

Addressing Italy's 'Family Houses' Stock. Emerging Issues and Perspectives for Policy and Design

Federico Zanfi

Politecnico di Milano, Milan, Italy email: federico.zanfi@polimi.it

Marco Zanini

Politecnico di Milano, Milan, Italy email: marco.zanini@polimi.it

Draft paper, May 31, 2025

Abstract

Individual houses built between the end of WWII and the 1970s comprise 36% of the Italian residential building stock. They concentrate in the “intermediate” part of the country, consisting of small and medium-sized cities, villages, and widespread urbanisations. These houses are confronted today with obsolescence, a rise in maintenance costs, declining market values, and demographic and social change that radically redefine their prospects for use.

In the last twenty-five years, public policies have addressed this stock in two main ways: tax deductions to support building redevelopment, and volumetric bonuses and procedural simplifications to support urban “regeneration”. The paper focuses on some critical outcomes of these intervention methods. It proposes a perspective of integrating building policies and urban planning to combine the adaptation of the housing stock to new needs with greater attention to the territorial and urban contexts.

Keywords: family house, *Italia di mezzo*, energy efficiency, urban regeneration, socio-territorial inequalities

A brief Introduction to “Family Houses” in the *Italia di mezzo* *

The individual home represented a widespread aspiration and an economic and symbolic investment for many Italian families during the second part of the Twentieth century and is today one of the main components of contemporary Italian urbanisation. Individual houses built between the end of the Second World War and the 1970s comprise 36% of the Italian residential building stock.

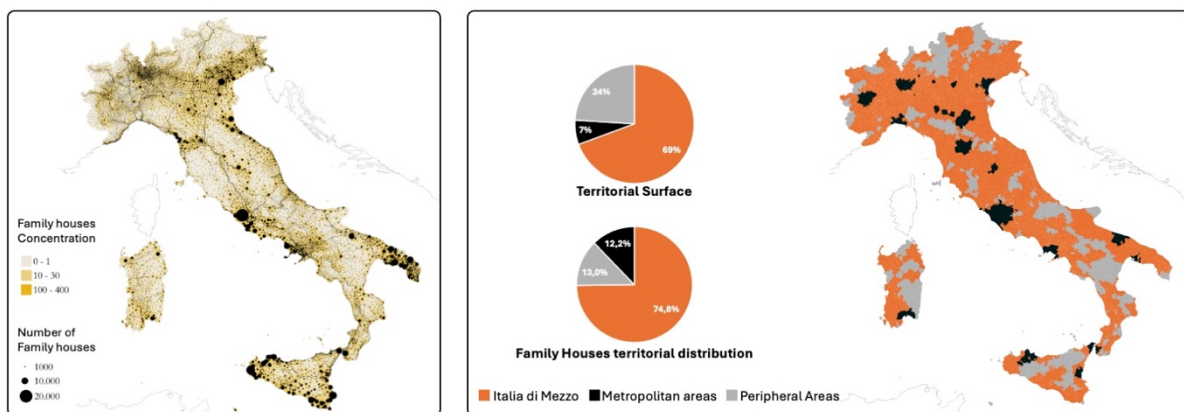
To address this specific housing stock, we propose adopting the term “family houses” rather than “single-family houses” to emphasise this housing typology’s social and economic peculiarities. Three main features can be synthetically recalled here. The first is the support guaranteed by cohesive family networks in the house-building processes through self-promotion and even self-building. Second, the

* The text presents some initial results of the research entitled “Family Houses and Transition. Explorations in the territories of the Po Valley” carried out by Chiara Merlini, Federico Zanfi and Marco Zanini at the Department of Architecture and Urban Studies of the Politecnico di Milano in the framework of the research PRIN 2022 “*Italia di mezzo*. Designing the urban-territorial transition” (national responsible Prof. Arturo Lanzani).

capacity of these houses to host more family nuclei within the same extended family, where children often resided close to their parents, and the availability of technical skills and the mobilisation of small capital, which could be deferred over time to gradually adapt the house to meet inhabitants' changing needs. Third, the house is intended as the main asset handed down from one generation to the next to guarantee the maintenance of the family wealth; it plays a priority role in the life plans of Italian families and intertwines with peculiar welfare models (Tosi 1987; Allen 2007; Poggio 2008 and 2012).

