are we going? What are we going to do there? You don't realise the expenses we're going to have, we're already paying out a lot for this studio flat...'. I just said, 'Oh well, let's get to work and do it.' In the end it all paid off as we don't have to pay so much rent – it's pretty normal. We're living well, in a lovely three-bedroom flat.

"We had a few meetings in a few places. They showed us slides of the project, and I was delighted. My husband wasn't so sure, though; he was worried about the economy and not wanting to dive into the unknown. You never know what you're up against. I, on the other hand, was over the moon, as I knew this would be a great experience. I reminded my husband of all the time we spent looking for a house and never finding anything, and then suddenly finding something nice and being able to live in a decent way. I think it's the best thing that can happen to families and people.

"Then the pandemic struck, and the houses weren't delivered as quickly as we hoped. We were due to be given ours in June 2021. We had to leave the other house as we'd already given the owner notice, so it was really hard. We had to extend our stay in the studio flat, asked the social manager to let us get in sooner, and finally in December 2021 they handed over the house to us. We'd asked for a two-, three- or four-room apartment and, based on our income, we were given a three-room one. Having a bedroom was a blessing. In the studio we'd divided the space with a plaster wall between the boys and my husband, so having our own bedroom was a real game changer. Not being used to having a bedroom, it felt like living in a palace!"

Have your neighbourly relations improved with the move to Merezzate?

"In the old place, we weren't in touch with the neighbours much. But here, it's a bit more friendly - everyone on our floor knows each other. We know who's who and if we can give each other a hand, we do. The girl who lives next to me is from Argentina, so we speak Spanish and have become friends. The other neighbour living next to me is Egyptian, she's really lovely, and we hit it off right away."

Domenico – Resident, Merezzate

"I used to live in a tiny little house, and it cost a fortune. Plus, I was on the other side of town, even though I was already working at a company only 800 metres away from here. Every day I had to take the whole yellow line on the metro, from Comasina to Rogoredo.

"Then one day, they were handing out flyers for this project at Rogoredo station. I took one but put it in my pocket without even looking at it. When I got back to the office, I took it out and had a read. What caught my eye was the green space and the social aspect. It was a well-done flyer. I saw there was an information office near the station, so the next morning I popped down there. When I got there, there was a couple who were looking to buy a house, and a lady welcomed me and explained how to apply.

"Once I'd handed in my documents, I entered the application process and waited for the priority list and meetings. I remember the first time we met was in an auditorium in San Siro. I arrived more or less on time, and there weren't many people around, but then the theatre gradually filled up. It was obvious from the start that this was a great project with loads of potential. There were families, couples, young people, older people. It was lovely to see such a mix of people together.

"At this meeting, we were told that in the future we'd be getting together in smaller groups and doing activities to get to know each other. These meetings were held in a stunning renovated farmstead with a bar, restaurant, cinema and other social spaces. When we split into groups, the plan was to come up with ways to use the space and get the local community involved, like setting up a time bank, film club or even a vegetable garden. I'm a massive film buff, so I suggested a film forum, and my group ran with the idea. By the end of the third meet-up, we had to present our project. We'd made a short film, starring a lovely guy who had a natural flair for comedy. The film was set in the communal kitchen of the block, and as more and more people were arriving he kept saying, 'I've got to cook more, more, more!'

"After the meetings in the summer of 2019, COVID came along. Every day, I'd walk past the construction site on my way to work, taking the 88 bus that passed by the roundabout in front. It was quite something to see the progress of the work - they were really going for it. Then came the lockdown. I had to stay in the old house which was a bit of a dump. It would've been so much better to have been able to do it here with the garden and the bigger house. Finally, when the lockdown was over and summer arrived, I was given the keys and my parents came up to help move all the stuff from the old house to this one over three days.

"Once we moved in, they started setting up some video calls, since at that time it was all we could do to stay in touch and come up with ideas for activities. Different groups got involved, one of them got the ball rolling with the social breakfast - we'd all meet up in front of the living area with our own coffees and have a natter over breakfast. There were some yoga groups. I said from the start I wanted to do the film club, so I got stuck in with that.

"Fortunately, lots of people got on board, and we ended up with a great little group. Last year there were around 12-13 of us meeting up on Zoom, then in person when restrictions eased. We were lucky enough to get help from Mare Culturale Urbano, the people who run the space here. They connected us with the council and suppliers, sorted out all the permissions we needed, and helped us get the equipment we needed for the screenings and pay for the film rights. We managed to put together a film programme last summer, with a couple of free screenings for everyone. We got the word out on both our neighbourhood group and Santa Giulia's group, and a few even came from there. We didn't have loads of people, about 35 a night, but it was really nice. We had the big screen set up in the basketball court, a few beers for the drinkers, and it was nice and cool in the evening."

Laura – Resident, Merezzate

"I grew up in Famagosta, and it was where I lived most of my life. Eventually the building was bought by a property company, and they wanted to sell all the flats. I didn't want to buy, so I had to look elsewhere.

Before Merezzate, I had met with Quintilliano (a social housing project by Redo Sgr). My husband and I went to the meetings, then we heard about Merezzate. We preferred it and luckily got the flat, so we moved in."

What made you choose a social housing project?

"I'm a real people person, I love sharing and meeting new people, so co-housing really appealed to me. It was a chance to start building relationships with people, especially with my neighbours - something that's been lost in Milan for ages. You don't even know who lives next door any more! But this was a chance to experience being part of a different kind of neighbourhood."

You mentioned Quintilliano and then Merezzate. What happened?

"I was first assigned a house in Quintilliano. We went to check it out, and I was gutted since I didn't like the area. The flat was on the first floor. Since I had to move out of my old place by then, I accepted it anyway. When I opened the window, I saw a derelict factory opposite and a young guy having a pee! I didn't fancy living in that kind of environment. I was much happier when I heard about going to Merezzate, it was much nicer, with more space and fresh air.

"We signed the contract, and we were among the first to get a flat in July 2020. The pandemic was a total pain because it held everything back, and we couldn't actually see the flats. We had to select them blind! But we did it; we finally moved in. Expectations were sky-high because I'm a real people person, and I like to have people around me to chat to. We had a few meet-ups with a few people we knew, and then, come July, a Facebook group was set up for all the other inhabitants. We decided to get together to figure out all the issues we were having. The first meet-up was in 'Rose Court' right outside my place, and that's where we got to know even more people. We badgered the social manager to get some staircase representatives elected, just so we wouldn't have to keep e-mailing him every time with the same problems. Having staircase reps set up chats and so on was really helpful because if anyone had any issues they could just write on there.

"But there are some bad eggs, some unsavoury characters in the neighbourhood who ruin everything that could be great. In our tower block, we've had loads of problems with vandalism; there's this lady with a garden on the ground floor, and they keep chucking rubbish into it, it's unreal. There are people who just don't appreciate civilised living. I'm doing all I can [Laura becomes visibly upset – Ed.] to try and sort it out, I'm asking anyone and everyone for help to find a way to live more peacefully. On top of that, we've got the basketball court, gym and play area in the courtyard, and it's a complete mess. They've even vandalised the benches, there's writing all over the walls, and they're trying to uproot the trees. It's a major issue. When you build a neighbourhood like this, where community is supposed to be at the heart of it, you have to watch out for these things because you can't just think there won't be an idiot or two and we've got a load of them. I asked for more police presence, for someone with more experience in solving these issues to come in and have a chat with us because we're not going to figure it out on our own."

What common spaces do you have available?

"We have a brilliant common space which they reckon will be kitted out soon, too. I jumped at the chance to use it as I love passing on what I've learnt, so I asked round if anyone fancies doing scrapbooking. It's a paper craft where you can make all sorts of decorations, albums, etc. I found a group of between eight and nine people and we've been meeting up every week to make stuff there. It's something I'm really enjoying. Like Einstein said, 'Creativity is contagious, pass it on!'

"We've got the chance to take a few hours out of our everyday lives, away from our problems and stuff we've got to do, to do what we want. But it seems like not many people know how to make the most of this opportunity. Getting together seems to be such an effort. We've had a few suggestions. One of the residents suggested Tai Chi and Pilates, and he even went to the effort of trying to get teachers to come give us lessons in the common room. But there was no interest - everyone was only interested in having

birthday parties. But when it comes to stuff that would bring us all together, it's a struggle. I'm sure that eventually we'll manage to turn this area into somewhere where we can enjoy ourselves, not just focus on the issues, which of course are real, but life isn't only about problems. Eventually, we'll make it happen."

Padua

Qui Abito

Housing: 92 accommodation units

Housing services: 275 sqm

Local and urban services: 184 sqm

Business and shops: 1.267 sqm

End of construction: September 2018

Residents arrived: October 2018

Number of accommodation units: 92, of which 84 subsidised and controlled rent; 8 reserved by the social services of the Municipality of Padua with an additional discounted rent of 20%.

Accommodation units' dimensions: 45-98 sqm

Energy rating: A3, A4

Investors: Fondo Veneto Casa

Fund management and property development: Investire Sgr

Technical and social advisor: Abitare Veneto

Public/private Partners: _

Architects: Studio Archipolis

Social Manager: Società Cooperativa Città Solare

Maurizio Trabuio – Director, Fondazione La Casa

Following my stay in Milan, I moved on to Padua and visited Qui Padova in the Crocifisso area. There I had a lengthy chat with Maurizio Trabuio, Director of Fondazione La Casa, which has been running initiatives to tackle the housing problems of struggling Italian and foreign families for a number of years. I asked Trabuio to explain the steps that had been taken to convert a former religious institute into a multifunctional centre, featuring work and leisure facilities, along with living and communal areas for the neighbourhood.

The Sixties and Seventies

"We're located on the outskirts of Padua, in an area which in the 1960s was earmarked to serve a variety of functions that couldn't fit in the city centre, such as social housing, military barracks, orphanages and religious institutes that back then needed lots of space due to the number of vocations," says Trabuio. "The neighbourhood was thus born, with no square, only a road leading from the countryside to the city centre: via del Commissario. This name originates from the duty commissioner who was stationed at the beginning of the narrow street, tasked with counting cattle brought to the Foro Boario to be sold.

"Here, where we are now," Trabuio went on, "was the missionary school of the Dehonians, the Congregation of the Priests of the Sacred Heart of Jesus. This religious congregation, though not

widespread in Italy, is renowned for its publishing house, Edizioni Dehoniani Bologna. They requested permission to enter the Diocese of Padua and the bishop granted them the pastoral care of this area of urban expansion." Having purchased the land, the Dehonians erected the first chapel and rectory in the district. As they developed their project, the house was extended to become a religious institute, and the parish church was also built.

"This was the first transformation of the building," Trabuio points out, "as the original chapel of the parish was converted into the main hall of the missionary school. A new chapel was constructed within the seminary, which was considered to be of architectural merit, since it complied with the criteria set out by the Second Vatican Council. This made it one of the earliest examples of a church with an altar where the celebrant faced the congregation."

The Eighties and Nineties

Over time, however, the decline in people pursuing religious vocations caused the institute to lose its original purpose and by the mid-1980s there were no longer any boys attending the seminary. During those years, Trabuio was involved in establishing a voluntary association to promote migrant reception initiatives in different parts of Padua. In 1993, he founded a co-operative which rented out houses to those migrants who would otherwise have been unable to do so.

In 1996, Trabuio was looking for a recreational area for the foreign residents of the co-operative's houses. He remembered the Dehonian Institute, which he had attended during middle school, and so he went there. The building was now home to a vocational training centre, based in the centre of Padua but using the Institute while its headquarters underwent long-term renovations. There were still a few priests – five or six – living in a small religious community there, doing their duties around the diocese. There, Trabuio found a former schoolmate who was willing to rent him a garage and a laundry room.

After a couple of years, the co-operative realised that the intercultural centre needed a stronger governing body, a cultural vision which it was not able to provide as its primary focus was on tackling issues such as housing rather than employment. Consequently, the recreational spaces were transformed into the operational base of a new co-operative (Cooperativa Sociale Città Solare) which set about the task of emptying the yellow Caritas charity-donation bins, a job designed to provide employment for the most vulnerable and disadvantaged.

"One of the problems we faced as a co-operative trying to solve housing issues," explains Trabuio, "was the lack of continuous work for many of the residents, so we started to think that, in addition to the housing problem, we also had to tackle the issue of work. Getting professionally involved in finding people jobs seemed the most logical thing to do. And this is where we found the perfect space to bring these two elements together. On the one hand, the organisation of environmental activities and, on the other hand, the management of the properties we had been entrusted with. Between 1997 and 1998, Cooperativa Nuovo Villaggio and Cooperativa Città Solare were established here."

The New Millenium

In the 1990s, a succession of humanitarian crises – in Albania, Kosovo and Kurdistan – regularly saw hundreds of refugees arrive in Padua. "Every time, the co-operative was called to a meeting at the Prefecture as the organisation responsible for providing housing services for migrants, but invariably left feeling disappointed. All this time wasted discussing where to house these refugees that the ministry had assigned to the Prefecture. To us, wasting time talking about putting up a hundred people seemed unimaginable, especially when four million people come to Padua every year for the Basilica of Saint Anthony, Padova Hall, the hospital and the university."

It was then that Trabuio had the idea of proposing to the Father Superior that they should convert the dormitories into a people's hotel. His idea was to provide a place where people in need of emergency

accommodation, as well as those passing through Padua, such as students, workers and relatives of hospital patients could find a comfortable home away from home, even if just for a short while. The Dehonians approved of the plan and in 2001 they started renovating two floors of the former seminary, giving rise to the Casa a Colori, which opened in 2003.

In 2008, a new superior arrived, and the Dehonians began to consider how to use their real estate differently. Some of them wanted to sell the property, while others thought it should be used as a refuge. "We faced the possibility of having to leave and look for somewhere else to carry on our housing activity. This made us really think deeply about social housing, as when we left here we saw that the need for accommodation and the distress it causes were affecting increasing numbers of people."

In the interim, the La Casa non-profit foundation was established, involving the Chamber of Commerce of Padua, the Catholic Association of Italian Workers (ACLI) and the Banca Popolare Etica. Trabuio and his colleagues realised that, by moving away from their origins as a pure 'association' and entering the professional sphere, they had the opportunity to reshape the use of the building – if they could keep it.

