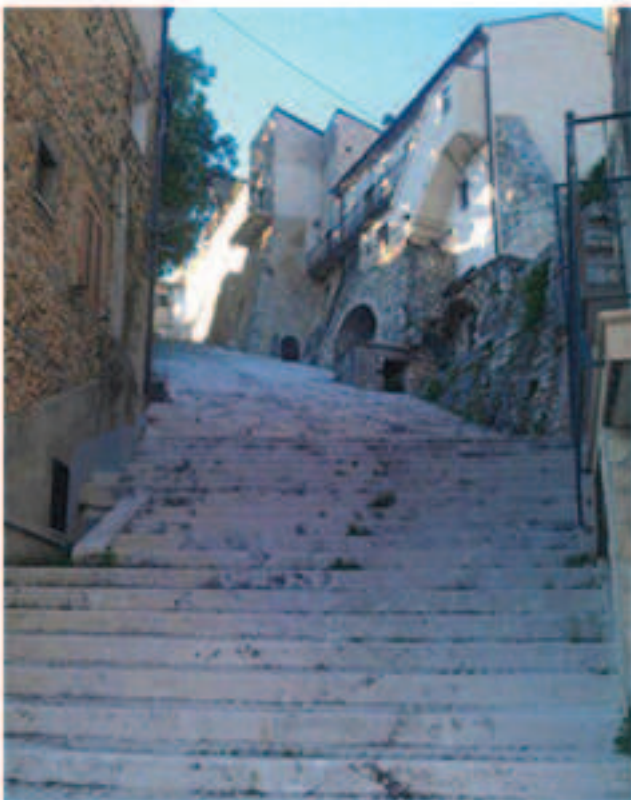


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Social Housing as an instruments for urban regeneration and for combating poverty and social exclusion*

Gianmichele PANARELLI¹, Clarissa DI TONNO²

Combattere la povertà e l'esclusione sociale è uno dei principali obiettivi dell'Unione Europea e degli Stati membri.

Le migliori politiche dirette a rafforzare il Social Housing, hanno un duplice obiettivo: assicurare l'inclusione sociale e avviare processi di rigenerazione urbana in interventi di recupero e nuova costruzione in una ottica di sostenibilità ambientale e con costi contenuti. Quanto sopra viene riassunto in quelle che dovrebbero essere le "politiche abitative".

Parole Chiave: social housing, rigenerazione urbana, povertà ed esclusione, politiche abitative, efficienza energetica;

Abstract

Combating poverty and social exclusion rank among the main objectives of the European Union and its Member States. The best policies, directed at strengthening the social / public housing, have thus a double objective: to ensure the inclusion (combating social exclusion) and to start processes of urban regeneration (both for new buildings and restoration interventions) also in green building at low costs. The above is summarized in what should be the "housing policy".

Keyword: social housing, urban regeneration, poverty and exclusion, policy, energy efficiency;

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Introduction

Poverty and social exclusion are key issues for a reflection on the development of the contemporary city that determine the lines and the prospects of the housing policy. The work done by Panarelli and Di Tonno focuses on the European situation of social phenomena with reference to the recommendations of the European Union for funds programming 2014/2020: are exemplified case studies to show the effects of the processes of design and construction in relation to housing policies.

The Social Housing is understood as cultural status which can accommodate instances of contemporary society and this match projects, to give coherent answers and technologically aware.

The history of human settlements imagines the city made up of housing and services but are residences that form the connective tissue of the city itself.

The culture of the modern industrial city has replaced the historical urban zoning, the distinction between residential areas, industrial, or other.

The residential building has been and continues to be the structural component of tissue systemic organizing the habitat. Today an effective housing policy has to deal with new questions of social policy and economic policy,. Designing interventions must take note of these factors and organize reform strategies through an evolution socialeper overcome 'backwardness of production, technology and culture that fostered waste and annuities speculative and prevented the construction of housing at a lower cost with better quality.

The configuration of the housing system, social, political, cultural, economic, often have not been matched in a coherent structure of the material configuration which is the financial structure, technological and structural interventions, in our time. The involvement of factors such as discomfort, poverty and social exclusion, access to Social Housing and exclusion from the Social Housing, are inevitable issues for a dialectical process of urban regeneration with the dynamics of the housing system.