Territorial Variety

Family houses are mainly concentrated in the “intermediate” part of the country – what we call *Italia di mezzo* – and can be found in five main territorial situations (Fig. 1, 2). Here, the family home model corresponds to various geographical, socio-economic and demographic contexts that prefigure equally different housing conditions, real estate values and ways of using living spaces (Merlini and Zanfi, 2024).



Figures 1 and 2. Family houses concentration and distribution in the *Italia di Mezzo*, metropolitan and peripheral areas. Images processed by Marco Zanini-Polimi. Data source: ISTAT 2011 and Maud-Polimi.

A first situation concerns extensive urbanisations, generated by productive decentralisation, suburbanisation, or the conurbation of small centres located around some large cities. It is a heterogeneous landscape made up of infrastructural networks, residential spaces, warehouses, craft warehouses and commercial services, variously combined, in which the family home is sometimes arranged within larger and serial subdivisions, sometimes it is more interstitial and molecular diluted in an urban continuum that has grown incrementally along the infrastructures of mobility (Fig. 3).



Figure 3. a. Municipality of Nova Milanese 1x1 km sample, neighbourhoods of family houses (Google Earth). b. Municipality of Nova Milanese and Muggiò, views of family houses (Google Street View)



Figure 4. a. Municipality of Carpi 1x1 km sample. Fabrics of family houses (Google Earth). b. Municipality of Carpi, views of family houses (Google Street View)

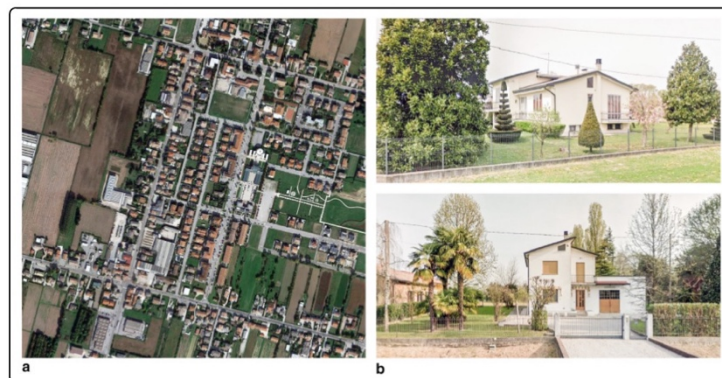


Figure 5. a. Municipality of Borgoricco 1x1 km sample. Settlements of family houses (Google Earth). b. Municipality of Arsego and Campodarsego, views of family houses (Google Street View)

A second situation concerns the twentieth-century periphery of medium-sized cities. In some cases, family houses are arranged within homogeneous expansion settlements provided for by the regulatory plans crowning the historic centres, or located in external fringes; in other cases, they generate small subdivisions set within a more heterogeneous urban area also consisting of other urban materials such as production and tertiary settlements, public housing districts, collective facilities (Fig. 4).

A third situation concerns portions of the so-called *città diffusa*, originally rural contexts that witnessed a rapid growth between the 1960s and 1980s, thanks to the development of manufacturing or agricultural economies. These are urbanised countryside in which family homes are hybridised with artisanal spaces and have developed from small pre-existing inhabited centres, generating linear or reticular settlements (Fig. 5).

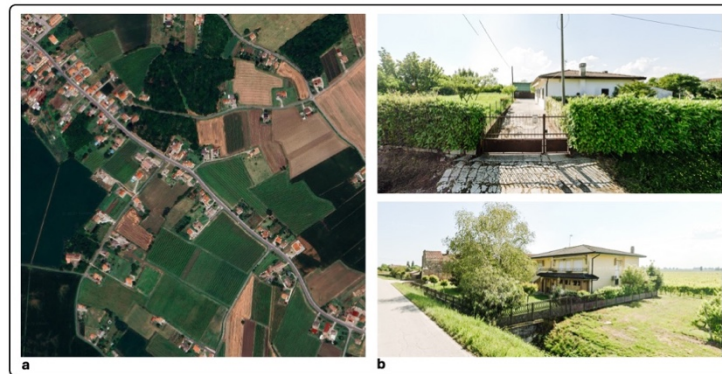


Figure 6. a. Municipality of Tribano 1x1 km sample. Scattered settlements of family houses (Google Earth). b. Municipality of Tribano, views of family houses (Google Street View).