In 2012, the Dehonians finally abandoned the idea of returning to the missionary school, so the foundation negotiated the purchase of the complex. Once they had taken ownership, they planned to convert it, so it could be used for long-term housing, emergency or short-term spaces, and service functions that would give a sustainable basis to the planned real-estate operations. The project had the minimum volume to be economically viable and had to accommodate this set of functions while also opening up to the neighbourhood by removing all existing fences and creating a square that had been missing since its inception.

"We gave the architects a challenge: to completely rethink the spaces and show that bringing different people, categories and functions together was key to regenerating this part of the city. We wanted to create a square where everyone could meet and cross paths. It took us six or seven years to finish the design, since we had no public funding and had to rely solely on our own resources. In the end, we had a combination of parties involved, with the co-operative and Fondo Veneto Casa being two of the property owners, plus two real estate properties. And finally, there are different functions and users in the two cores that make up the complex, which we've called Qui Padova.

"On the one side, there are homes, a day centre for the elderly and an outpatient clinic. As well as this, there's a community hall for residents, but also for people living in both social and private housing complexes. This hall can be used to host all sorts of events or neighbourhood initiatives - from birthday parties to cultural and social activities. In agreement with the local council, eight flats are available for people or families referred by social services; the outpatient clinic offers free services for those referred by social services, with four entitled to half price. All of these services have to operate within the limits set by the public administration.

"On the other side, where the old religious institute used to be, we demolished the church and built a gym. We had this idea of it becoming a conference hall, but then we realised that the neighbourhood needed something else instead - somewhere for people to take care of themselves, to do sports, and to relax. So, we realised that a gym was the right thing for this area of the city and not an auditorium!

"The old parish chapel, which had been a lecture hall and then a library, is now a restaurant. The old seminary dorms and classrooms have been turned into the rooms of Casa a Colori. The former library, the father superior's office and the father bursar's office have all been converted into management offices for co-operatives, job and housing placement and migrant reception, which we still carry out in homes all over the city.

"What was once a place of retreat – the nuns' flat – has now become a reception and back office, the first place to turn to for any requirements. The canteen and guest quarters are now offices, home to associations, co-operatives and professionals, who all contribute to the loan repayments to the bank for the urban regeneration project by paying rent.

"We never intended to make our house just for trafficking victims, unaccompanied foreign minors, migrants or refugees. We've welcomed all these people over the years, and we'll continue to do so when the need arises, but we're not here to just provide one type of service. Our place is a space where needs can be met. We can't solve all problems, but we want to focus on different issues so as to help the person in need find a new solution."

Eleonora Cunico – Head of Housing Services, Cooperativa Città Solare

After Trabuio I met Eleonora Cunico, Head of Housing Services at Cooperativa Città Solare. I asked her to explain the work she has done, and still does, in building and bringing together the community.

"I'm in charge of building the community at the Qui Padova project and the organisations that revolve around it," says Eleonora. "It's a small urban regeneration project, backed by Fondazione La Casa, Cooperativa Città Solare, Cooperativa Nuovo Villaggio and other local organisations. We're renovating and redeveloping our premises and extending Casa a Colori – an accommodation facility for tourists, city users, students and people or families facing housing emergencies. These people are referred by the social services in Padua's municipalities after they've been evicted, while they wait to find them a new housing solution.

"In addition to extending Casa a Colori," Cunico tells us, "a gym was built, managed by an external organisation, and a new office building was constructed and rented out to associations and co-operatives in the area and beyond. Plus, a restaurant called Qui Mangio is set to open soon. Furthermore, with funding from the Veneto Casa Fund, four buildings with 92 flats were built, eight of which were given to families sent by the Padua social services. The others are rented for at least the first 16 years on favourable terms. On the ground floors, there are services open to the public: a day centre for the elderly and a specialist outpatient clinic. The most important space, though, is the one dedicated to community activities. The residents and the social manager have discussed how it should be used and how they'll fund the necessary utilities and maintenance themselves."

When did you start telling locals about the project?

"We started telling the locals about it during the construction of the four social housing blocks. We had to make it clear to the residents that this wasn't just about creating more council housing – there were already 18 of those in the neighbourhood – but about providing new housing opportunities for those who'd struggle to find a rental on the open market.

"At that point, the social manager organised three meetings – one in the neighbourhood and two in the municipality of Padua – with the aim of informing people about the project and making it clear that the intention wasn't just to build blocks of flats and then rent them out. After the presentations, another meeting was held, mainly for those who had shown an interest in moving into the complex. A lot of people attended, including some from outside the region, as they wanted to understand the main concept of the project. This was the only social housing project in Padua that provided not just homes but also services.

"Once the blocks of flats were finished, a notice went out,' explains Cunico. 'This is how it works for all social housing projects completed with a real estate fund: when the building is complete, or close to it, they publish a notice. It's not a typical announcement from the council, but it explains the project, what flats are available and invites people to apply. People then fill out a form and provide the necessary details, such as proof of not having a home within a 50 km radius, an *Equivalent Economic Status Index* (ISEE) rating (ISEE) of up to €60,000, and an income that's at least 2.5 times the rent.

"We kept the notice open for about a month, and on the last day I took the hundredth application. Receiving one hundred applications for ninety-two flats was a real source of satisfaction for us. It was the first time we had such a large number of flats and we weren't expecting this response. The figure should be seen as a sign of the pressing need for new houses at affordable rents in the Padua area, as well as people's willingness to be part of a project that they hope will involve building a community.

"Within the first eight months, all the flats were taken, apart from those owned by the council, who were very careful in their approach because, since these weren't council houses, those getting them had to prove they could pay the rent. In the first year after opening, multiple meetings were held with the tenants, during which the social manager made an effort to create a friendly atmosphere and build trust, which was needed so that the residents could share what they wanted from the project and the manager could let them know what was on offer and what could potentially be achieved.

"Right from the start, we tried to find the balance between what people wanted and what we could actually deliver. We then put the tenants to the test. In just six months, they had organised a very straightforward event – a casual drinks party – during which they got to experience the pain points of living in a community. Sure, it's not hard to sort out a little gathering for a few drinks, but when you've got ninety-two families involved, it's a whole different story. So the most active people in the group immediately became very noticeable.

"Over the years, the group of proactive ones has stayed pretty much the same, while the group of participants has split into three - those who want to take part but don't have the time, those with no desire to get stuck into self-organisation, and those who just aren't that interested."

"The social manager then figured out that the people who arrived through the public call for applications were self-starters or otherwise involved in the community. On the other hand, those who came through the estate agent were the least engaged. Their attitude was different, they were just looking for somewhere to live, to fulfil their housing needs, while the others were looking for something different.

"Long story short, the residents got to know each other, figured each other out and built up a network of friendships. Those who had to leave the flats due to work commitments had a hard time parting, leaving behind a strong network of friendships. During lockdown, the residents became so close that they even held bingo games from their balconies, played lots of other games, even workout sessions. Taking advantage of the individual life experiences of each person, they found ways to liven up the days and do fun things albeit from the balcony.

"But they became so self-motivated that once the lockdown period was over, they sort of relaxed again in terms of community activity. So, we took advantage of that moment to reach out to the citizens of the neighbourhood and to the residents of the ATER buildings who were coming to ask on the sly during lockdown: 'Can we join in your activities, too, since nobody does anything for us, and we don't know how to fill the days.' So now there are many residents of the neighbourhood who actively participate in all the initiatives. In fact, they are more likely to suggest activities for us to do together than the residents themselves, who have already done so many.

"At the same time, this period of emptiness and weakened tenant relations allowed for new networks and collaborations with the local services in Qui Padova to be established. We've organised an orienteering activity in the neighbourhood with a sports association for next Sunday; with the gym operators, we've held a sports day that was open to all during the neighbourhood party; and when the restaurant opens, we've got entertainment activities for the elderly, such as 'tea for the seniors' planned. All of these activities were either impossible to set up or difficult to suggest before, but as soon as tenants said, 'Okay, we've been organising ourselves; now it's your turn,' we started coming up with new things to do that draw on all the services available at Qui Padova."

Do you have funds available to organise these activities?

"Unfortunately, there aren't any funds already set aside to promote community activities. So, we have to plan and search for other sources of funding to support all these things. Over the past year and a half, we've often been the lead partner in projects backed by the region or other projects. We even did one backed by the Ministry of Culture. The activities that we can't finance either have to be revised in terms of costs or we simply can't get them off the ground.

"Starting last year, we also made a Universal Civil Service agreement with Fondazione La Casa so that we could get young people to help us with these activities. So, if we don't have the funds to do self-build workshops as we would like to do, we can still come up with low-cost activities since we can count on many arms making light work. The girls from the Civil Service this year really excelled themselves, including activating new communication channels, starting with an Instagram page. And it works because, even with other social housing projects we manage, the things we manage to do cheaply still turn out to be opportunities to further engage residents and new tenants, because turnover has already started. And rightly so, because one of the objectives of social housing is to provide medium-term housing opportunities. Many young couples who have experienced living together now leave to buy a house, for example.'

How do you manage the selection of new residents?

"The selection process stays the same even when a new tenant moves in. The objective and subjective requirements stay the same - they never change. We have an open waiting list, so if something suitable comes up in the next couple of months, people are contacted."

Do you have a typical tenant profile you target?

"The initial idea was to draw in as many young people as possible, and we nailed it - there are now so many young couples that we're almost up to the seventh or eighth baby born since the project kicked off. The whole neighbourhood has been impacted positively, since there's the parish centre with activities for the kids, a kindergarten and even a crèche which recently opened. In short, all the locals are delighted that there's more youth around, since the area is finally starting to come alive. That's the only aim we set ourselves. Of course, it's also down to the demand that has shaped the mix of inhabitants who've moved in.

"Especially in the initial phase, when we had the open notice, we very simply printed out the floor plans of the flats with all the faces of the people so we could really see what we were creating in each building. It was a really effective method because there were so many requests, and it was hard to remember names without a visual reference. It also allowed us to work better in the allocation, e.g., we managed to avoid putting too many elderly people near or next to families with young children who could be noisy. This activity of putting together different households can only be done at the beginning, while afterwards it becomes difficult to keep it the same because it's not easy to predict when a family will leave, even if you try to keep the same mix. But it's hard because the applications change so much."

Nadia Dengo – Manager, Sine Die Day Centre

Ivisited the Sine Die Day Centre in Qui Padova and had a chat with Nadia Dengo, the manager. I asked her how the idea for the centre had come about, what services it offered and who it was for.

"I'm a nurse," Nadia says. "I spent years in intensive care and emergency departments, but I didn't want to get stuck in the public sector, so I decided to do something different. At first, I wanted to do something related to my profession, so I set up my own home-care centre, with social and health workers, as well as professionals like nurses. A few years later, Maurizio Trabuio got in touch and told me about Qui Padova. I was really excited about it and saw that the structure was already there – he just needed someone to manage it and to make it work!

"This project is really ambitious," says Dengo, "because there are no day care centres outside assisted living facilities in Padua. Having a place of their own makes it much more attractive for elderly people to access these types of facilities.

"The Centre overlooks a lush green square and its big windows let in plenty of light. Inside, it's 300 square metres, divided into two sections. On one side, there's a large room – perfect for activities – plus admin offices and a bathroom, with qualified staff on hand to help guests. On the other, there's a lounge and living room, with a kitchen where you can enjoy a meal and a chat, watch TV or read the paper.

"The centre is designed to cater for thirty people, but it's not a strict attendance policy – you can come every day, some days or just the morning or afternoon. We want it to be flexible so families can use it in a way that suits their needs, so it's not an imposition but a nice escape. We want to provide an extra service, something not many other places offer – a chance to give families a break. It's not only about the elderly person – it's also about their family, who need to find the right place for them that is dignified and respectful.

"The Sine Die Day Centre aims to provide an intermediate facility between the patient, their GP and the hospital," Dengo explains, "It seeks to avoid hospitalisation of the elderly by giving them a chance to recover. For instance, an elderly diabetic with high blood sugar values may need to be checked from time to time to make sure their therapy is working and they're eating correctly. Going to the centre allows them to be monitored daily, for as long as they need, until their therapy is back on track and they receive more detailed nutrition advice. Or, if an elderly person needs to do specific rehabilitation activities, instead of being taken to a rehabilitation centre and having to be collected, taken, waited for and taken back home, they can go to the Sine Die to do the rehab and enjoy the whole facility, socialising, meeting people, doing activities they may enjoy and then return to their normal life."

Emanuele – Resident, Qui Padova

"I've always worked in and around sport, but I decided to switch it up because the contracts weren't offering much security. It was a great job but no stability, so as I was approaching fifty I wanted something more certain. I got back on the job market and found work with Cooperativa Città Solare. They made me feel like I was part of the family immediately. They said, 'Bring something to eat and introduce yourself!' So that's what I did, brought some food and everyone loved it – it was a great party!

"Working for the co-operative, I discovered they were running part of the Qui Padova project, which provides social housing. As my partner and I were nearing the end of our lease, which had been for one year, we started to consider our options. We had been living in the suburbs because of our work in the area, but with a change of job, it no longer made sense to stay out there, which wasn't exactly exciting anyway. There's no services, nothing to do. You need a car to do anything! So, I spoke to the co-operative and said: 'Let me know when a flat becomes available.'

"And guess what happened next? I never heard back. But then, I stumbled across an ad on immobiliare.it from a colleague of mine who was renting out her flat. I called the Co-op and asked, 'Has a flat become available?' and they told me 'Yes, we've put it online.' It would have been good if they told me about it! I discussed it with my partner, and we got moving. We did the application at lightning speed, got the *Equivalent Economic Status Index* (ISEE) rating and other documents sorted. Actually, the procedure isn't that complicated - lots of foreign nationals are doing it, so it's pretty straightforward. There's a questionnaire to fill out, and you have to have a certain level of income to pay the rent, but you can't exceed a maximum limit.

"Basically, we applied, they did the evaluation, and we made it onto the waiting list. But then the pandemic broke out, so we weren't able to see the flat. As soon as the 'borders' opened up again in May, we made it over to check out the place and got the OK to move in during June.

"We're in our fifties and have seen a lot of apartments, but this one is on a whole different level. It's like being in a much more culturally advanced place than we're used to, where you don't hear any arguments about noise. The basis of cohabitation here at Qui Abito is the structure – how the buildings are architecturally designed. The flats are acoustically and thermally insulated, so even when people are working at different hours, nobody gets disturbed.