1. Poverty and social exclusion

Poverty is commonly defined in two ways¹:

Absolute poverty is generally used in the context of less developed countries, and is characterized by deprivation in respect to a range of basic human needs.

Relative poverty is more commonly used in the European and US context, and is usually specified in terms of income (or access to/consumption of, material resources) below a minimum acceptable level.

Social Exclusion is a more complex, multi-faceted concept. Many would argue that it includes poverty within its broader definition. It may be distinguished from the more specific concept of poverty in a variety of ways:

It tends to characterize *groups*, rather than individuals.

It relates not only to income or physical wellbeing, but also to *inclusion* within various aspects of society, including the labor market, administrative systems, association and community, institutions and democracy. These are sometimes referred to collectively as “normal citizenship”.

It is essentially *relational*, whereas poverty concerns distribution of resources. It is conceived as a dynamic social and economic *process*, rather than a state, or an arithmetic calculation.

It seems to have originated in a French discourse during the 1960s and 1970s, and has been more influential across “continental” Europe, (whilst poverty is a more commonly used concept in the UK and Ireland).

Poverty and Social Exclusion: It has become conventional in the context of EU policy to combine both of the above concepts, and thus avoid the difficulty of drawing a line between them. It is important to recognize, however that such a formulation introduces difficulties in some contexts. For example in the wealthier Member States the groups which may be identified as experiencing exclusion cannot easily be conceived as being in poverty. On the other hand, in some of the less prosperous parts of the New Member States it may be argued that poverty may be ameliorated relatively quickly, whilst some

aspects of social exclusion are more deeply rooted, being, for example, associated with minority groups.

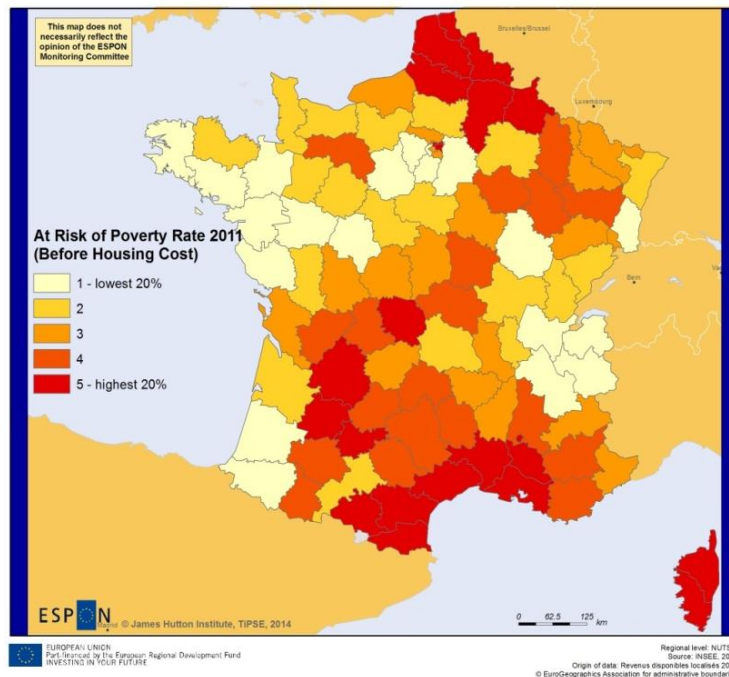


Figure 1. Map at-risk-of-poverty rates (before housing cost), France TiPSE (The Territorial Dimension of Poverty and Social Exclusion in Europe), Applied Research 2014 in ESPON 2013.

2. What is social Housing ?

Social housing in the European Union² is characterized by the wide diversity of national housing situations, conceptions and policies across member states. A variety of approaches are implemented across the EU, in terms of:

Tenures: although social housing is mostly provided for rent, in many countries sale of dwellings is also possible, as well as the provision of intermediate tenures. The latter is the case for instance in the UK, where shared ownership solutions (where tenants buy a share in their

dwelling and pay the rent on the rest of it) have become increasingly important. Furthermore in some Mediterranean countries such as Greece, Spain and Cyprus, social housing is provided only or mainly in the form of low-cost housing for sale.

Providers: a variety of actors are involved in the provision of social housing, ranging from local authorities and public companies to non-profit or limited-profit associations and companies, cooperatives and, in some cases, even private for profit developers and investors.