Figure 7. a. Municipality of Lecce 1x1 km sample. Coastal settlements of family summerhouses (Google Earth). b. Municipality of Lecce, views of family summerhouses (Google Street View).

A fourth situation, often intertwined with the one just described, concerns agricultural territories, dotted with small, inhabited centres and scattered rural nuclei. In these situations, family houses usually stand next to one or more pre-existing isolated rural buildings – the old farm, the barn, the stable – although in many cases they are now independent from agricultural production activities (Fig. 6).

Finally, a fifth situation concerns extensive coastal urbanisations, in which the family house mainly consists of a seasonal second home. In some cases, these settlements are extensions of coastal towns or seaside tourism centres, in which tourist villages, hotels and condominiums flank the fabric of family homes; in other cases, they are urbanisations built at the mouth of a valley corridor or in correspondence with an inland centre. In the southern regions, the construction of coastal summerhouses has frequently intertwined with the phenomenon of unauthorised construction and has produced urbanisations devoid of infrastructure and services (Fig. 7).

Emerging Issues

Today, the stock of family houses is confronted with a socio-territorial context undergoing marked redefinition, which radically redefines its prospects for use. At least two main elements can be recalled here.

On the one hand, there is a demographic issue, with areas of concentration along the strongest urban and metropolitan systems, mid-sized towns in balance and shrinking more peripheral regions. Ageing population trends follow similar patterns. On a general level, there is a growth in households and, in particular, a marked increase in single-person households, which, concerning the type of individual home, raises an issue of vacancy and underuse of domestic space (Fig. 8).

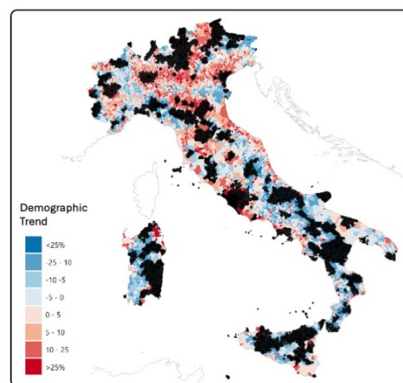


Figure 8. Demographic trends 2001-2019.
Image processed by Marco Zanini-Polimi. Data source: ISTAT 2001-2019.

These dynamics are reflected, on the other hand, in growing value disparities between different territorial conditions, with metropolitan fringe areas suffering the effect of the nearby strong urban markets and gaining value, with consequences on housing affordability, and more peripheral areas where the average market value is lower than both renovation and construction cost, with the inhibition of any form of intervention on the housing stock other than very low-cost operations (Fig. 9).

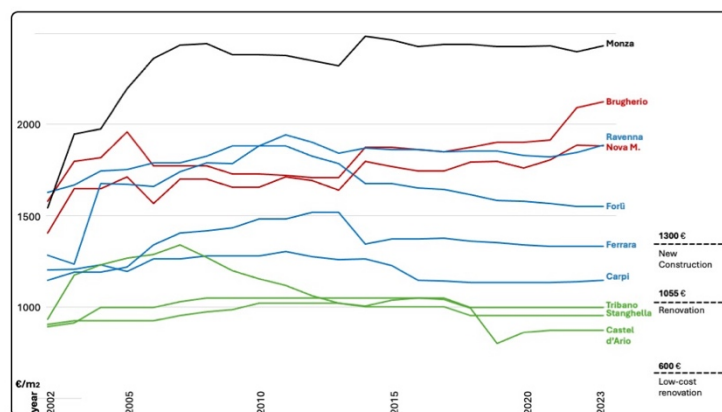


Figure 9. Average real estate values for detached housing in the period 2001-2023. Municipalities were selected from metropolitan fringe (black, red), medium-sized cities (blue), and low-density small towns in the Po Valley. Data Source: Agenzia delle entrate-OMI and Cresme.

Added to these are the implications in terms of running and maintenance costs related to family houses; in addition to the structural characteristics associated with the single-family housing type, these buildings were predominantly constructed before the first energy cost containment measures came into force and are placed mainly at the lowest energy efficiency level (Fig. 10).