"Living in other communities could be quite tough, since in flats you could hear all the noise of your neighbours. This would often become a source of tension within the buildings, as people have different ways of living at home: some people like to listen to music, while othersare trying to chill out. In Qui Abito, however, it's a totally different story. When you're in your own flat, it's like being in a detached house; you

don't disturb anyone. We even have neighbours with a crying baby – she arrived just as we moved in, and they said to let them know if we heard anything. But we never hear a thing. The key to successful co-living is having well-insulated flats like these, where everyone can live at their own pace. Meanwhile, outside the flats, all sorts of activities and initiatives can take place to create a sense of community among Qui Abito residents."

Are all the activities for the inhabitants organised by the social manager?

"The social manager organises the biggest events, but you can always take the initiative and come up with your own ideas. Every apartment block has its own chat and staircase representative, so if you've got an idea, you can discuss it quickly with others, and then the staircase rep can put it forward to the social manager. Staircase reps can also talk to each other and organise events. Inside one of the buildings there is the Qui Abito hall, a free space available to everyone to organise events. So, you can come up with an event and then take advantage of the free space to hold it. All you have to do is let people know and arrange it. Then you can invite guests, neighbours, relatives or anyone else. The possibilities are endless!

"We realised that the lawn hadn't been watered over the summer because the irrigation system hadn't been set up, so we got together and organised shifts to water it. These activities are often organised through meetings and discussion sessions, thanks to the initiative of the residents and the social manager. It's a totally different approach to life compared to just calling the administrator to complain. Just recently, the lift got stuck. I noticed it wasn't working and started knocking on doors, then I put it in the chat, and, until the engineers arrived, we organised it ourselves: those who needed help carrying their groceries would put a message in the chat or call those who had offered to help, like the younger guys on the staircase. It was a hassle, but it ended up being a positive experience.

"Another banal thing. I bumped into a neighbour on the stairs one day who told me they'd found all the doors open. Since then, I've been extra careful to close them behind me - I don't want to be putting anyone else out. If we leave them open, we end up with all sorts of flyers and leaflets coming through. Parcels tend to get left at the entrance, but if a neighbour finds them before the intended recipient, they usually pop it outside the right door instead of leaving it where loads of people walk past.

How important is the work of the social manager for the inhabitants?

"We pay rent to Investire, a company based in Milan. If I had to go to them every time I had an issue, wait for them to open up, figure out what to do, send someone over to check and then get it fixed - it'd take ages. Having a social manager makes it much quicker as I can just pass it on to them. If I report a problem, the manager responds straight away, as they have direct contact and the power to make decisions. So, they can get the ball rolling and then notify the owner.

"Even though you do regular maintenance, it's inevitable that drains and sewers will get blocked. In places like these, there are loads of problems that affect lots of households. The social manager is a great help, as they give us direct feedback. The landlord of the house we used to live in was from Liguria. We had to make do with whatever we had. We'd pay for things up front and then deduct the cost from the rent. He never once set foot in the place in the eight years we were there - and believe me, a lot can happen in that time!"

Giuseppe – Resident, Qui Padova

In Padua, too, I wanted to hear from a number of residents. I asked them to explain why they had moved house and how their quality of life and relationships with their neighbours had changed since they'd moved into their new place.

"I've been living here for almost three and a half years now, and it was a real stroke of luck. Before this, I was living in a nice flat not far from the neighbourhood, but I had a few issues, and it felt like the administrator took forever to get back to me. So, when some of my colleagues here said they were looking

for someone to join them, I applied straight away. I'm a pretty chilled-out guy, so I didn't feel like schlepping around looking for another flat - this opportunity was just too good to turn down. I applied, they accepted my application, showed me around so I could pick my flat, and the rest is history.

"I liked the idea of being close to work, so I wouldn't have to take the car, and going for a walk to get out of the house. I was really drawn to the community project and wanted to experience more of the neighbourhood I had been visiting for work for ages. I was also into the idea of living in new houses, but above all I was keen on being looked after by a social manager; I had had a really negative experience in a housing complex mainly inhabited by immigrants and elderly people where no one talked to each other and when the lift got stuck we'd be without it for weeks. The location was also a big factor; we're close to the ring road exit, near the centre, in a quiet area that almost looks like a small village, and the supermarket is right there."

What is your relationship like with the other residents?

"Mostly families live in my building, but there are also plenty of young couples, probably experiencing living together away from their families for the first time. I've been living in Padua for over 20 years now, and I've always been in a flat – so I'm used to it and don't even think about certain things, whereas the young couples moan if they hear someone walking around upstairs. But, all in all, I get on really well with my neighbours. I'm on the second floor – there's a couple who have two cats, and another who have a dog. The cats come in and wander around quietly; they're great company!"

In each building there is a staircase representative who acts as an intermediary between the residents and the manager. What do you think about this set-up?

"My experience has been really positive. I have a great relationship with the stairwell manager, who's very helpful, punctual and on the ball. He takes charge of any problems and sometimes I help him out too - it's only fair that he doesn't have to do all the work himself! The fact that he speaks directly to the social manager is also really helpful as it makes me feel calmer and saves everyone time.

What are your thoughts on the large green square overlooked by the buildings of Qui Abito?

"I think it's great that there's a park in front of the buildings, especially in spring and on weekends. I used to live in another part of Padua where it felt like the lights went out on the weekend, but here there's a park that's always full of life, with kids playing, and lots of initiatives like swap-sales for clothes or board games. Not everyone might appreciate the importance of building relationships, but it's really nice that these opportunities exist.

"Activities are also carried out in the neighbourhood with other associations to try and bring it back to life. I can't take part in all of them, but even if you can't join in, the park still brings a great feeling of life around you. I was worried this area would be like where I lived before, but here there's light, life, movement and a real desire to get involved. Whether people have the desire to keep getting involved is another matter, but it's still great to help out with the plants and stuff in the summer – doing the watering, having a chat – it's all really cool."

Bergamo

WelHome - SBAM!

Housing: 118 accommodation units

Housing services: 90 sqm

Local and urban services:

Business and shops: 300 sqm

End of construction: 2014

Residents arrived: January 2016

Number of accommodation units: 118, of which 59 subsidised and controlled rents, 32 rent at an agreed fee, 21 leased to third-sector entities for housing-related educational services and 6 in property.

Accommodation units' dimensions: 43-175 sqm

Energy rating: A

Investors: Investire Sgr (on behalf of Fondo Immobiliare Lombardia)

Fund management and property development: Redo Sgr

Technical and social advisor: Fondazione Casa Amica - Consorzio SBAM!

Public/private Partners: Comune di Bergamo

Social Manager: Consorzio SBAM! - Fondazione Casa Amica

Massimo Monzani – Chairman, Fondazione Casa Amica

After my stop in Padua, I moved on to Bergamo to visit the headquarters of Fondazione Casa Amica. Chairman Massimo Monzani welcomed me, and I asked him to tell me about the foundation, from its beginnings to the present day.

"You can't talk about Casa Amica without mentioning Don Gianni Chiesa," says Monzani. "Chiesa was one of the first priests to work in the Bergamo area. At a certain point, he became involved with immigration and related issues, and set up the first foreigners' office in Bergamo."

When thousands of immigrants arrived from Albania in just a few weeks at the beginning of the 1990s, the authorities scrambled to manage the hospitality in barracks - creating an incredible situation of social and human degradation. This spurred Chiesa to develop a project to provide decent housing for these people and to support their social integration with the help of voluntary work and the Catholic Church. This idea was then realised as the Casa Amica association, with the essential contribution from the Municipality of Bergamo and the provincial administration. The association was sustained by a strong core of voluntary work, mainly from oratories, which guided the foundation's charges – particularly young men – as they adjusted to their new world.

Chiesa's initiative had an incredible impact in terms of both positivity and effectiveness, as the resources made available by the municipal and provincial administration – managed by a private entity – were immediately translated into action. These activities and positive feedback brought Casa Amica's experience to the attention of Fondazione Cariplo, who identified them as an important partner for immigration support policies. This triggered projects aimed at providing the association with the tools it needed to fulfil its function as a second-level reception centre.

During that period, collaboration began with the Region of Lombardy to develop a new housing law that would factor in the requirements of immigrants, as well as those of ex-prisoners, people who had been through drug addiction, and those with mental or financial vulnerabilities. This was backed up by the presence of social workers who worked with the construction industry to try and meet these needs.

The work was becoming ever more significant in terms of the number of people and families it was helping, as well as its economic and asset value. The association had already kicked off a few projects to acquire properties that it then refurbished for residential use. At the start of the 2000s, it was realised that the association may not have been the most suitable structure to meet its legal and organisational goals. So, a review was conducted of all the work done, and it was decided to turn Casa Amica into a participatory

foundation – basically, a legal body with its own identity. This made it possible to put in place an infrastructure and to hire the first staff members.

Thanks to generous financial contributions from the Italian foreign and interior ministries, as well as from Fondazione Cariplo, a number of projects took place during those years, and the foundation still owns 200 housing units to this day.

All these activities propelled the Fondazione Casa Amica into the national spotlight. Don Monzani remembered, for instance, going to speak to the industrialists in Como who had the jobs but not the people to fill them, so they needed to make housing available; and then there was the invitation from the then Bishop of Livorno to share the foundation's experience. Don Gianni was also sought out by the CNEL (National Council for Economy and Labour) to bring his enthusiasm and expertise to the national system.

With the switch to a foundation, new forces came on board too. Alongside the Municipality and Province of Bergamo, there was Confindustria (the Confederation of Italian Industry) and the Diocese of Bergamo, who became one of the founding partners with a £1 million cash injection.

The 2008 economic crisis had a huge impact on the foundation's residents, leaving them in a tough financial situation. Normally the foundation's tenant non-payment ratio was between 3-5%, but in 2009 it rocketed up to 45-48%. This meant almost half of all their tenants couldn't pay the rent – and it wasn't their fault.

"It was a real tightrope walk," Monzani admits, "because we had to help vulnerable people get access to housing, and yet we were struggling to hold up a system that had objectively become very onerous. Plus, the municipality and the province changed their minds and suddenly became hostile to the foundation's activities – purely for political reasons, not because they weren't effective and useful."

The foundation was on the brink of default, as the ratio of cash inflows to its commitments to the banks had been badly affected. It was a dire situation but was ultimately kept under control thanks to the Diocese of Bergamo stepping in and providing resources, as well as Fondazione Cariplo contributing an extra €1 million.

What happened during those years led to a big shift in Casa Amica's strategy. They stopped buying and building properties to rent out and instead focused on helping the local government with social housing. Then, tragedy struck: President Chiesa got an illness and passed away within two weeks. It was a huge blow to everyone involved, especially since they were already dealing with some major financial issues.

The Casa Integra project and economic difficulties

"One of the most crucial investments is Casa Integra. The project was expected to cost nine million euros, with state funding of two million six thousand euros. However, when they started the work, they discovered pollution, which cost around seven hundred thousand euros to resolve. On top of that, due to the economic crisis, the local authority, which was a partner in the initiative, held back the state funds that had been allocated to the project for over two years, as they were in danger of breaching the stability pact if they released the money. The foundation had to turn to the banking system to carry out the project, with interest rates at around 7.5% per year. What's more, the contaminated soil caused a delay of about two years. To cut a long story short, instead of costing €9 million, the job ended up costing €12.5 million, leading to some major issues. The whole carefully planned and balanced financial plan came crashing down.

"This was another tough situation that we managed to deal with - and it enabled us to open up the range of public bodies that saw us as the solution to helping those in society who are most vulnerable when it comes to housing. We've built up strong relationships with public authorities over time and can now almost exclusively cover the whole region. We're the most reliable and competent people in this field of social work.

"Of course, we haven't managed to sort out all the issues because Casa Amica hasn't been able to rely on help from the outside. What we're achieving now is only possible because of our dedication and the efforts of our staff. It's important to point this out, as it seems to me to be a perfect example of something that goes against the odds. Science says the bumblebee shouldn't be able to fly, as its weight-to-wings ratio should make that impossible, yet somehow it takes to the skies.

"That's Casa Amica: it's against all the economic and financial odds; it shouldn't exist, but it's still going strong. It's like a bumblebee, somehow it just keeps on flying."

Luca Rizzi – Director, Consorzio SBAM!

After hearing the story of Fondazione Casa Amica, I moved on to meet Luca Rizzi, Director of Consorzio SBAM! I asked him to explain what led to the creation of the consortium, how it's evolved since then, and what needs it meets, and to talk about the flagship project they're working on in Bergamo.

"SBAM – the Bergamo System for Multiple Living – kicked off in 2018," Rizzi told me. "It all began when a bunch of organisations, working in various ways to create social housing projects in our area, got together around the table. Projects ranged from providing socio-educational and residential services, to managing social housing services for rent, rather than just helping with managing public housing services."

These various players started to come together after Regional Law 16/2016 on housing services was approved. They wanted to try and figure out how their individual experiences could be brought together to shape a partnership that would promote socially minded housing policies in the area.

"The meeting quickly revealed a critical issue," explains Rizzi, "which was to create a training programme, as the majority of these organisations were social co-operatives aiming to provide housing with a strong focus on social welfare. After the first meetings, we also identified the need to create a shared language. This is still a central theme today in this industry, which has a certain amount of ambiguity in terms of laws and regulations – and even the names and definitions of what tools and policies are available."

In 2018, Casa Amica – the most respected organisation in the Bergamo area dedicated to creating housing policies and developing social housing projects, with 30 years of experience – launched a training course. Participants included people from the world of co-operation and the world of associations, as well as a few civil servants.

The success of this training course resulted in the formation of an informal partnership. This kicked off with the launch of a new course, with the aim of creating guidelines, a working structure and a name: SBAM! This work came to fruition in 2019, in the form of a conference that was attended by various VIPs, including the Mayor of Bergamo, employers' federation Confindustria, the Italian construction association (ANCE), the Secretary General of Fondazione Cariplo Sergio Urbani, the heads of the Lombardy Region's housing department, and the areas and territories of the Province of Bergamo.

"We had 300 in the room and 1,000 online – a success we hadn't anticipated, giving us an extra push to work on an evidently important subject," said Rizzo. "We then decided to do an initial survey of the supply system of the participating organisations, based on the types of demand and supply, differentiated by the level of support. We looked at how strong or weak the presence of dedicated operators was, depending on the service provided and the area."