Beneficiaries: while in some countries social or public housing is virtually open to all citizens, with the sector playing a market regulating role and favoring social mix in accordance with local policies, in targeted systems social housing operates separately from the private rental market and only households for whom the market is deemed unable to deliver housing will benefit from it. In some countries eligibility is based on means-tested income thresholds, while in other countries greater emphasis is placed on prioritizing the most vulnerable households.

Funding arrangements: Social housing is financed through a variety of funding arrangements. Financing models vary significantly across countries, ranging from countries where the sector is almost 100% financed by public money to examples where housing providers are relying heavily on debt raised on the credit market. The situation varies according to a number of factors such as the level of maturity of social housing providers, the government's commitment to support the sector, and conditions on the mortgage market. Also the way rents are determined is key to the financial sustainability of social housing, as well as the existence of demand-side benefits.

3. Who can access at Social Housing?

The most common way to define eligibility to the allocation of a social dwelling is the use of **income ceilings**.

The maximum income is set high enough to permit income mixing in some countries including France, Austria and Germany, while it is set at significantly low levels for instance in Italy. Access criteria can also be defined according **criteria of need** (housing

conditions at the time of the application: homelessness, unhealthy accommodation, over-occupation, forced cohabitation, etc) and even criteria relating to the beneficiaries and target groups (youths, elderly or disabled persons, families with many children, mentally disabled persons, employees of certain undertakings, etc). (Fig. 2)

The *eligibility is not always absolutely restricted*.

In Denmark for instance registration on social housing waiting lists is open to anyone. There are nevertheless limits for costs of construction and size of the dwellings, which makes this type of dwellings particularly suitable for certain groups on low to middle income. As a result unemployed people, elderly, single parents, and immigrants are by number largely overrepresented in the Danish social housing sector. Similarly, in Sweden in the allocation of dwellings from public housing companies, no income ceilings are used. This is a consequence of the principle of **avoiding social segregation**, by providing **access to public dwellings to all** segments of society.

In the UK, on the other hand, only a few criteria for registration are defined, except for the place of residence and the link with the municipality. Nevertheless, allocations are predominantly needs-based, and although there is no income ceiling, tend to correlate strongly with. Once registration is completed, criteria of priority are often used to establish the order of allocation to different registered applicants. These criteria aim to guarantee that persons with the greatest needs are served first. Criteria can also vary according to the local needs and gaps in local housing markets, for instance the need to attract **certain types of key workers or professionals**, to provide housing for **students** and **young people** with the aim of revitalizing areas with an ageing population, etc.

Furthermore, many member states implement the option of an entity to allocate dwellings directly according to its own criteria of **priorities**. In most cases this system of reservation is normally **controlled by the municipality**, with the overall objective of guaranteeing and accelerating access to social housing for target groups and emergency cases (homeless people, households facing difficulties, low-income persons) in the general context of the

municipality's social policy and activities and its legal obligation to provide housing for excluded persons (Germany, Denmark, Ireland, United Kingdom, Netherlands, Sweden).

4. Accessibility (Housing exclusion)

The deep economic downturn and austerity measures have led to the increase of the levels of poverty and housing exclusion across Europe. The effects on homelessness and poverty seem to be worse in 2011 than in previous years, since the impact of the crisis and the austerity measures seem to have a strong time lag effect. According to the Report on the Social Impact of Fiscal Consolidation from 2011, housing and related services emerge as one area which has been particularly adversely affected by the economic and financial crisis. This is often reflected in rent/mortgage arrears, increases in evictions, homelessness, growth in waiting lists for social housing, demand for homeless services and increased indebtedness in relation to key utilities such as heat and water. The demand for preventive services like counseling on mortgage and debt management as well as tenancy support as also increased in recent years.

As stated by the European Commission, homelessness and housing deprivation are perhaps the most extreme examples of poverty and social exclusion in society today.

The importance of having access to affordable accommodation has been recently highlighted as one of the core factor to prevent and combat social exclusion in Europe. In March 2010 the EU presented Europe 2020, the growth strategy for the next decade that aims at creating the basis for a smart, sustainable and inclusive economy by setting a series of targets to be reached by 2020. The strategy has the intention of relieving at least 20 million people from poverty and exclusion. In this connection, EUROSTAT implemented new indicators in order to monitor the process and facilitate the evaluation of outcomes. Specifically, the European Union Statistics on Income and Living condition (EU-SILC) is the EU reference source for comparative

statistics on income distribution, poverty, social inclusion and living condition at the European level.