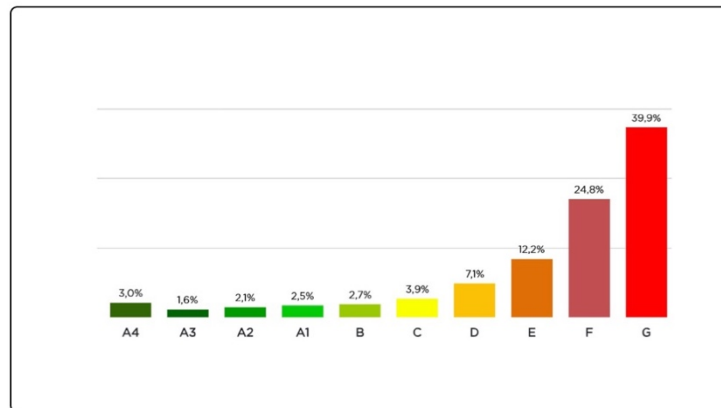


Figure 10. Shares of housing stock according to the energy efficiency class (A4: highest; G: lowest). The sample comprises residential units built between 1945 and 1972, with a heated floor area between 100 and 200 square meters, and a heat-dispersing surface area between 200 and 500 square meters. Images processed by Marco Zanini-Polimi. Data source: Enea (SIAPE).

All this redefines the prospects for utilising the stock of family homes, which cannot be differentiated according to contexts (Zanfi et al. 2020). When the dynamism of the housing market grows, a fabric of modest family homes may be fragile, with little capacity to resist the pressure of densification. Faced with shrinking household sizes and marked ageing phenomena, a large, detached dwelling may no longer be suitable and may need typological transformation. In still other contexts, declining housing markets and demographic contraction may radically call into question those aspects of stability that had, in the past, sustained the success of the family home.

Policies to support the transformation of single-family housing

Over the last 25 years, various measures have been launched in Italy to support the building sector by relaunching the demand for upgrading, improving energy performance and the “regeneration” of older private housing stock. These measures also affected the stock of family homes, and it is therefore helpful to briefly reconstruct their intentions and critically evaluate their outcomes. These measures can be traced back to two main fronts.

Tax deductions to support building redevelopment

The first front concerned the definition of incentives, based on tax deduction, first promoted to encourage the requalification of private residential heritage (‘Bonus casa’, since 1998) and subsequently also to favour the improvement of its energy performance (‘Ecobonus’, since 2007) and seismic adaptation (‘Sismabonus’, since 2017). These were temporary measures, with short time horizons, but extended numerous times over the last decades, ending up by assuming a *de facto* structural character, albeit with a significant variability in terms of deduction rates, maximum expenditure limits and categories of interventions that could be incentivised (Cresme-Fondazione Symbola 2024).

On the one hand, these were measures that, by leveraging the initiative of individual owners, stimulated interventions to improve the energy efficiency of buildings to a much lower degree than more general building upgrading interventions (Camera dei Deputati 2019). Although producing positive results overall, energy efficiency interventions on individual buildings have been sporadic and mainly related to replacing windows or the heating plant, rather than to more effective deep renovation of the entire structure (Enea 2019, European Court of Auditors 2020).

On the other hand, it was a matter of incentives applicable everywhere in the country, regardless of territorial contexts (except the Sismabonus, which was territorialised according to seismic risk zones), which mainly benefited homeowners with higher average incomes, and which stimulated greater investments in those cities and territories where the real estate market was stronger and able to recognise the value of the investment made (Camera dei Deputati 2019; Magnani Carrosio and Osti 2020). Therefore, these measures mainly increased the value of housing stock where it was already there, with the risk of contributing to growing socio-territorial inequalities and the waste of public resources (Zanfi et al. 2021).

The more recent “Superbonus 110%” tool envisaged within the post-COVID economic relaunch measures in 2020 aimed at overcoming this double criticality. It featured minimum energy efficiency thresholds and forms of indirect financing of interventions that should have guaranteed, on the one hand, an effective improvement in the energy performance of buildings, and on the other hand, encourage greater social equity by making up for the basic financial shortfall that had represented a limit to the use of building bonuses in their first twenty years of application. An improvement relative to the greater energy efficiency achieved by individual incentivised interventions and a lesser territorial polarisation of benefits seems to have been recorded (Ufficio parlamentare di bilancio, 2023). However, the Superbonus has raised other strong criticisms relative to speculation and the increase in costs of the construction supply chain (Cresme-Fondazione Symbola 2024), and remained a territorially undifferentiated measure, which does not take into account the specificity of buildings, the value they incorporate and the use that could be made of them about specific local contexts.