The urge to build on the work already done found an outlet through a call for proposals from Fon. Coop, a national fund for the continuous training of co-operative enterprises. This resulted in the financing of a series of activities – both training and research-oriented – to the tune of around €100,000. These activities were led by two organisations: Euricse and Fondazione Housing Sociale.

Euricse worked on creating a group identity and defining the legal structure, while Fondazione Housing Sociale focused on designing a housing model that was suitable for the Bergamo area, whilst preserving the network that was fundamental to the formation of the working group. This process took a year and a

half, with weekly meetings and a series of specialist training workshops such as those on 'housing first' and assistive technology for those with mobility issues. This culminated in the setting up of Consorzio SBAM! and the development of a model that underpins the flagship project in Colognola.

Why Colognola?

The Colognola complex was identified by Fondazione Casa Amica, which was already partners with Redo Sgr and Investire Sgr in managing a part of the portfolio that later became part of SBAM! Since 2016, Casa Amica has been acting as social manager on behalf of Investire Sgr for about 50 dwellings, just under half of the total of 120.

"Essentially what we do is we set up a number of partnerships. In 2018, as Casa Amica, we took part in a tender organised by Redo Sgr to manage almost 2000 housing units in the Milan area."

It was then that Casa Amica initiated the formation of what later became a joint venture with other Milanese property managers, namely DARCasa, La Cordata, Abitare Sociale Metropolitano and Kservice. It was an eclectic group, who came together for the first time to manage a single property complex. At the same time, Casa Amica also facilitated a series of meetings between Redo Sgr and Bergamo council, to look at the possibility of Redo Sgr being involved in the redevelopment of the disused Porta Sud railway yard. This is a major urban transformation project under discussion about for at least 30 years, and which now appears to be close to fruition with the signing of the preliminary agreement between FS Sistemi Urbani and Vitali Spa, a company based in Bergamo.

"We did it," Rizzi explains, "because in that area there's a significant amount of social housing earmarked from Bergamo's previous planning programme from 2010, which stated that social housing should be a key part of urban development projects."

Drawing on all these relationships, of a defined housing model, of an offering that worked and had become well established in Milan – i.e. integrated and composite management – Casa Amica put forward a project to Redo Sgr that was by no means a certainty.

"We knew that the rest of the real estate portfolio was under an arrangement with creditors, so we said to Redo Sgr that we would acquire the rest of it, having only acquired part of it in late 2016, in order to create a project where basically they would have to be the investors, and we would take care of developing the housing. It was unprecedented for them, but we managed to convince them precisely because it offered what they described as a 'third way' compared to their practice of building or acquiring the project and then, through their technical advisor Fondazione Housing Sociale, appointing a third party to manage complex, but supplying the service based on a model that they set."

"We decided to offer a financial return on the investment in this case, guaranteeing that investment for a ten-year contract – much longer than the usual one of four years. So, for Redo Sgr, the interest from a financial point of view was the ten-year return guarantee on that portfolio. The yield could be slightly lower because there are no maintenance costs; we even take over extraordinary maintenance costs, up to an agreed ceiling."

"Both sides are aware of the maintenance work and costs involved, thanks to our prior knowledge of one of the buildings we already manage. They know that, barring any unforeseen circumstances, they won't have to invest in that area. We set the rents, and the income will be divided between us and them in such a way that they'll get the return, while we'll cover our operating costs and any margin we manage to make, which will be scaled according to our ability to reduce vacancies and any delinquencies."

This model differs from others in that it provides three housing supply systems: low-rent housing, private-rent housing and residential educational or welfare-related services. The last of these makes up the bulk of activities that the social co-operatives, who founded and make up the consortium, have been developing and managing for a while.

These activities target the most vulnerable groups, who need intensive educational or welfare support, and in some cases, significant medical support. These include unaccompanied minors, people with disabilities, migrants in their first or second accommodation, recovering addicts and former prisoners, and elderly people with varying levels of autonomy. And these services will be supplemented with others for people with special mobility needs, including students and workers.

"Our foundation has been providing a student support service called 'home-work' for a long time now. We are also in the process of forming a partnership with Confindustria Bergamo to offer a hospitality service to workers who will be employed by certain companies in the area, as well as welfare services for families. This is the first time that we are attempting to make a connection between home and work through a packaged deal."

Consorzio SBAM!'s model has some similarities with that of Redo Sgr - Fondazione Housing Sociale, but it has a few differences in terms of intensity. There are communal spaces that residents can use, like in Redo Sgr's model, but there is also a range of extra services and rooms, including the office of the consortium, which is more than a simple interface between manager and resident.

"The most important thing is that we won't just have a manager who comes for a few inspections every couple of weeks or to meet residents; there will be someone present on site for at least half a day, every day, split between at least four people: the general project co-ordinator, the community manager, the concierge and the communications manager. They will manage outbound communications including through the usual social networks but also through other ways of interacting with residents. And this will be made easier by an app that the consortium is developing with an external consultant."

"We wanted to use the term 'concierge' rather than 'social manager' or any of the other variants that are usually used, because our concept isn't just about providing a subsidised housing solution for those in need, integrating vulnerable people into a residential context that isn't segregated or marginalised. We want it to be an attractive housing option that people, particularly families, would choose to live in, not just because the rent is cheaper than elsewhere, but also because it offers a range of services and a unique housing experience that's not currently available in our province.".

The role of the concierge will be similar to that of staff in hospitality – someone who strives to make people's stay as pleasant or hassle-free as possible. Through the app, they will work to fulfil any requests residents might have. This will help to reduce the potential conflicts that usually arise in apartment blocks, especially in large complexes, as well as to promote a sense of community and make the most of the shared spaces available. They will also help residents to maintain the building and flats.

Furthermore, residents will be able to benefit from a range of housing welfare services provided by the social co-operatives that form part of the scheme. These include home care, baby care, transport, and laundry and ironing services, all of which help residents achieve a better work-life balance at a reasonable cost. These services also allow tenants to live with greater peace of mind, as they can rely not just on chance encounters or their neighbour, but also on professional support.

Alongside the concierge, the other key figure is the Community Manager, who'll be in charge of building a community that integrates with the neighbourhood and the city. We want the new community of residents at the flagship project – which consists of 120 housing units and is very important to Bergamo – to become as involved with the neighbourhood as possible, in various different ways. This could include making shared spaces available, organising events within and outside the area or introducing initiatives such as the social vegetable garden and organic market.

"It's clear that a project company structured in this way allows us each to bring not only our own know-how but also to make a multifaceted and economically sustainable proposal in a context where this type of initiative is often difficult to put together. This is because by working together, we can take advantage of economies of scale and offer these services at a lower cost. What's interesting is the attempt to provide housing and make a real, concrete proposal to integrate vulnerable people into a housing setting. Usually,

the approach is either 'diffuse and residual' – like throwing two or three flats into 100 or 200 flats – or 'segregative': creating dedicated and specific zones.

"The intention here is to provide a home for vulnerable people by integrating them with the 'standard' inhabitants of our municipalities. At the same time, we aim to offer an affordable living experience that is different from the standard. We want to show that it is possible to build new and vibrant housing models without spending a lot of money and thus targeting those with a high spending capacity. This is something we have to pursue, as it is part of our central aims – trying to build an inclusive city and offering flats for rent, which are few and far between in Bergamo. Our proposal is as inclusive as possible, covering segments of the population that traditionally do not have access to this type of service."

Silvia Salvi – Community Manager, Consorzio SBAM!

I paid a visit to the Colognola district to have a look around. I was taken to the partly uninhabited complex in Via Rampinelli, where I met Silvia Salvi, the Community Manager at Consorzio SBAM!, and Michael Evans, the Chairman of Cooperativa Generazioni FA. I asked Salvi about the role of a Community Manager and the activities they perform. Then I questioned Evans about the co-operative and the project they have planned for the Via Rampinelli complex.

Silvia explained her role as a "link between the complex in Via Rampinelli and the neighbourhood, and further afield, the city." She said, "Right now, my job is to figure out how people can get to and from the complex and to map out the realities of the area to get an idea of how to connect with them, including the existing and potential inhabitants of the complex.

"We're working with a company to help us define the brand identity of the SBAM! flagship project," Salvi added. "They'll help us come up with a name, decide how and what to communicate, and which tools and methods to use to connect, interact and collaborate with residents and local organisations. Once we've done that, the real collaboration with local areas can begin, and we'll find out how the complex can be an asset for the neighbourhood, and what initiatives, services and opportunities it can offer to those who live here and the neighbourhood as a whole."

As Luca Rizzi said – see above – the operational and project team of the Via Rampinelli complex will have a community manager, a concierge and a director of the consortium. They will have a room on the ground floor of one of the buildings of the complex and will be there for six hours a week (community manager) and 12 hours (concierge). "Being in the early stages of the project, we've decided to assess our involvement according to needs, proposals and opportunities. By forming connections both in the complex and the surrounding area, we can gain a better understanding of the needs and proposals that we can work on together."

I asked Salvi to explain in detail the work done so far.

"My mapping involved walking around the area," she said, "but also meeting someone who lived there before the Via Rampinelli complex was built, to hear their story and see how the locals felt about it." She also spoke to the local community worker, who gave her an insight into the neighbourhood, and the chair of the parents' committee at the local school, who told her about the educational opportunities and the extra-curricular activities that happen during the year.

At this early stage, Salvi's goal was to find out more about the neighbourhood and to identify potential allies to help broaden her contacts and perspectives. "Meanwhile, I'm looking into documents and some figures. But these meetings were useful for getting a better feel for more 'qualitative' dynamics at play."

What did you learn from the accounts you heard?

"We learnt that Colognola used to be a village, and the locals are passionate about the restoration of its historic centre. Even so, despite the school being located there, the president of the parents' association

wants to attract people from neighbouring villages and areas. They want to embrace their local identity but also look outwards to new opportunities."

Salvi's perception of the area is one of immense potential. There are various active forces at work, with the oratory being the most prominent. People from all walks of life get involved, such as the long-standing shopkeepers who don't reside in the neighbourhood but are still keen to organise initiatives with other local business owners. "I've gathered a few ideas of what could be beneficial to do in the area, as one of the things we have yet to decide is what should go in the ground-floor space next to our offices. We would like to offer services to the local community, while also making it attractive to other parts of the neighbourhood.

"The complex is located a bit away from the centre of the neighbourhood," Salvi concludes, "but a bike and pedestrian path has been created to connect it, so it's now more accessible. Some people are a bit apprehensive about who will be living there, given the large number of flats; they worry about how the area will change, while others don't see it as an issue. We're dealing with two sides of the story here."

Michael Evans – Chairman, Cooperativa Generazioni FA

"Generazioni FA is a co-op based in Bergamo that deals with two major areas of social need: children in family and social distress, and older people," Evans says. "We offer home services, specialised help for dementia, and we have a small community for older people."

Generazioni FA's most significant project is *Dire, fare, abitare* ('*Say, Do, Live*'). It's a flat that offers independence to foreign kids who have chosen to settle in the Bergamo area and are working to complete their education and find jobs

"Their aim - and ours as educators," Evans explains, "is to make them financially independent as quickly as possible. This isn't a straightforward transition, whether they have access to housing as part of a publicly funded project, or whether they're searching for a setting in which to build their own life plan: it's a major goal for the co-operative, and one we've put a lot of effort into."

Since SBAM! came on the scene, Generazioni FA has been collaborating with many other organisations who, like them, are dealing with different users and types of need but are encountering very similar problems.

"At Via Rampinelli, our goal is to deploy all the tricks and innovations that we think will help make our housing complex more welcoming, more inclusive and better able to offer the support that our young people need," continues Evans.

"This means investing in proposals that can make this new living community a place where the vulnerabilities of foreign children, people with mental health issues, formerly homeless people, university students and single-parent households with children can all come together and share. It's also an opportunity to experiment and build life skills that will be useful when they don't live here anymore. Because for our kids at least, this will be a place of transition; a safe place to build themselves up and then move on to make their lives elsewhere."

"SBAM!'s flagship project offers a chance to prove that a collection of vulnerable groups doesn't create a ghetto but can be an opportunity for people who don't face the same severe challenges. This is our highest goal.

"Those of us who help people live independently are really pleased to be able to work with organisations like Fondazione Casa Amica and Cooperativa Abita, which provide a great opportunity to learn. As such, the 'type A' social, health and education co-operatives based here –including us, I think – are investing in these relationships, as the issue of housing today is very different from what we're used to."

Cinzia – Resident, Colognola

Still on Via Rampinelli, I visited the flat where Cinzia lives. She told me why she chose to move in, who lives there and what the neighbourhood has to offer.

"I used to live in Via Frizzoni, just before the Galgario Tower in Bergamo, right in the centre. But I was no longer comfortable there as nothing was being fixed. The landlord's son only seemed to care about collecting the rent. And the electrical system was terrible. Out of the four flats in the building, with no lift, there were only two of us left - a couple and me. One day, the couple told me, 'We're moving out, we can't take it anymore.' I thought to myself, 'How am I going to manage on my own if I stay here? I'll have to sort out any problems with the boiler too.' The lady's husband had done everything before.

"I remembered reading in the newspaper three months before about the Fondazione Casa Amica offering state-of-the-art houses to singles, young couples and elderly people at a rent below market value. When I looked up the article and went to see it, the building was empty - only one tenant. But after a month, another one moved in. I had a choice of several flats, so I toured them all. In the end, I chose one on the first floor, as I suffer from phobias and don't take lifts. I figured: you've got to look out for yourself as the years go by.

"I was really impressed with the induction cooker from the start, since there's no gas and no danger – which is especially important to me after I was hospitalised with my family as a kid because of a gas leak; I was in a hyperbaric chamber. On top of that, energy is really cheap, since the houses are built to be energy efficient. We also spend very little on heating, since we have a geothermal system, and the house stays warm all the time because it's well insulated; it's well built."

Was it easy to get used to this new environment?

At first, it was a bit tricky, because I was used to living in the city centre. I was right in the middle of the hustle and bustle, so, even though I had double glazing, the street noise still came through. Moving here was a bit of a shock because it was so quiet - I wasn't used to it. But I've got to say, also during the pandemic, it was amazing to have this beautiful terrace. I'd look out and see the park."

How are relations with the other residents?

"We all get on really well in this building. Even before the pandemic, we'd go to condo meetings –the four or five regulars – and then stay to chat, laugh, and joke. We look out for each other. People on the upper floors who got sick with COVID were helped by the other tenants. It's really heart-warming, everyone is very respectful. Sure, there were a few troublemakers who came in and didn't show any respect, but, luckily, they moved on.