TABLE 9: CRITERIA DETERMINING ACCESS TO SOCIAL HOUSING IN THE EU 27			
COUNTRY	ELIGIBILITY	PRIORITY	+ RIGHT OF PRE-EMPTION BY PUBLIC AUTHORITIES (IN CASE OF NON-PUBLIC PROVIDERS)
Austria	Income ceilings	Additional social criteria (for Limited-Profit providers)	By Federal Provinces and municipalities
Belgium	Income ceilings and no housing property (combined with the household size).	Additional priority criteria based on urgency of needs	NA
Bulgaria	Low-income, no housing or other property, permanent residence in the municipality	Priority to special needs + tenants in restituted properties.	NA
Czech Republic	Varying across different housing types/schemes	Usually priority to low-income people	NA
Cyprus	Displaced families and refugees + (new schemes) for low-income families, large families, disabled	NA	NA
Denmark	Registration on waiting list not absolutely restricted	Priority categories, based on local conditions	By municipalities
Estonia	People with low income and no means to solve their housing needs	Households most in need, such as elderly people or tenants of "restituted" homes, disabled persons.	NA
Finland	On the basis of social needs and urgency		NA
France	Income ceilings	DALO established priority access for homeless people and others based on urgency of needs	By the Préfet.
Germany	Income ceilings decided by each Lander.	Vulnerable households most in need	By municipalities
Greece	Workers and employees + special programmes targeting vulnerable groups	NA	NA
Hungary	No central regulation, but usually income limits and no own housing property	No central regulations, but usually priority to families with children.	NA
Ireland	Income ceilings	Social criteria determining vulnerability	NA
Italy	Income ceilings, occupational or residential link with the municipality, and nationality.	Point system based on housing conditions and number of dependent children	By local authorities, the regions and the central government
Latvia	Low-income households	Priority to elderly	NA
Lithuania	Vulnerable groups	NA	NA
Luxemburg	Income ceilings and no housing property		
Malta			
The Netherlands	Varying across regions and municipalities. Currently income ceilings apply ⁹⁸ .	Households on relatively lower incomes	By municipalities
Poland	Varying across municipalities, usually income brackets	Homeless, low-income families and families who were evicted.	By municipalities, varying across different types of housing/schemes
Portugal	Varying according to the different programmes	NA	NA
Romania	Varying across municipalities, usually low-income households + (new schemes since 2009) young professionals and Roma families	Disadvantaged groups and tenants in restituted properties	NA
Slovenia	Income ceilings (low income but still able to afford rents) and poor housing conditions.	Additional social criteria	NA
Slovakia	Varying across municipalities	Priority on the basis of need	NA
Spain	Income ceilings and no housing property. In addition, disabled people and dependent persons.	Other priority criteria are established by the Comunitades autonomas on the basis of local situation	NA
Sweden	Access to municipal housing is in principle open for all	NA	In case of serious shortage, the municipal housing company may organize a waiting list, sometimes covering dwellings provided by both private and public landlords
UK	Persons/Households in need and with residential link to the municipality	Priority to homeless and others based on urgency of needs	NA

Figure 2. Criteria determining access to Social Housing in Europe

Among the EU-SILC indicators, the severe housing deprivation rate corresponds to the share of the population living in a dwelling which is considered to be overcrowded, while also exhibiting at least one of the following housing deprivation measures: leaking roof, neither a bath nor a shower nor an indoor flushing toilet, or a dwelling considered too dark. On average, 6% of the European population suffered from severe housing deprivation in 2009. Among these, the most affected countries are Romania (28.6 %), Latvia (22.7%) and Bulgaria (18.8%). In the Eastern countries the percentage of population affected by housing deprivation exceeds the 6% except for Slovakia (4.2%). On the other side the best performance were recorded in the Northern countries where less than 2% of population is affected by deprivation in housing (Finland 0.7%, Norway 0.9%, Sweden 0.2%, Denmark 1.3%).