Volumetric bonuses and procedural simplifications to support urban “regeneration”

The second front of intervention concerns the definition of volumetric bonuses and procedural simplifications to encourage the ‘regeneration’ of private residential heritage. This front takes shape in two different processing phases.

An early stage of development can be traced back to the so-called “Piano Casa” of 2009, a measure issued by the Italian government to counter the economic crisis by relaunching the building construction sector¹. The measure assigned additional building rights to those established by the regulatory plans to incentivise energy requalification and modernisation of single- and two-family residential buildings and provided simplifications in the technical-administrative procedures to carry out the interventions. In particular, the law provided for an increase in volume of 20% in the case of building extensions, and 35% in the case of demolition and reconstruction of buildings with the use of sustainable building techniques and the use of renewable energy².

Although various possibilities for extensions were already allowed by many existing Regulatory Plans, and some Regions had already experimented with the granting of volumetric bonuses prior to the approval of the Piano Casa, it is since this national measure that this mechanism has taken on a more systemic character. Most Italian Regions have repeatedly extended the time limits of the validity of the measure – conceived initially as an emergency measure, with a limited duration – and extended the scope of the Piano Casa to building types other than single-family homes or buildings intended for non-residential activities, in essence making the volumetric increase as an exception to urban plans a structural mechanism for intervening on the existing city.

¹ Presidency of the Council of Ministers, Draft decree-law on ‘Misure urgenti per il rilancio dell’economia attraverso la ripresa delle attività imprenditoriali edili’ (Urgent measures to relaunch the economy through the resumption of construction business activities), 23 March 2009. The imagery invoked by Prime Minister Silvio Berlusconi and other government representatives to present the law explicitly references the growing Italian family, and the family home that consequently needs to expand to accommodate new children.

² Consideration of the carbon footprint of building demolition interventions was not yet present in the Italian debate on urban regeneration, as it is only in a very residual and minority part today.

An analysis carried out in 2015 of the effects produced on the building market by granting additional building premiums revealed somewhat limited results at a national level. It marked regional differences, particularly concerning the generosity of the volume increases granted³. The reasons for these limited results have been identified, on the one hand, in the lack of economic capacity on the part of households to finance expansion interventions, and on the other hand, in the significant slowdown of the real estate market after 2008, which in many territories is said to have inhibited the activity of building companies in demolition and reconstruction interventions for speculative purposes (Lungarella, 2015). Other contributions, on the other hand, have cast doubt on the actual demand for additional living space by households, in the context of a generalised trend of population ageing, reduction in the size of households and underutilisation of residential space (Lanzani Zanfi 2010).

In more general terms, it is important here to emphasise how, in this case too, the legislator's objective was to favour building intervention *tout-court*, for its positive economic effects, regardless of the significance that that building transformation might have played in specific territorial contexts or in response to emerging socio-housing demands. Concerning the territorialisation of this measure, it should be noted that, even when the regional laws allowed the intervention of the municipalities in the more detailed definition of the cases of applicability, this concerned the introduction of exclusion criteria, of areas limiting the application of the rule, without ever reflecting on the possible integration of building premiums with urban and territorial policies aimed at achieving specific regional or local objectives.

A second phase in developing tools to encourage the regeneration of the private residential stock corresponds, after the Piano Casa, to the structural incorporation in ordinary urban planning tools of procedural simplifications, reduction of morphological rules and incentives for building replacement. On the one hand, this process is being implemented through measures acting at the national level, such as the proposed Law on urban regeneration currently under discussion in parliament; on the other hand, through the definition of new forms of urban regulatory plans, such as the one outlined by the Emilia-Romagna Region's Urban Planning Law approved in 2017⁴.

In this specific case, the objective is to limit land sealing and sprawl by facilitating the regeneration processes of the existing city through various actions: exemption from the payment of urban charges, granting of additional building rights, derogation of some limits in terms of building density, height, building distance, and drastic simplification of building regulations to a few aggregate zoning categories. Here it is important to note how these measures, which are generally applicable to the whole city, tend to find the most viable conditions in the parts of the existing city where density and property fragmentation are lower, and thus, in particular, in the lower density and older building stock, where the family home is a significant presence.