"We've got people from all over here, and we get on great – we chat, no issues. The only thing is making sure people understand they should respect waste disposal. I think this is a problem all over Italy because people don't get it. To me, the person who collects my rubbish is someone to be respected: we shouldn't just chuck stuff away randomly, not rinsing the plastic and stuff. But still, you get people who chuck glass into the glass bin with a plastic bag. So, when I'm home on holiday in the summer, if I'm not away, I stand by the bins and give people an ecology lesson!

"The other morning I went down to the entrance with a brush to sweep up the rubbish that people had thrown down - paper, cigarette butts and the like. In my opinion, the entrance to a home reflects the kind of person you are, so I set about cleaning. There's a beautiful park nearby with benches, and people sit down, but, even when there's a bin just two metres away, they still throw their cans on the ground. So now I've decided to put up signs next to each plant that say, 'Good morning, I'm the plant. There's a bin two metres away. If you get up to throw your cans away, you won't need to go to the gym!' I mean, even the cigarette butts... I smoke myself, but when I'm out and about I carry a holder for them, so I don't throw them on the ground. It's nicer to look at a clean park.

"I've got to say that the houses are pretty well insulated – apart from my neighbour when he's watching the game, you don't hear much noise, maybe on Saturdays if someone has visitors over, but that's normal and expected. We don't argue about it. I even had a couple with a small child living close by. When they bought a house and moved on, they apologised to me for the baby crying and I said, 'A child's job is to cry'. You can't kill the kid for crying or ring the bell every two minutes to complain!

"I used to go to a Buddhist meeting once a month before the pandemic. I used to remind people to be careful not to mess up the stairs when they left and no one ever said anything back. In my opinion, the issue with living together is that people think the other person is just like them. Respect is always essential for good coexistence. If someone doesn't know the rules, you should try to politely teach them and then be firmer if necessary."

Legacoop abitanti

Rossana Zaccaria – Chairman, Legacoop abitanti

Before carrying on with my journey around private social housing projects, I made a pitstop in Rome to meet Rossana Zaccaria, Chairman of Legacoop abitanti. I felt I had to stop here, since housing co-ops are in the middle of a transformation, increasingly getting involved in social housing projects as social managers. I asked President Zaccaria to tell us about their recent history and the hurdles they'll have to overcome to meet environmental, social and cultural needs in the future.

"Legacoop Abitanti is a national association that represents 624 co-operatives across Italy," says Zaccaria. "There are 260,000 members associated with these co-operatives: the amount put in by members is €624,000 and the co-operatives have €2.5 billion in assets.

"To give a brief history of residents co-operatives in three stages, I'd start by saying that the first was founded in the late 19th century, in 1896," Zaccaria continues. "So, it's a very long mutual history. The second important milestone was in 1990, when co-operatives, which were legally defined as 'building co-operatives,' decided to change their definition to 'residents' co-operatives', putting the member at the centre and shifting the focus from the physical building – the hardware if you like – to the 'software of living'. And finally, April 2022 was an equally important step, as it was legally recognised that residents' co-operatives not only allocate housing, but also offer services, not only to members, but also to third parties, including services of collective interest."

What is your model? Which members do you try to help with housing?

"Residents' co-operatives respond to an economic model that doesn't focus on profit accumulation, but rather on shared prosperity – in stark contrast to the increasingly financialised model of having somewhere to live. The European Parliament recently highlighted the need for decent and affordable housing in a resolution dated 21 January 2021. Statistics suggest that 10% of Europeans are spending more than 40% of their income on accommodation, while 36% of people at risk of poverty have an affordability problem. Eurostat's upcoming survey will show that even in this last year of the pandemic, house prices have risen by over 10%, which further exacerbates this disruptive economic and social issue.

"Residents' co-operatives are providing a great response to the need for housing, which is no longer just targeted at a particularly vulnerable group, but also for the middle class. They have built over 330,000 homes, have a stock of 40,000 homes with sole ownership, and in the last decade – between new construction and reassignments – have provided 8,000 new homes. Another noteworthy figure is the 3,000 social housing units managed for third parties, mainly for the CDP's Housing Investment Fund (Fondo Investimenti per l'Abitare).

What has Legacoop abitanti done to support co-operatives in their growth journey, helping them to tackle the modern challenges of urban regeneration and ecological and social transition?

"We know that Europe has set some pretty hefty challenges," Zaccaria points out. "There's the Green Deal, then Europe went even further with the New European Bauhaus, aiming to bring the green challenge closer to people and look at it from a more interdisciplinary viewpoint. Legacoop abitanti has tried to understand how co-ops are tackling these challenges, as well as the European Fit for Fifty-Five package which aims to double the percentage of buildings to be redeveloped by 2030.

"We know that buildings are responsible for almost 40% of CO_2 emissions in cities, so it's clear that this is a key factor in making a difference to the environmental impact of living and tackling the ecological transition. We've seen here that residents' co-operatives are taking advantage of all the tools out there, including Italy's 'Superbonus' initiative, and have got projects running to renovate over 5,000 dwellings. But the really interesting part is that energy efficiency often goes hand in hand with social innovation. To give you an example, a small co-operative, Cooperativa Mancasale, is not only doing energy-efficiency work, but they're also carrying out a social survey with anthropologists and historians to see how the inhabitants will change their behaviour. On top of that, they're combining the redevelopment of the building with an art intervention.

"This is just one example, but in a publication we're producing with Fondazione Barberini and will present shortly, entitled Next Green Housing – the result of a survey done with Nomisma and Coopfond Next Housing to work out housing demand and how the co-op model can respond – we'll talk about how ecological and social transition can go hand in hand, and what our co-ops can do in future. One of the topics is energy communities, which will be funded by the National Recovery and Resilience Plan. We think that turning members from a 'consumer' into a 'producer' is another challenge that residents' co-ops will be able to take on.

"In the book, we're telling the stories of three co-ops that have plans to put renewable energy plants in place and have measured the energy-saving benefits for both their members and the wider community. There's even the potential to provide energy to local areas, through partnerships with the local council.

"Another challenge we are facing, which will be addressed in our upcoming action-research publication, 'Co-operative Urban Transitions,' is the complexity of housing demand. In the United Kingdom and across Europe, over 10% of households struggle to access housing democratically. But there are two other important facts that show just how complex the situation is: 28% are economically vulnerable, and 43% are socially vulnerable. When we talk about social vulnerability, we're referring to issues like health, social relations and work. This means that more than 55% of households in Italy have at least one of these three forms of vulnerability.

"Faced with such a tricky challenge and the intricate plans for transforming cities, Legacoop abitanti and Legacoop sociali have decided to come together and approach these changes by co-designing not just square metres but services too. On one hand, they're aiming to deliver a comprehensive social infrastructure and, on the other hand, ensure a way of economic sustainability, as it'll be possible to make these projects financially viable only with some serious planning skills.

"Another aim of this joint project is to create two assessment tools: one to assess the financial side of urban regeneration projects and the other to measure their social impact. This level of social analysis is becoming increasingly important for projects and policies; the National Recovery and Resilience Plan alone states that housing supply must be increased alongside measurable social benefits. The European Commission has also set targets and milestones.

From this perspective, Legacoop abitanti and Legacoop sociali have developed a tool to evaluate the entire process and measure the social impact. A number of the co-ops are using this tool and experimenting with it in tenders that involve a big element of social innovation. Take, for instance, programmes that are championed and backed by local authorities, with the aim of revamping whole public housing blocks, providing a mix of residents and improving the environment of the area. This instrument gives co-ops the

chance to become consultants and advisors to public bodies and to handle the entire process from both a financial and social angle.

"Finally, with respect to the concept of housing as a service and a place for living and fostering a community-type life, Legacoop abitanti has started an important journey referred to as Changing Housing by Co-operating [Cambiare l'abitare cooperando]. Here, co-operation between inhabitants is seen as a fundamental asset, with two key aspects: property and facility management (the technical side of things) and community management (which looks at the social side).

'Right back at the end of the 19th century, co-ops were already combining living with a range of services like consumer or cultural activities - so these skills have been part of their history for a while. Our co-ops – known as sole-ownership co-ops – in cities like Milan and Bologna have traditionally had theatres, clubs and cultural centres, giving people access to loads of services. But by taking this associative route, we're looking to gain extra skills, as well as making the most of the ones that have been part of our history of mutual exchange. This ability to manage the community over time is also a huge bonus, helping us to maintain the value of our real estate and, in turn, making sure these projects are financially sustainable.'

Turin

Orbassano

Housing: 69 accommodation units

Housing services: 270 sqm

Local and urban services:

Business and shops:

End of construction: November 2021

Residents arrived: January 2022

Number of accommodation units: 69 flats, of which 69 subsidised and controlled rents to 15 years with future sale agreement.

Accommodation units' dimensions: 60-85-120 sqm

Energy rating: A4

Investors: Investire Sgr, Compagnia di Sanpaolo, Cassa Depositi e Prestiti (CDP)

Fund management and property development: FASP

Technical and social advisor: Cooperativa Edilizia G. Di Vittorio

Public/private Partners: Comune di Orbassano

Architects: Graziella Mercuri, Walter Fazzalari (Cooperativa Edilizia G. Di Vittorio)

Social Manager: Cooperativa Edilizia G. Di Vittorio

> *Massimo Rizzo – Chairman, Cooperativa Edilizia Di Vittorio*

After my stop in Rome, I headed to Turin, where I was lucky enough to meet Massimo Rizzo, Chairman of Cooperativa Edilizia Di Vittorio. This is one of Italy's biggest sole-ownership co-operatives, which recently marked its 50th anniversary. Rizzo told me about the co-operative's origins, the first building projects for the workers who had moved from the South to the North to work in Turin's factories. He also gave me an insight into how members and the types of projects had changed over the years. Finally, he presented his

proposal for a widespread co-operative model which could even manage individual flats scattered throughout the area.

The Di Vittorio building co-operative was founded in 1972, when a few little co-ops gathered in front of a notary to set it up. Fifty years on, Di Vittorio has built over 5,000 homes in the Turin area.

The Battle of Corso Traiano

Rizzo says: "Di Vittorio's roots stretch back to before the notarial deed that set it up. On 3 July 1969, the trade unions in Turin called for a major demonstration for housing. This was due to the fact that Turin had experienced heavy immigration from the south of Italy, with people coming to work mainly in Fiat factories. But there was a severe lack of housing, and so this large demonstration, known in history as the Battle of Corso Traiano, took place.

"The demonstration was meant to start from the gates of Fiat Mirafiori, but the police went in hard, before the march had even begun. The clashes moved to the Mirafiori district, and a full-on battle broke out. Workers and students – the people who had organised the demo – were joined by locals as the day went on. After the demo, the workers went back to the factory and set up factory committees to fight for their right to housing, which they'd made known during the march. So, they set up co-ops, which all eventually came together with the formation of Cooperativa Di Vittorio in 1972."

The Seventies

The year before Di Vittorio was set up, a crucial law for the promotion of subsidised housing, Law No. 865 of 1971, came into effect. Not long after that, the Piedmont Region passed Regional Law No. 28 of 1976. This law offered sole-ownership housing co-operatives financing that slashed the cost of the mortgage needed to construct a home to 3% per year.

"Back then, inflation was in double figures," explains Rizzo. "Mortgages were really pricey, and people were unable to buy or rent a house, because rents were pegged to inflation, and each year contracts were revised, and the rent went up. The fact the Piedmont Region stepped in with a loan to stabilise the mortgage payments used to build the housing and made the rents go up only by 3%, made it easier for working-class families to get access to housing."

In 1977, work started on Di Vittorio's inaugural housing complex of 448 flats, situated in the northern part of Turin and named Villaggio Uno. A few years later, building work began on another complex featuring four semi-towers with 240 dwellings, just off the entrance to the Turin-Milan motorway, also in the north of Turin.

For the building of these two complexes, they employed a construction technique called 'tunnel', which was imported from France where it was widely used. The houses were sizeable, with three rooms, a kitchen and two bathrooms, which catered for larger families. However, they weren't particularly noteworthy in terms of architecture, as the priority at the time was to provide homes for people who, when they came to Turin, were living in shacks or cramming multiple families into 60-70 square metre residences.

The other thing that was really noticeable was the strong bond between the locals. A lot of them had come from factory committees, with some coming from Fiat, some from Pirelli and others from the Savigliano workshops. So, they all knew each other, had a real sense of togetherness and a real community spirit.

The Eighties

In the early 1980s, Di Vittorio constructed another 700 homes, no longer in the city of Turin but in its metropolitan area, in the neighbouring towns. Each project provided around 100 homes, all of a low or poor architectural quality, but large enough to give accommodation to many people.

After the mid-1980s, when the emergency period was over and the need for quantity was no longer so pressing, the co-operative started to focus on smaller projects. This time, thanks to public funding and especially Law 28, they were able to pay much more attention to architecture and the home. This marked a shift from tunnel constructions to traditional buildings – the classic 'facing-brick' houses, three- to five-storey dwellings, set in more urbanised surroundings.

"This phase lasted until well into the mid-1990s," Rizzo points out. "During this time, there were lots of smaller operations happening to meet the needs of individuals from the factories, no longer as ready-made groups who already knew each other before moving in. These were families who needed homes and knew Di Vittorio could help them out."

The Nineties

In the 1990s, two major developments occurred. Firstly, in 1992, the Botta-Ferrarini law was passed – enabling sole-ownership co-operatives to hand over their properties to members at their original construction value, with a portion of the subsidies they had been using to pay reduced rent returned to the Piedmont Region.

"The general assembly of Cooperativa Vittorio took place in a sports hall, just to give an indication of the size of the gathering and the level of participation," Rizzo remembers. "Most people voted in favour of applying the law, but there was a minority who argued that a sole-ownership co-operative shouldn't be allowed to divide its assets and give ownership of the housing to the same members who already lived there."

Therefore, the proposal to implement the law was backed by the majority, and the co-operative's oldest projects began to be handed over to members, allowing them to fulfil their lifelong ambition of owning a home at a very low price. The law also stated that at least half of the co-operative's earnings from selling houses should be used to construct new housing. "Di Vittorio managed to sell about 1,900 dwellings and has since built around 2,800, so not only did it completely restore the assets it had lost, but it also increased them by around 60-70%."