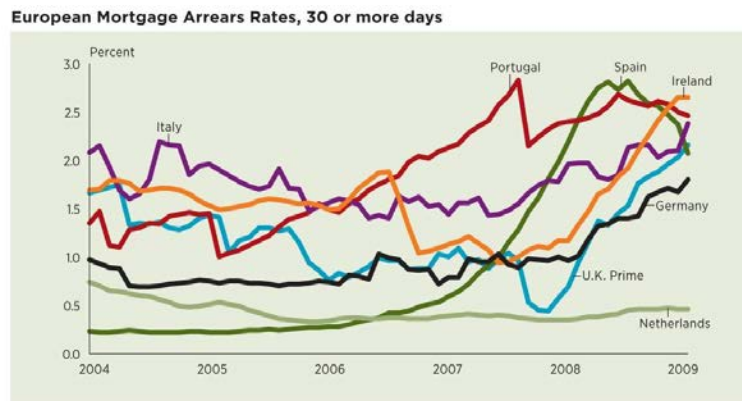


Figure 3. International Comparison of Mortgage Product Offerings Dr. Michael Lea, Special report, pag.30, sept. 2010, Research Institute for Housing America, San Diego, US

5. Housing in the new ERDF regulations for 2014-2020

The use of EU funds is determined by the 11 thematic objectives defined by the European Commission in line with the Europe 2020 Strategy targeting at smart, sustainable and inclusive growth.

From these eleven thematic objectives at least four are closely related to housing interventions:

- n. 4. Supporting the shift towards low-carbon economy in all sectors;
- n. 5. Promoting climate change adaptation, risk prevention and management;
- n. 8. Promoting employment and supporting labour mobility;
- n. 9. Promoting social inclusion and combating poverty.

6. Recommendations for national, regional and local level

a) Focus on energy efficiency. Reduce the level of energy usage in individual buildings, it is advisable that when energy efficiency funds are available, problems of deprived neighborhoods are taken into account simultaneously with the energy Dimension;

b) Balanced approaches. Improve energy efficiency, job-creation and social inclusion;

c) Complex integrated (policy) approaches. Inter-disciplinary project management teams; integrated urban strategies; It is important that local authorities get involved in ERDF supported housing projects and take the initiative to put forward housing projects to those developing ERDF program.

Possibility in European Structural and Investment Funds (2014-2020)

Thematic Objective 1 - Research and Innovation, Research and Innovation .

Thematic Objective 4 - Low Carbon Economy, Sustainable Multimodal Urban Mobility; Energy Efficiency Investments; Renewable Energy and Smart Grids Investments.

Thematic Objective 5 - Adaptation and Risk Management, Climate Change Adaptation; Risk Prevention and Management.

Thematic Objective 8 - Employment and Labour Mobility, Employment and Labour Mobility.

Thematic Objective 9 - Social Inclusion and Poverty, Social Inclusion.

7. Case studies (Social Housing)

a) Auxerre - Bourneil (France) 42 houses (< 50 KWh/m²) in the old city centre (secteur sauvegardé). Atelier Lucien Kroll

Residential energy-efficient realized in the historic Auxerre. The designer, Lucien Kroll, one of the pioneers of the project participated and sustainable, has reconstructed a simple complexity while being in a difficult context, the historical, placing a strong emphasis on typological and to the new needs of energetic character. Lodgings are in fact certified for consumption of less than 50 Kwh / m².



Figure 4. Design drawings atelier Kroll.

The project started in 2007 was made in 2009 and 2010. The city of Auxerre initiated a policy design and management of entire eco-neighborhoods and in the outlying areas of the city that in the interventions in the city center.

b) Taranto, (Italy). Old city. Policy for social housing

The historic city of Taranto (an island), the Greek foundation sixth century BC with its many historical layers is unique of great historical and architectural importance. Colored in red public property (owned by the Municipality).

Important policy interventions for social housing have been implemented by the late seventies revitalizing some portions of the historic town promoting social inclusion, new housing developments and urban regeneration.



The last 20 years have continued the policies initiated earlier generating degradation and abandonment of a historical and architectural heritage of considerable interest (candidate UNESCO heritage). The parts are very near to revitalize deteriorated areas and the risk is that (in addition to collapse and abandonment) of a inverse contamination. Degradation could contaminate parts healed. This is a big responsibility policy of non-intervention.