Again, these are measures that have understood regeneration action predominantly in terms of replacing existing buildings with denser and more energy-efficient building types (but still without introducing any reflection on the carbon footprint of demolition processes), which evidently will only have applicability in the strongest and most dynamic real estate markets, without providing answers to the emerging socio-demographic issues and territorial imbalances outlined above. In some specific cases, the height limits for new buildings theoretically realisable through the replacement of existing buildings raises concerns about the risk of introducing incongruous inserts within fabrics of single-family houses or small apartment blocks; fabrics whose quality lies not so much in the (mere) building quality of the buildings, but instead in the porosity guaranteed by private gardens, building homogeneity and quietness inherent to a relatively contained urban load.

³ One example is the Veneto Region, which, with Law 32/2013 (Third Veneto House Plan), raised the maximum extension allowed for intervention with sustainable building and using renewable energy sources to 80%.

⁴ Regione Emilia-Romagna, Law n. 24/2017, Disciplina regionale sulla tutela e l'uso del territorio (Regional regulations on the protection and use of territory).

Perspectives

The measures referred to, launched over the last 25 years to boost the demand for upgrading, improving energy performance and regenerating older private residential stock, have mainly focused on the transformation of the individual building (and its performance) without taking into account the different characteristics of owners, the property market and the urban and territorial context in which the building is located. This indifference to the diversity of places and problems has resulted in some unsatisfactory outcomes concerning territorial inequalities, the actual decarbonisation of the residential stock, and the ability to convey broader public benefits related to emerging socio-demographic and territorial dynamics beyond the economic benefits of the mere building site.

To overcome these limitations, a more contextual and relational approach could be experimented with in the design of policies for the regeneration of private residential heritage. An approach according to which the intervention on the building becomes a medium to pursue broader public and collective objectives emerging in the territories where the private residential stock is located. Public action should support the mobilisation of private resources towards the regeneration of the residential stock only if such regeneration produces positive effects on reducing territorial inequalities and environmental criticalities or responds to socio-demographic dynamics emerging in specific application contexts.

In general terms, it would be a matter of devising forms of convergence and integration between incentives and facilitations prepared at a higher level of governance (national and regional), and regulatory frameworks prepared at a lower level (regional and municipal), to ensure greater effectiveness and fairness of the regeneration processes. A national dimension of building and housing policies should be intertwined with a more site-specific dimension of urban design and spatial planning.

Three design explorations

Within this framework, the research explores three intervention perspectives through pilot projects located in the territorial context of the Po Valley. Although these design explorations concern specific places, they raise issues and questions that can be generalised to the territorial conditions of the whole of *Italia di mezzo*⁵.

The first concerns dense conurbations in the metropolitan fringe of Milan, one of the country's most attractive and dynamic cities in demographic and economic terms. These are situations in which the real estate market and building stock values are affected by the proximity to this dynamic city (Bricocoli, Peverini, Cesana 2025), and in which the role of the family home stock could be to guarantee the permanence of affordable housing stock, both owned and rented, along some of the main metropolitan public transport routes. The replacement of the family home by denser types, entrusted to market dynamics, could be allowed here only in some specific areas, to strengthen some urban structures and guarantee the permanence of some services; the adaptation, extension and energy efficiency of larger segments of the family home stock could be encouraged by specific incentives and by derogations to some urban planning parameters to allow intervention also in the most minute building fabrics, where today the family home stock shows signs of decline.

A second perspective of intervention concerns family house subdivisions in medium-sized towns of the central Emilia-Romagna region; these are intermediate urban conditions, characterised by more stable real estate markets and at the same time by dynamics of demographic ageing and shrinking household size. Also, in this case, the replacement of family houses with denser types could be allowed only in certain areas suitable for strengthening urban centralities. On the other hand, specific incentives could be developed here to support individual houses' widespread adaptation and subdivision to smaller, more efficient and calibrated housing needs.

In both these situations, mitigation of the effects of climate change, concerning heat waves and stormwater management, is also a relevant issue. Specific incentives could be designed to stimulate interventions not only in buildings but also in private gardens. These open spaces can affect temperature mitigation and underground water infiltration.

A third and final perspective of intervention concerns small rural centres in the central-eastern part of the Po plain. These are peripheral contexts, with weak real estate markets, marked by demographic contraction and obsolescence of the building stock. Large areas of the plain resulting from land reclamation operations are increasingly exposed to various forms of hydrogeological risk triggered by climate change, from seasonal flooding to rising sea levels. Here, intervention in family homes involves combating depopulation, relaunching the territories' economy, and reducing exposure to risks. Robust subsidies for the redevelopment of buildings could be made conditional on the permanent re-inhabiting of the best-infrastuctured contexts and supplemented with further forms of incentive aimed at removing the building stock most exposed to risks.