In the interim, Di Vittorio set off on a new course and, after enhancing the architectural standard of the homes, started to look at the urban quality of the surroundings in which they were working. It then started regenerating entire areas – industrial districts or pieces of factories – by getting other private operators or shared-ownership co-operatives involved, redeveloping them with criteria that already had environmental sustainability in mind: reclaiming land, creating homes that used less energy, and handing over a brand-new green neighbourhood to the city.

The XX Winter Olympic Games

In 2006, the Winter Olympics were held in Turin, and Di Vittorio had a starring role in constructing the Olympic village for the media. 'We had to come up with something that would be useful while the winter games were on,' explains Rizzo, 'but at the same time we needed to think about how this infrastructure could be used afterwards - so it didn't just end up being a huge waste of money and resources, left abandoned and forgotten about.'

Di Vittorio, along with two other companies, built three towers, one of which was the tallest residential building in Turin - taller even than the one Di Vittorio had constructed in 1980, right by the Turin-Milan motorway. Plus, they built six or seven other buildings, all in the same small area, creating a lot of vertical volume and allowing them to develop Parco Dora - the new park that runs along the River Dora and is a great asset to the city of Turin. As Rizzo puts it, "That area was called Spina 3. It was an industrial zone for heavy industry, where you had Pirelli, the Fiat steelworks, the paint shop and the Savigliano workshops that made the engines for the trains. These were all water-intensive, very polluting industries, but they all closed down in the 1980s, leaving this huge hole in the city."

The Olympic media village designed by Di Vittorio in September 2005 was the first infrastructure to be handed over to Toroc - the Committee for the Organisation of the 20th Winter Olympics Turin. After the Paralympic Games had concluded, the buildings were returned to Di Vittorio, who had created them with the intention of transforming them into housing with just a few modifications.

"By July 2006, we'd already got around 40 per cent of the inhabitants in our homes," Rizzo says, a hint of pride in his voice. "By October, after the holidays, all the places were taken. Not to make comparisons, but the Olympic Village for athletes has been abandoned for years, and it was owned by the public. It's still notorious today because it got taken over by illegal immigrants who had nowhere else to go, and it took ages to clear it out. Only now is it being renovated."

10,000 Homes by 2012

In the same period, a fresh regional law was brought in – '10,000 Homes by 2012' – which provided a non-repayable grant for subsidised housing. Law 28 was still in effect then, but it had become ineffective, as mortgage rates had become very low, even negative at one point.

"This meant the region had the potential to sort out the issue for a low-income family,' explains Rizzo, "by chipping in around 40-45% of the housing cost. That way, they could be sure that those homes would be kept in good condition and managed properly - spending less than they would've if they'd built public housing, since they would've had to foot the entire bill. Generally, social housing is worse maintained than ours, and collecting rent is also tougher than it is for us."

With this funding, Di Vittorio constructed roughly 800 homes. After that, there was no more public money available, and they found themselves, after many years of creating an average of 150-200 dwellings annually, without funding but with a membership that still needed homes and kept signing up to the co-operative.

Cassa Depositi e Prestiti's Housing Investment Fund

In 2009, the Cassa Depositi e Prestiti Housing Investment Fund (*Fondo Investimenti per l'Abitare*) was set up to finance social housing projects. "But this financing is a different ball game," Rizzo explains. "We used to call our houses 'homes for life', because anyone who came to us knew that as long as they paid their rent and didn't cause any serious problems, they could stay there for life, and the rent would stay basically the same. Plus, if the resident died, their children (if they lived with them) or their husband, wife or cohabitee could stay in the house, as our rules already allowed for cohabitation, long before the law did."

Di Vittorio's social housing isn't owned by the co-operative, but rather by the investment funds. The co-operative handles the design, construction and management of the housing for 15-20 years, depending on their agreements with the real-estate fund management companies. As Rizzo explained: "It's always been difficult to get these projects off the ground, especially from a financial point of view. The funds and real-estate fund management companies try to invest as little as possible, whereas the co-operative want to get as much as possible – the more money you get, the better the housing can be."

In the end, although none of these projects made a business profit, the co-op still managed to sort out accommodation for around 390 families, just as many as the amount of homes created through social housing. Members will be able to stay in these houses for up to 15 or 20 years. When the management contract comes to an end, they'll have to move out or they can buy the property at a pre-agreed price with the local councils.

'However, they won't be able to carry on renting there, since the asset manager's financial plan is to wrap up the investment at that point and get some of their cash back. It's impossible to know whether the price in 20 years' time will be a market one, lower or even higher. Depending on what happens, it'll make sense for the members to buy the place or move out. The last few years have taught us it's impossible to predict the future with any certainty.'

The Future

Going forward, Rizzo is hoping for the resumption of a meaningful and productive dialogue with the Piedmont Region which will result in new public investment in sole-ownership co-operatives to help meet the needs of people.

Rizzo recommends considering a 'diffused' sole-ownership co-operative that can manage individual flats; a co-operative that would no longer have to do a big building project of 20, 50, 100 dwellings but could go into the area and snap up scattered dwellings to renovate, both architecturally and energy-wise, and give them to members to use as if they were part of a whole project. Not only would this save land, but it would also mean reclaiming housing that's empty.

"Turin's losing around 4000 or 5000 inhabitants every year," according to Rizzo. "We've got at least 2000-2500 empty housing units that aren't likely to be filled unless more people move in. Sure, it's not possible to create the same sort of community as before, but at least we can get a better social mix by placing, say, a family from Cooperativa Di Vittorio in a building with a middle-class family."

"Once more, public funding is essential. I may not have said it outright, but to enable households to pay reasonable rents, it's absolutely necessary that the public chip in. Without it, the private property developers would be the ones renting out the properties. But that's not the case as there's no economic incentive for them. Luckily, as a co-operative, we don't have to worry about making a profit – although we have to make sure we're not running at a loss – but we do need a bit of public funding. And there's a need for a housing management capacity that stretches way beyond just construction."

Lastly, can you tell me about the solidarity fund?

"Our co-operative introduced the solidarity fund in 2008. Each member pays €2 a month on their invoice and the co-operative puts in the same. That's €12,000 a month. This money goes into a fund managed by a Caritas co-operative, which members can turn to if they hit an economic crisis - like if they're laid off, lose their job temporarily or are self-employed and have been ill so haven't worked for a while. They can demonstrate their financial hardship and get help to pay their bills, get schoolbooks, cover their dentist or the kids' optician bills, and get the basics they need. No cash is handed over, but their bills are paid directly."

"Then there are a few Di Vittorio members who are in greater difficulty; they haven't just been temporarily laid off; they've lost their jobs for good. If you lose your job and can't pay the rent, we try to give you as much time as possible, but we have to protect the whole co-op, so we can't ignore people who don't pay. That wouldn't be fair on everyone else. So, eventually, we have to carry out evictions. We only do about ten or twelve a year, and we try to help the tenants by pointing them towards jobs and where the council might be able to help, though we try to avoid public solutions. We work with the people who are not well-off but not with the very poorest. We try to make sure nobody ends up in absolute poverty.

Graziella Mercuri – Project Manager, Cooperativa Di Vittorio

From Turin, I moved to Orbassano, where Coop Di Vittorio are inaugurating a new complex. There I met Graziella Mercuri, the project manager, who explained the ins and outs of the scheme and its purpose.

Cooperativa Di Vittorio has carried out two projects in the Arpini district of Orbassano. The first consists of 96 dwellings, with retail space on the ground floor, and accommodation spanning two-bedroom apartments, three-bedroom apartments, four-bedroom apartments and penthouses. The second, Arpini due, is located opposite the first.

"At the inauguration of the first project,' says Mercuri, "we met Tiziana Nasi, president of Fisip, Laura Capponi Bertinaria, a member of the Orbassano Cidis, and Gianluca Pitzianti, a young man who became tetraplegic due to a car accident. Together with them, we started a journey to realise the dream of Pitzianti

who, during his hospital stay, had realised the importance of designing housing for para- and tetraplegic and able-bodied people.'

"We've been really careful to try and understand the needs of those with severe motor disabilities," explains Mercuri, "so we can integrate them into a supportive network of able-bodied families."

The end result is a building complex consisting of 69 flats, seven of which (around 10%) are designed to accommodate people with significant disabilities. These customisable homes provide the opportunity for individuals to live as independently as possible, with advanced home automation systems, heat pumps to heat water and a device for storing extra water - making it easier for those with disabilities to shower for longer than a non-disabled person.

The flats' doors are bigger than usual and have all been hidden away, meaning you can make the most of the rooms. They also have a separate room for support staff to give a hand day-to-day.

"This could be a one-of-a-kind project in Italy," Mercuri notes proudly. "It arises from a need when these people leave hospital care, and their old homes aren't suitable for their new needs. They're then faced with reintegrating into a society that isn't always ready to welcome them and doesn't understand the challenges of disability very well."

Cooperativa Di Vittorio's project didn't just involve interior spaces; it identified and mapped out areas for the whole community. For example, the large common room on the ground floor has been designed as a relationship-building space, where activities like listening groups, physiotherapy sessions and IT-related events can be held for both the residents of the building and the local neighbourhood. On top of that, the roof has been equipped with tables, barbecues and vegetable gardens for growing herbs, to help boost residents' self-esteem and strengthen the relationships between them.

The project described by Mercuri was wrapped up in mid-December 2021, and the first 15 flats for able-bodied people were handed over by March. The first flat for people with significant disabilities was officially handed over on 3 May 2022, the day of the inauguration. More flats will be allocated in the upcoming months through an application process organised by the local council. All the flats are rented out for 15 years. At the end of the lease, inhabitants will be given the option to buy the flats at a pre-agreed price.

I asked Mercuri to go into detail about the main features of the Di Vittorio building complexes.

"After years of planning, we've got a good grip on what families need," Mercuri says. 'For example, historically Di Vittorio flats never included a second bathroom. But over time, we realised that it was important to be mindful of how space was used and to make larger living room-kitchen areas, bedrooms with standard dimensions and definitely two bathrooms. In recent years, we've also made a big effort to make the outdoor spaces more attractive, so the flats all have a terrace where you can eat, which is a huge bonus for families."

"The economic sustainability of our projects is the result of finding the right balance between improving living spaces and making sure construction costs are efficient, as well as ensuring rents and service costs are sustainable. We've also been incorporating advanced tech systems into our buildings lately, and the added value of our co-operative is that we have low maintenance costs over time."

Antonella – Resident, Orbassano

I returned to Orbassano to talk to the residents. Just like before, I asked them to tell me what had made them decide to move in, if their quality of life had improved and if their relationships with their neighbours had become stronger.

"I decided to move house due to a few issues I had with my landlord. Unfortunately, I lived on the ground floor, and it had become really tough living there, as I didn't feel safe. He'd constantly come knocking on my door for the slightest thing, despite me always paying my rent on time and being respectful to him.

Sadly, he didn't show me the same courtesy, as he was always rude, and I felt really uncomfortable a few times.

"I visited the Cooperativa Di Vittorio office after hearing about them through word of mouth – the classic form of advertising! I enquired about applying for the complex, and they showed me the necessary documents. They said they'd call, but I thought I'd never hear from them again. To my surprise, they called us right away after I'd left and accepted my conditions, offering me a flat. I was looking for something with more space, so I could give my two sons their own rooms - and I was offered a fourth-floor penthouse with a fantastic view, a living room, kitchen, three bedrooms and two bathrooms. It was perfect!

"So here I am, really thrilled to be in this house. It's not just comfortable, it's beautiful. I feel so relaxed and at peace, knowing that if I ever have a problem, all I have to do is drop the co-operative a message, and they'll be round to sort it out the next day. I'm really happy and so is my family, at long last. I'm sure word of mouth will help others who are in the same situation as me.

How are relations with the new neighbours?

"We've already made friends with various people, but there's still only a few of us here while we wait for other people to join. We've appointed a staircase manager to keep track of who's living where and to set up a chat where we can quickly report any issues – like a lift that doesn't work or a light that needs changing – so they can be sorted out without someone having to go door to door. WhatsApp seems the best way to communicate.

"Here, everyone is really friendly and respectful and helpful towards each other. The other day, another lady and I had to clean up the bins as someone had chucked some cardboard in there carelessly and then they don't collect the rubbish. We sorted it out and cleaned up, even though it wasn't our job, we did it happily because we wanted to keep the place looking respectable.

"Next to me is a huge terrace that's exclusively for people with disabilities. Today, the keys were handed over to Elisa, who herself has disabilities. My friend and I went up to her, introducing ourselves and telling her that if she ever needed anything, she could give us a ring - no need to wait for her mum who lives in Pinerolo and takes half an hour by car. We gave her our names, hoping to make friends with her. People who have been through so much already could do with a smile, so we wanted to put ourselves out there.

"There will be six flats exclusively for people with disabilities, which is a great initiative. Many disabled people have to leave hospitals and enter their own home, which cannot be comfortably adapted for their needs. This often means having to move quickly, without even having an accessible bathroom. Having a disabled uncle, I understand the struggles facing people with disabilities. You can't fully understand the suffering, but my goodness you are affected by it."

Are you planning to buy out the flat?

"We now pay rent, and in 15 years' time we may decide to buy the flat and pay the agreed sum or go somewhere else. Our greatest desire is to own it. The children won't be here anymore, but that doesn't matter because I really feel happy here. I've found a serenity I didn't have before. I felt like I was in a cage. I didn't even feel I could have dinner with friends on the balcony, because the next day the landlord would call me and tell me I was out too late. I get it during the week, but at least on Saturdays!"

Maria – Resident, Orbassano

"My family consists of me and my husband. I'm 65 and he's 70. We had to move house when our landlady decided to sell. We'd been members of Cooperativa Di Vittorio for five years, as my son already had a house there. It felt like a stroke of luck when we got the chance to move into a new place. I was eighth on the list, so I got to choose what I wanted. I went for a ground-floor house with a garden, which was perfect for me as I love being outdoors. Knowing my age, I thought it was important to have an outdoor outlet, so that if I don't have the strength to go far as I get older, I can still be outside."

Why did you join Cooperativa Di Vittorio?

"When I first came across Di Vittorio over five years ago, I was already a flat owner, so I joined just to be a part of it. My son had signed up too, because he wanted his own flat, and my daughter followed suit. My son still lives there, but my daughter doesn't anymore. So, I sold my house because it was too small, and I kept my membership card, hoping one day I'd get on the list. And I did! To be honest, I never thought I'd get it. I'm really happy to live here; it feels far away, but it's only 800 metres from the centre of town. Plus, I'm surrounded by greenery - something I was looking for, but I didn't want to be too far from the centre as I got older. I wanted a house with green space but in the town. And the house is built to modern specifications, with underfloor heating and great insulation. I'm overjoyed, and this is the best I could have asked for at this time."