Figure 5. Red , property public property. Photos of parts rehabilitated and abandoned

c) Taranto, (Italy). Suburban district (Talsano)
Interventions (retrofitting) for energy efficiency of social housing

Experimental program in Talsano, suburbs of Taranto, part of an extensive program of redevelopment of the suburbs, funded by the Puglia region. The housing, Social Housing, (owned by municipalities) realized at the beginning of the eighties have serious weaknesses of typological and energy efficiency. The intervention, in addition to improving energy efficiency will redistribute surfaces for a new configuration typological. The new architectural image that will result will also give a new image to the social aspects of the entire district.



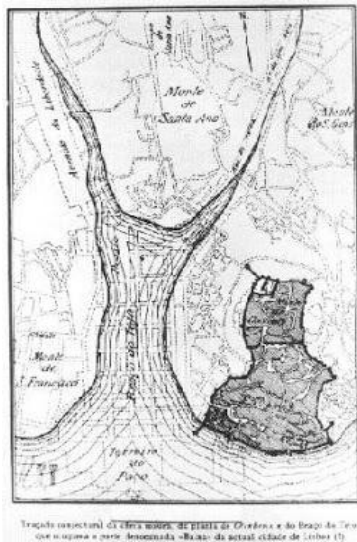
Figure 6 . Photos of the residential complex.
Thermo graphic measurement and hypothesis of project of transformation

d) Lisbon, (Portugal) Alfama Districts

Major urban regeneration interventions are justified by the public interest in recovering obsolete architectural heritage. One of the most significant events for the urban regeneration of Portugal's major cities was decree no. 104/200 of 7th May **2004** which provides the legal framework for creating **public enterprises**, known as **Sociedades de Reabilitacao Urbana (SRUs)** (Urban Regeneration Enterprises) (RSRU, 2004). Sociedades de Reabilitacao Urbana (SRUs) have been promoted by the government and established by municipalities, in order to achieve a focused, integrated regeneration strategy for major cities. (Fernando Brandao Alves et al, 1995)

The **Lisbon municipality** attempted to deal with the degradation of the old central areas by **creating three public enterprises** for the physical rehabilitation of the historic district.

The public intervention in urban regeneration follows a 'top-down' planning approach supported by four national programmes. In addition, the Lisbon's municipality an additional program called Programa **LX--Reabilitar o Centro**.



This program has **three aims**:

1. to rent **housing** and retail units in improved buildings owned by the municipality at 75% of the rental market value;
2. to attract **new residents**, mainly for a young population studying and working in Lisbon;
3. restore **economic and cultural activity**, mainly retail and entertainment to attract peoples back into the city.

Figure 7 . Historical paths of the city of Lisbon

e) Duisburg, (Germany). Integrated urban renewal

The living and housing situation in the northern part of Duisburg has developed further during the last few decades - besides a changed population structure and incisive economic changes such as the loss of jobs, in sub-areas - in particular at the interface with industrial plants - there are also signs of urban planning problems and structural difficulties. The environmental situation is characterised, due to the closeness to industry, now as in the past by high air and noise pollution levels and by little greenery close to the housing areas. Added to this are demographic influences such as the decrease and ageing of the population. Consequences of these developments make themselves felt in, among other things, a high level of vacant housing, neglected substance of building structures, a lack of investment and a poor image. Despite all the success in renewal achieved in recent years by the activities within the scope of the 'Socially Integrative City', vacant housing and the decay of building substance is concentrated in those parts of the neighbourhoods Marxloh, Bruckhausen and Beeck situated in the immediate vicinity of industry. The adjustment of the building structures, space structures and infrastructures to changed demand and requirement structures is therefore currently and will, also in the long term, be the central challenge for sustainable urban development policy.



Figure 8 . The neighborhoods of Marxloh, Innenhafen (Social Housing). Foster + Partners for Duisburg.

NOTE

Introduction: author, Francesco Girasante
1.2.3.4.5.6: author, Gianmichele Panarelli
7: author, Clarissa Di Tonno

¹ *TIPSE (Territorial Dimension of Poverty and Social Exclusion in Europe)*, Applied Research in The ESPON 2013. Programme (*European Observation Network for Territorial Development and Cohesion*).

http://www.espon.eu/main/Menu_Projects/Menu_AppliedResearch/tipse.html

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