References

Allen J. (2006) "Welfare regimes, welfare systems and housing in Southern Europe", *European Journal of Housing Policy*, 6 (3), pp. 251–277.

Bricocoli M., Peverini M., Caresana L. (2025) *Abitare fuori Milano. L'abbordabilità della casa tra città attrattiva e regione urbana*, second OCA research report [<https://oca.milano.it/wp-content/uploads/2025/03/Secondo-report-di-ricerca-OCA.pdf>].

Camera dei Deputati (2019) *Il recupero e la riqualificazione energetica del patrimonio edilizio: una stima dell'impatto delle misure di incentivazione*, Camera dei Deputati XVII legislatura, Documentazione e ricerche n. 32/1.

Cresme-Fondazione Symbola (2024) *Il valore dell'abitare. La sfida della riqualificazione energetica del patrimonio edilizio Italiano* [https://symbola.net/sym-administrator?redirect_to=https://symbola.net/ricerca/il-valore-dellabitare/].

European Court of Auditors (2020) Energy efficiency in buildings: greater focus on cost-effectiveness still needed, Special report n. 11 [https://www.eca.europa.eu/lists/ecadocuments/sr20_11/sr_energy_efficiency_in_buildings_en.pdf].

Enea (2019) *Rapporto annuale 2019. Le detrazioni fiscali per l'efficienza energetica e l'utilizzo delle fonti rinnovabili di energia negli edifici esistenti*, Rome [<https://www.energiaenergetica.enea.it/pubblicazioni/rapporto-annuale-detrazioni-fiscali.html>].

Lanzani A., Zanfi F. (2010) "Piano Casa. E se la domanda fosse quella di ridurre gli spazi?", *Dialoghi internazionali*, 13, 126-145.

Magnani N., Carrosio G., Osti G. (2020) "Energy Retrofitting of Urban Buildings: a Socio-Spatial Analysis of Three Mid-Sized Italian Cities", *Energy Policy*, 139, pp. 1–9.

Merlini C., Zanfi F. (2024) "Case di famiglia: genesi, geografie, prospettive", in Lanzani A. (ed. by), *Italia di mezzo. Prospettive per la provincia in transizione*, Rome, Donzelli, pp. 159-184.

Lungarella R. (2013) "L'efficacia dei premi edificatori nei Piani casa regionali. Una valutazione d'insieme", *Istituzioni del federalismo*, n. 3, pp. 793-828.

Poggio T. (2008) "The Intergenerational Transmission of Home Ownership and the Reproduction of the Familialistic Welfare Regime", in Saraceno C. (ed) *Families, Ageing and Social Policy. Intergenerational Solidarity in European Welfare States*. Edward Elgar, Cheltenham.

Poggio T. (2012) "The housing pillar of the Mediterranean welfare regime: Relations between home ownership and other dimensions of welfare in Italy", in: Ronald R., Elsinga M. (eds), *Beyond home ownership. Housing, welfare and society*. Routledge, London, pp 51–67.

Tosi A. (1987) "La produzione della casa in proprietà: pratiche familiari, informale, politiche", *Sociologia e ricerca sociale*, 22, pp. 7-24.

Ufficio parlamentare di bilancio (2023) *Audizione della Presidente dell'Ufficio parlamentare di bilancio nell'ambito dell'indagine conoscitiva sugli effetti macroeconomici e di finanza pubblica derivanti dagli incentivi fiscali in materia edilizia*, Commissione V della Camera dei Deputati (Bilancio, Tesoro e programmazione), 16 March 2023.

Zanfi F., Merlini C., Giavarini V. and Manfredini F. (2020) "A portrait of Italian 'Family houses': diversified heritage in a redefined territorial and demographic context", *City, Territory and Architecture*, 7:20, pp. 1–16.

Zanfi F., Daglio L., Perrone A., Rusci S. (2021) "Bonus edilizi: diversificazione e integrazione con politiche urbane e territoriali, in Coppola A., Del Fabbro M., Lanzani A., Pessina G., Zanfi F. (a cura di), *Ricomporre i divari. Politiche e progetti territoriali contro le disuguaglianze e per la transizione ecologica*, Il Mulino, Bologna, pp. 149-161.