What is your relationship like with the other residents?

'It's still a bit early to say what the other residents are like, since the houses are only just filling up, so I don't know many people yet. Hopefully, as time goes on, I'll get to know some of my neighbours, because that's the point of social housing, right?"

How do you feel about the amount of rent you pay?

"The rent's fixed at a slightly higher rate than I paid before, but there are some major improvements – you get a nice 90 sqm flat for less than it's worth! That's pretty important."

Anna – Resident, Orbassano

"I lived in a really old building. The rent was cheaper than where I am now, and there were no service charges either. I was on the second floor, and there was no lift. There were four families living in the building, and I stayed there for six years because it was cost-effective. But eventually, I knew I had to move. There was a bit of a tension between the families, and it wasn't a very comfortable atmosphere. Plus, it was really noisy – it was right in the centre of town, so you could hear practically everything."

"One day I woke up feeling like I needed a change. On the one hand, the thought of getting back into the housing game again was quite daunting. So, I hesitated for a full year before deciding to take the plunge. Then I remembered how much my sister had enjoyed living in a Cooperativa Di Vittorio house, so I thought, 'why not give it a go?' I went to enquire, asked questions about how it worked and what was involved with becoming a member."

What happened after joining the co-operative?

"Before this house I had been offered other places, but I knew that there was this complex under construction, although the application process had not been announced because the houses had to be finished being built. Something inside me was telling me to live here; I had always wanted to live in a house with a garden. It all worked out - when the announcement came out, I signed up. I was hoping I'd make it onto the list, and sure enough, they called me.

"As soon as I arrived, I asked if the house with the garden was still available and they said yes - there were three to choose from, so I picked this one. They say you have to really want something for it to come true, and I always passed through here, since I knew I liked it and wanted to live here. Plus, it's quiet, there's a bike path and I enjoy jogging and walking, and I'd like to have pets too. It sounds a bit mad, but it's true! I thought about where the sun rose and where it set, and this is the place I began to think hard and dream about. And so it came to be.

"The move was hard, like all moves. But I was determined to make a change, and I had the support of family and friends (as well as the movers) to help me out. I managed to get all my stuff over to my new place within a week, apart from the kitchen, which showed up a month later! I'm really happy here. It's peaceful, and I'm slowly making it my own. There's still some artwork missing, and a few more personal

touches, but I'm getting there. Plus, I'm enjoying taking care of the garden and I'm thinking about getting a pet, maybe a dog rather than a cat, but who knows what the future holds?"

Would you say you've had a positive experience?

"During the first lockdown I was in the other flat, and I felt like a mouse in a cage - I really started to struggle being at home, as it no longer felt like my environment. Here I've already gone through remote working and had COVID again, so I couldn't go out, but it was nice in a way because I've got a garden, so I could be outside without infecting other people. I've had to work from home for other reasons too, as I'm doing at the moment, but here I'm happy to do it. One of the reasons is it's much quieter, there's no chaos all around like there was before. When I was on the phone, I could hear everything going on around me. So, living here has definitely improved the quality of my life."

Have your relations with your neighbours also improved?

"I started getting to know people recently. Our first get-together a few days ago was a great opportunity to get to know one another and work out where we lived. My first contact was with the neighbours from the other stairwell, since I don't have any on the ground floor seeing as the co-op's office is next door and there's a multipurpose hall on the other side. So, I began getting to know my neighbours on the other staircase. For example, the other day I was cutting the lawn, and my neighbour came over, and we started chatting. I lent her the lawnmower, and she lent me something else to trim the grass. We started to get a bit of a bond going.

"The other day, I was repotting the flowers outside and had a nice chat with the gentlemen from upstairs and the lady who recently moved in next door. She was really upset because she had two huge plants that were 20 years old and had no idea where to put them in her new house. She's in a wheelchair and has trouble getting around, so in the end she gave them to me. The other day when I put them out, she was there admiring them. We all hope to have a friendly relationship with each other, even though we don't know each other very well yet.

Have you already thought about whether you will buy out the flat?

Before arriving here, I was offered a 99-year lease, but I decided against it as I knew the applications were being opened for this place: I was drawn to the area's tranquillity, and I hoped that I might be able to afford the house in 15 years' time. I like the fact I was the first one to move in and that I can stay here. I'm not getting too caught up in the future; it's day by day and I can't predict what'll happen over the next 15 years. But yes, that's the plan."

Bari, Matera

Bari Social Housing and Matera Social Housing

Bari Social Housing

Housing: 226 accommodation units

Housing services: 205 sqm

Local and urban services:

Business and shops:

End of construction: December 2018

Residents arrived: December 2019

Number of accommodation units: 226 flats, of which 136 subsidised and controlled rents, 45 8-year lease with future sale agreement and 45 for direct sale.

Accommodation units' dimensions: 39-96 sqm

Energy rating: A (Cened)

Investors: Fondo Esperia

Fund management and property development: Fabrica Immobiliare Sgr

Technical and social advisor: Fondazione Housing Sociale

Public/private Partners: Comune di Bari, Regione Puglia

Architects: Tecnico Bosco e Associati

Social Manager: Finabita S.p.A., mandataria ATI

Matera Social Housing

Housing: 116 accommodation units

Housing services: 200 sqm

Local and urban services:

Business and shops:

End of construction: May 2021

Residents arrived: December 221

Number of accommodation units: 116 flats

Accommodation units' dimensions: 39-120 sqm

Energy rating: A (Cened)

Investors: Fondo Investimenti per l'Abitare - Cdpi Sgr

Fund management and property development: Fondo Esperia Fabrica Sgr

Technical and social advisor: Fondazione Housing Sociale

Architects: Pro.Ter Studio

Social Manager: Finabita Spa, Abitare Toscana Srl, Dar Casa Società Cooperativa, HOMA - Experience Società Cooperativa, Netural Società Cooperativa A R.L. Impresa Sociale.

Andrea Rizzo – Partner, Cooperativa HOMA

The last stop on this journey is Southern Italy, where you can count the social housing projects on one hand. I visited the ones in Bari and Matera first. For both, a temporary joint venture was formed between local and other national entities. I didn't restrict myself to only meeting those working on the ground, and I started with Andrea Rizzo from Cooperativa HOMA. He told me about the co-op, which started as a way to provide housing to students from out of town, and gradually extended its services to community and property management.

"Cooperativa HOMA was set up back in 2013 as Apulia Student Service, according to Andrea Rizzo, one of the partners in Cooperativa HOMA. It was made possible thanks to some funding from Puglia Region's Bollenti Spiriti programme for young people."

A bunch of university students thought they'd make the most of their experience as out-of-towners and set up a virtual rental noticeboard to match up the supply and demand for university accommodation. They'd go round the flats that landlords wanted to rent out to students, check the quality and details of the property, and act as contract advisors to try and tackle the problem of rogue rentals.

"After a year of trials in Lecce," Rizzo says, "we introduced their trademark 360-degree virtual tour of properties, allowing people to get a feel of the flat before even stepping inside." That same year they began working with ADISU Puglia, the regional body for the right to study, extending their service to the cities of Bari and Foggia. From 2015, they further expanded to Turin, Milan, Brescia, Bergamo, Florence, Pisa and Siena.

In 2021, the co-op renamed itself from Apulia Student Service to HOMA and changed its legal form from a limited liability co-operative to a joint-stock company, making it easier for investment funds or banks to get involved. The new set-up was split into three main areas: offering housing services to public bodies, renting out flats for students or young workers, and providing social housing.

The latter activity concerns in particular the Bari Social Housing complex where HOMA co-operates with FinAbita, Dar Casa, Abitare Toscana and Experience. "Before we got stuck in with our activities, we had some training and learnt about the management software we use to keep an eye on the whole property management process – like issuing invoices or payments from residents, reconciliations, and all the other tax and economic admin."

For the initial stage of the Bari Social Housing project, HOMA was tasked with developing the website, virtual tour and a pre-arrival helpdesk. After the first round of applications in summer 2019, they organised open-house events, giving applicants and non-applicants alike the chance to have a peek at the properties. January 2020 saw the first allocations, with 60-70 families moving in.

Due to the lockdown, HOMA had to find a new way to interact with their residents and anyone interested in applying. This involved getting their processes digitalised, from the selection process to technical support for residents. To make sure everyone got involved, they even set up a Facebook group for residents to take part in surveys and make key decisions for the community.

Two years on from the beginning of the project, nearly 95% of the flats at the Bari Social Housing complex have been rented out. "There are two other options when it comes to getting a property. The traditional buying route, or the rent-to-buy scheme - where tenants pay a rent over a period of eight years, and part of this goes towards the purchase price when the flat is bought out."

I ask Rizzo to explain the helpdesk service provided before the flats were allocated.

"In the helpdesk phase, HOMA's job was to explain the criteria for applying to those interested in putting their names forward. For example, you had to be living or have your main job in the Bari municipal area. Plus, your household income had to be under €45,000 gross at the time of signing up."

HOMA's role went beyond merely providing information about the call for applications; they also evaluated the profiles of the families interested in applying. They asked those families if they were aware of what social housing meant, and what they were prepared to do to engage in a community.

"It's fair to say most of the applicants weren't up to speed on social housing," admits Rizzo. "Especially since this Bari project was the first of its kind down south. People were obviously attracted by the fact that these properties were new, top quality and had rent cheaper than the usual market rate."

What does your work involve today?

"I'm the one who takes the initial calls," Rizzo explains, "for both people already living here and those looking to move in. I do this by answering the company phone line which runs from Monday to Friday during the morning."

When a new caller rings, Rizzo starts by explaining what kind they've got: a flat to rent, rent to buy or to buy. If they're suitable, they'll be asked to submit an application - either online or in person at the helpdesk. Once that's done, it's checked to make sure it's done right, and that they meet all the subjective and earnings requirements. Then it's passed over to the owner to be given the final okay.

The other aspect that HOMA deals with together with Experience is the management of arrears. The owner tells them who has not paid rent, and HOMA mediates between the owner and the resident to find a solution. "A lot of the time, we've had to resort to repayment plans," Rizzo says. "These are options that the owner gives to tenants who are struggling to pay off what they owe, allowing them to pay a more manageable rent each month based on their means. Repayment plans are a kind of debt restructuring that comes before the harsher measures a private property complex might take against a delinquent tenant."

I asked Rizzo to tell me about the owners and how they work with the other members of the joint venture.

"Esperia is a real estate fund specifically for social housing in southern Italy. The fund is managed by Fabrica Sgr, an asset management company. Then FinAbita, which is the lead company, Abitare Toscana and Dar Casaparticipate in the JV.

"We usually have a monthly catch up with the fund to assess any situations that require action. The first step is to send a reminder via the social manager's e-mail, attaching the tenant's statement of account and asking whether they have already paid, or to settle the amount they owe within seven to ten days. If this written reminder is ineffective, or the tenant would prefer to contact us by phone, then there will be a telephone or face-to-face interview to explain the problem to us, which we then report to Fabrica Sgr to make the final decision."

"We're in constant contact with the other parties forming the joint venture, speaking over the phone on a near-weekly basis. FinAbita, the co-ordinator of the project, is the one we call upon whenever we're dealing with something that we're not too sure on. Abitare Toscana, who manage the entire property side, such as invoicing, are the ones we e-mail every week. Dar casa, who advised on the community project, is the one we have a much less frequent relationship with, as obviously the tenants take the lead once the project is up and running."

What problems have you encountered?

"The biggest thing is that this is our first experience, so we're learning as we go. The relationship with people can be really wonderful, but it's often a bit delicate. We're the only people they can turn to with their issues and problems, even though we're not to blame. We have to juggle a lot of different people like contractors, workers and technicians – if any of them don't do their jobs right, it's the resident that suffers and takes it out on us. The trickiest part of our job is staying calm, professional, and explaining clearly why the problem is really happening, so you have to be very patient."

Danilo Francesco Colosimo – Partner, Cooperativa Experience

After Andrea Rizzo, I next spoke to Danilo Francesco Colosimo, a partner in Cooperativa Experience. Colosimo discussed the flats in Bari that had been taken over for short-term rental and the art workshops that had been set up in these spaces. He then went on to talk about the community project set up for Bari Social Housing, describing the initial meetings with residents and the activities that were being organised for the shared areas.

"Cooperativa Experience Scarl was set up in 2016 in Bari with the aim of devising pioneering living solutions," according to Danilo Francesco Colosimo, a member of the co-operative.

Experience leases out substantial apartments on long leases and furnishes them either through do-it-yourself workshops or with the help of local artisans. They also create shared spaces where they welcome tourists and artists. Their dwellings comprise bedrooms, bathrooms and shared kitchens, as well as a living room where you can 'work from home' and where various events are hosted.

Experience's most iconic apartment is in Bari Vecchia's Palazzo Verrone. Notable artists have stayed here, leaving behind their works or a little sketch as a token of appreciation. This 17th-century building has seen its fair share of activities, such as a silk-screen printing session to make curtains for the flat. Plus, there have been plenty of theatre, cinema and music events held here, sometimes even using the terrace to put on evenings with local artists.

Since 2019, Experience has also managed the Bari Social Housing complex, alongside five other co-operative organisations, having formed a joint venture. They continue to focus on the short-let market for tourists and hosting artists whilst also dealing with social housing.

"The Bari Social Housing community project kicked off in early 2020 with the first residents moving in," says Colosimo. "March saw the start of lockdown, and we had to put a stop to activities. But by July, we got back on track and brought residents together for a series of community meetings to work out how to govern the shared spaces - a room on the ground floor and an outdoor area."

At those meetings, Experience staff acted as facilitators, giving the residents a chance to say what community project they wanted to do and help them sort out how to design the communal areas. "We thought it best to split up into two groups, based on what we were interested in," Colosimo remembers. "So, one lot dealt with the inside and the other with the outside. After a few meetings, we had worked out what we wanted to do in both spaces."

A committee of around 15 tenants got together to create a social vegetable garden, which was born in July 2020. They had their first harvest in September-October 2020 and in response organised a community market to sell the produce. As the garden wasn't huge, they also sourced other goods from local companies and suppliers.

Another committee was formed for the interior space, a room on the ground floor. The early meetings were focused on how to create a shared space that everyone could use. From those chats, a set of rules was created, which have been changed over time, and the decision was made that the space should be for the exclusive use of the Bari Social Housing community.

At the meetings, it was also suggested to set up an online forum where everyone could offer suggestions to the committee. These ideas were then checked out and approved by the social manager. Initially, the shared space was used for workshops like a fabric recycling workshop and a theatrical workshop for kids. Both of them were co-ordinated by a resident who had expert knowledge. Nowadays, the main use of the area is for children's birthday parties.

"Clearly, this journey hasn't been a bed of roses, it's had its fair share of difficulties," Colosimo points out. "The external environment has had a lot to do with it; since 2020 we've had intermittent lockdowns, so it's been anything but plain sailing. But the tenants have worked really hard throughout. On top of that, having such a large and diverse group of people has caused disagreements about parties, so we've had to draw up timetables because not everyone's comfortable with late music."

Caterina – Resident, Bari Social Housing

The theme of community explored by Colosimo is picked up by Caterina, who recounted her experience of living in the Bari Social Housing complex, as well as the personal musings that came up as a result.

"I was on the lookout for a new home, as the one I was living in was far too big. I wanted to be in the city, but not right in the thick of it, nor too far out in the sticks. Then this place came up, and I fell head over heels. The sense of openness, the space between the buildings – I was sold. Plus, a few of my friends had

the same idea, so I knew living here meant I'd have some company. When I saw my little house, I just knew it was the one – even though it was a huge step down from 150 sqm to 50, but it was showing its age. I don't feel up to managing all that space anymore. Things are a whole lot easier now."

Let's go back. Can you tell me how you got the house?

"My husband and I applied for it by submitting all the necessary documents. The list came out, and we were chosen, so then we had to choose a flat that suited us. We were shown some options, picked one and signed the pre-contract straight away. After that, we had to do all the admin and financial stuff, and then we finally got the keys in the midst of the pandemic. It was a bit tricky to arrange the deliveries and everything, but we got there in the end."

You set up a committee to manage the common areas. How did this come about?

"We needed to sort out the communal areas that weren't under the local council's jurisdiction but were instead the responsibility of the residents. The committee seemed the easiest solution, even though we didn't have time to make it official. Luckily, the social manager stepped in and organised meetings for all the residents to attend. People turned up in droves for the first few meetings, but then the numbers dwindled as people realised the commitment involved; having to provide keys, make sure there was no mess or noise during events and keep an eye on the kids. In the end, only a few of us remained, as is usually the case. The committee seemed the simplest way to go, but in the future we may need to look into another form, as we'd also been thinking of applying for things."

At first you said you came here because of the friends who had already made the same decision. How have you got on with the other people who live here since then?

"Yes, I knew some people already because after the first friends moved here, so did I and then a bunch of others. We had a pre-existing relationship. With the others, it was different: it was more of a chance thing. I remember at one point I needed someone to do my ironing, so I was introduced to a lady who lived in the block opposite. We got talking, and it turned into a friendship. Now she does the cleaning at my son's house, too, as he's got one as well. She also goes out to the countryside around here and brings me eggs. I passed them on to my neighbour, who started ordering them too. It's become quite the thing – you can find them all over the complex!

"But there's other stuff too. For example, some mums with young kids celebrating their birthdays, or their saint's days, or their nan's birthdays or 40 years of marriage - they'd rather I met them outside their house rather than in the communal area. That's because they can go down with their baby in their arms, maybe while they're feeding them. It's all about building trust, feeling safe and being calm. It's not the same with everyone, of course - it's like that in all communities. But we're on the right track for it to happen. Some of the apartment blocks have even joined in, making sure the doors are locked properly after the events, or asking me for the keys to come in and bring the books."

What are your thoughts on the community-building process?

"This social housing initiative came into being just before the lockdowns, which meant that two years of potential community-building were lost. Meetings, dinners and other opportunities to get to know one another were all out of the window. But now we're making up for some of that lost time. Unfortunately, as with all communities, there are some people who might never come round to the idea of social housing, since for them home is a purely private affair, and nothing else matters. With them, there's not a lot that can be done. But the majority of the community is really keen to get involved and to make the spirit of social housing really take root. The way forward is clear, the groundwork has been laid - now it's just a matter of getting down to it."

Why do you think people decide to live in a social housing project?

"This is just my view. I reckon people were drawn to this place because of the economics – in Bari, the cost of similar facilities is really steep; the energy options on offer were a big draw, too. Not having to deal with waste, being able to go solar or whatever for lighting and such – that was attractive. But social housing sparked a lot of interest as well. What's life like in social housing? Actually living it, getting to grips with it, being a part of it – that takes a lot longer. Like I said, in my opinion, the economics were a big factor, and then there was this fresh perspective on social housing that might have sounded simple but is actually hard work."

Andrea Paoletti – Chairman, Società Cooperativa Netural

The last person I spoke to was Andrea Paoletti, Chairman of Società Cooperativa Netural. Located in Matera, he told me all about the projects he's started in the San Pardo district, as well as his role as a social manager for Matera Social Housing. In this case, Netural helped out with the selection of residents, oversaw the moving-in process and made sure the community of inhabitants came together.

"Netural was set up in 2018 and mainly works on enhancing local areas and helping to build communities," says Paoletti. "Our most significant project is Casa Netural. A co-working and co-living space, but above all a project that has breathed new life into some of Matera thanks to involving people in a positive way and offering services to the San Pardo neighbourhood. These include the neighbourhood concierge and the community knowledge school, where members of the public can share their skills and knowledge with each other."

Netural also took on another important project, adopting and regenerating two municipal green spaces, transforming them into places for citizens to play, relax and socialise. One was tailored especially for children: The Re-Light Neighbourhood (Il Quartiere Ri-Luce). The other, Agoragri, was more for families, but was also intergenerational, bringing together children for outdoor learning, as well as activities for parents and older people, too.

"In 2021, we were invited by the joint venture behind the Matera Social Housing project to become their operational arm in the city and put our knowledge and expertise in community development into action," Paoletti said. "It was an obvious choice for us, as we had already worked on all the issues within the social housing project in Matera."

Therefore, from April 2021, Netural was part of the process of picking the 113 households that would move into the Matera Social Housing flats – two-bed flats, three-beds with a kitchen, and four-beds. To begin with, Netural worked on writing the call for applications and sorting out with the owners the criteria to apply and be allocated a flat. One of the key ones was income, but another really important one was for the households to be up for getting involved in socialising with other people.

Netural then got to work on picking residents, poring over the five hundred applications that had arrived and picking out the households that fit the selection criteria best. Before they made any decisions, they organised a community meeting to show off all the properties and explain to interested parties what social housing was really all about: creating shared, transparent and participatory processes, with a strong emphasis on balance and fairness.

"The feedback was great - people were totally stunned by the beauty of the building and the quality of the outdoor areas, which are pretty impressive for a city like Matera," explains Paoletti.

Residents were selected following the meeting, triggering a new process for Netural. They had to find a way of matching up the residents' requests with what flats were available to them. After that, Netural's staff went and met with each household, showing them the flats and trying to work out if the chosen flat suited their needs. Some households took it, others didn't and those on the waiting list had to be contacted.

Once the allocation was sorted, it was time to sign the rental agreement and get the utilities switched on. Everyone was given a parking spot too, which was either outside or inside the building. "This has been

going on since mid-December and it's still ongoing because people are moved in on a rolling schedule from December 2021 to July 2022," Paoletti explains. "At the moment, there are still six flats to be let out, but we're working out how to do it, as the local council wants to use some of them for social purposes."

With the families settling into their flats, the community project involving everyone came into view. "The first meeting was great for showing them which spaces were intended for socialising: a two-room flat and a three-room flat for gatherings, as well as a green area that'll be like an urban veg patch," says Paoletti. "The interesting thing about this start of the process, which needs to be open and shared, is that we'll be creating committees that are responsible for these areas. Even though Netural is the social manager, the management of these community spaces will be done in tandem with the committees that'll have the keys and thus the responsibility."

A first get-together was held to explain what it meant to handle a community project within a social housing area. During the same meeting, we had a chat about the importance of setting up a committee and thus the responsibility and gravity that this project must be carried out with. Above all, we made it clear how much community social work relies on them and not us. We won't be the ones to throw a party: it'll come from their wants and needs, and they'll have to organise it. The same goes for services to help resident families out, if they think that's important.

"Someone's already suggested co-babysitting to share the load if parents are unexpectedly busy or just to hang out. Others have proposed a doggy crèche. Then there's evenings of magic and card games. Everyone's coming up with ideas, giving them a go and trying to make them happen. The social manager's role is to give people the tools to turn their ideas into reality, even having a go at something small like the opening party of the complex."

The social manager is looking to make Matera Social Housing a mainstay of the city's social life. It's situated in the south of Matera, by a traditional working-class neighbourhood called Agna. The area sorely lacks social and community facilities. If the committees can make some worthwhile initiatives, it'll be great for the local population who can then use the communal spaces for socialising and getting together.

Once the activities have been defined, Netural will also start a co-design process with the inhabitants in order to furnish the spaces with new furniture, things they no longer use or other things that need to be built. "The aim," explains Paoletti, "is always to use methodologies and processes that bring people together, to participate in a joint process so that a stronger sense of identity, a sense of belonging and also a sense of pride in having been part of the whole process can be developed."

What are the co-operative's commitments?

'We're at the co-operative every weekday; Mondays, Wednesdays and Fridays from 9 a.m. to 1 p.m. and 3 p.m. to 6 p.m., and Tuesdays and Thursdays just in the morning. We've got two employees; some of the work's done on-site in the office, and some of it's done remotely, on the computer.'

Have you proposed setting up a committee for the management of common spaces?

Absolutely, we suggested it and they were all for it. We're forming a committee with five people: two men, two women, and a young person under 18, so they can have their say at the decision-making table. It'll be a great learning experience for the kid and also signify the importance of the voice of young people.'

What is the profile of the residents?

"We've got young families with kids who lived in cramped flats and wanted more room and a way to keep an eye on their children outdoors, a better quality of life. There are also single professionals looking for better quality housing than what's standard in Matera that's still good value for money. There are couples in their 50s and 60s with grown-up children who have flown the nest. And then there are a number of people going through separations who need a new flat."

A gap to be bridged

Although this study didn't go into detail on the ethical real estate funds set up to build and manage private social housing projects, it's clear that there's an imbalance between what's been put into Central-Northern Italy compared to Southern Italy. This disparity is especially stark when comparing Milan to other Italian cities.

In Milan, there are plenty of private social housing projects that have become brilliant examples of affordable housing accompanied by services that promote an inclusive and collaborative way of life. Other Italian cities such as Turin, Bergamo and Padua have seen similar models appearing, although they are usually confined to smaller, more localised experiments.

Many observers agree that this disparity is down to three main factors: firstly, the lack of a national plan that can identify needs, set goals and direct investments; secondly, the difficulty of getting public and private players to collaborate to finance, incentivise, carry out and oversee social housing plans; and finally, a property market that encourages private investors to use some of their resources in the social housing sector, favouring certain cities over others, where the market is flourishing and offers higher and more secure profits.

Housing supply does not fully meet demand.

At first glance – and this needs corroboration with data and deeper analysis – it seems clear that the people who now want to access homes at a moderate rent are predominantly from the middle class – which is the target audience for private social housing. But it is equally clear that the limited number of such projects is not enough to meet the needs of the middle class, which makes up more than half of Italy's population, let alone those on lower incomes.

In the most successful social housing projects, this last issue is somewhat mitigated by agreements between the owners and third-sector entities who take over some flats for families or people in need. Likewise, agreements with public authorities to allocate more housing for social rent also help. It's clear that private social housing initiatives should be incorporated into more complex and organised plans that are capable of meeting different needs and providing more detailed and comprehensive solutions.

Quality, energy-conscious architectural solutions.

At each of the projects we visited, we noticed a focus on design - from the overarching plan to the finer details, from open spaces to areas for business, and communal and public activities. This attention to economic and environmental sustainability is reflected in the technological solutions that have been adopted, as well as ways to monitor and manage utilities consumption - often with the help of specially designed digital apps.

These factors make the projects we studied successful examples of urban and architectural innovation to follow when planning new urban transformations or regenerations. Not only that but designing and implementing these kinds of projects has created new and specific knowledge that could be a valuable resource for other areas too.

New forms of collective living

The nine case studies are also characterised by the provision of spaces for the community, where social and cultural initiatives can be held in order to share knowledge, exchange experiences and have fun. In the majority of cases, this is an intrinsic, essential part of the social housing project and a major feature of all the projects' communication strategies.

In truth, there are few instances where shared living is the priority, be it in terms of the space dedicated to it or the level of commitment to making it work. Even in the rare circumstances when it is, it's often not reciprocated by those living there, who show resistance to getting involved and forming a self-organised, supportive community.

A multiplicity of actors

It's worth reflecting on the range of people who finance, design, build and manage social housing projects. From ethical real estate funds to asset managers, from foundations promoting affordable housing to co-operatives offering housing services – there are a lot of different players involved.

A range of different actors each bring their own specialist skills to the process but can often use up a lot of resources and make it harder for the owner and residents to communicate directly. When communication isn't direct, there's a danger of not understanding the residents' needs, as they are channelled through an intermediary – the community manager.

Welfare financialisation

To conclude, we'd like to stress that a key issue – which should be examined and considered carefully, while the present study is more focused on the analysis of individual cases – is 'the financialisaton of the social'. We will only get a clearer understanding of the pros and cons of finance entering the private social housing market by taking a closer look at this phenomenon.

Housing in Italy through the Telescope and the Microphone

INTERNATIONAL PERSPECTIVES AND EXPERIENCES FROM HOUSING PROJECT STAKEHOLDERS

As in most OECD countries, obtaining good-quality housing in a location facilitating access to jobs, public services and amenities can be very challenging for Italian households with low or unstable income. This book sheds light on access to housing in Italy from two different, complementary vantage points. First, it puts the Italian housing market in international perspective using OECD statistics and analysis to compare housing policies and outcomes in Italy to other OECD countries. Second, it zooms in on selected Italian innovative housing projects, where it asks residents and other stakeholders about their experiences with these initiatives: what were their difficulties, how have the projects been designed and developed, what did the projects bring to them?

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