



Innovating Local Housing Policies in a Country of Homeowners. Insights from an Italian affluent medium-sized city

Journal:	<i>Urban Research and Practice</i>
Manuscript ID	RURP-2018-0075.R3
Manuscript Type:	Academic Article
Keywords:	Housing, Local Government, Italy, Homeownership, Local Welfare

SCHOLARONE™
Manuscripts

1 **Innovating Local Housing Policies in a Country of Homeowners. Insights from an**
2
3 **Italian affluent medium-sized city**
4
5
6
7

8 **Abstract**
9

10
11 *Cities face increasing housing needs, particularly in Southern European countries, as*
12 *well as tightening constraints on public expenditure. The mismatch between income*
13 *levels and housing costs has come to concern a larger and more diversified share of the*
14 *population so that housing needs strike beyond the poorest and most underprivileged*
15 *profiles. This article discusses the outcomes of fieldwork conducted in San Donato*
16 *Milanese, a medium-sized, affluent town in the Milan metropolitan area, to explore the*
17 *changing facets of housing issues and the margins for action that can innovate local*
18 *public action.*
19
20
21
22
23
24
25
26
27
28
29
30
31
32

33 **Keywords:**
34

35 Homeownership, Housing, Italy, Local Government, Local Welfare, Planning, Policy
36 innovation
37
38
39
40
41
42
43
44
45
46
47
48
49
50
51
52
53
54
55
56
57
58
59
60

1. Introduction

Italy, like other countries in the Mediterranean welfare regime, displays a very large rate of homeownership, a limited rental housing stock, with a high concentration of low-income families, and a residual stock of social housing (Allen et al. 2004; Poggio 2012).

In the past decades, extensive access to homeownership has entailed in the face of decreased real incomes, significant exposure to mortgages by families as well as high growth of real estate values, while liberalisation of lease regulation brought about an increase also in rents (Fregolent and Torri 2018; Filandri et al. 2020). A process of reduction in housing affordability had therefore been in place in Italy for several years before the outburst of the 2008 economic crisis and has become far more critical since then, particularly because of the negative effects on employment conditions. The mismatch between income levels and housing costs has come to concern a larger and more diversified share of the population, so that housing need, and even risks of eviction and homelessness, strike beyond the poorest and most underprivileged profiles, increasingly involving members of the middle class affected by the long recession (OECD 2019; Caruso 2017; Baldini and Poggio 2014).

The housing pressure has been higher in larger cities with a viable economy, such as Milan, or where lack of housing is a structural and long-lasting feature, such as Rome and Naples. After the outburst of the Great Global Recession in 2008, however, the phenomenon of housing non-affordability has put small and medium municipalities under pressure as well. The growth and diversification in social needs that local governments were confronted with, and a renewed intertwining between economic and

1 housing vulnerability, put into question out-fashioned social programmes and called for
2 innovation in policy contents and approaches as well as in public-private partnerships.
3
4 Despite being able to count on limited economic and staff resources, and being further
5
6 burdened by austerity programmes, several small and medium local councils have
7
8 embarked in policy experimentations to enhance supply of affordable housing,
9
10 notwithstanding the scant support and framework provided by higher institutional levels
11
12 to such efforts.
13
14
15

16
17 This article draws on a research work carried out by the authors and commissioned by
18
19 the administration of San Donato Milanese, a former company-town located South-East
20
21 of Milan. The research stemmed from the acknowledgement of the fact that in recent
22
23 years the municipal social services have been confronted with changing social needs
24
25 that increasingly concerned profiles of residents that, until recently, would never have
26
27 been considered vulnerable or in need and that, more and more, face difficulties in
28
29 accessing or maintaining housing. While income and housing issues appeared
30
31 increasingly intertwined, existing policy programmes and tools seemed inefficient or
32
33 inappropriate and urban planning, the provision of social assistance and housing support
34
35 remain traditionally strictly separate responsibilities in local administrations. The aim of
36
37 the research was therefore to refine the knowledge about how recent and ongoing socio-
38
39 economic processes are reshaping social and housing practices and needs in the specific
40
41 context of San Donato Milanese, in order to contribute to innovate planning, regulative
42
43 measures and tools of government. As we shall see below, San Donato is an affluent
44
45 medium-sized city, with a peculiar local housing market strongly conditioned by the
46
47 presence of ENI, a major multi-national company. Despite this very specific and
48
49
50
51
52
53
54
55
56
57
58
59
60

1 contextualised frame, the case study presented here yields – we believe – insights that
2
3 are of more general interest, since on the one side it allows to see some typical features
4
5 of the Southern European housing system expressed to the extreme, while on the other it
6
7 permits to discuss policy innovation options out of the most drastic conditions of lack of
8
9 resources.
10
11

12
13 After framing the Italian case in section 2, and introducing the current pressures on local
14
15 governments in section 3, the article describes the context, approach, and design of the
16
17 research in sections 4 and 5. Section 6 sets out the research results with a focus on the
18
19 practices of inhabitants and the main uses and meanings attached to dwellings. Section
20
21 7 presents three pilot actions developed by the city administration to test policy
22
23 innovation to tackle changing social conditions and needs. Section 8 draws together
24
25 some conclusions and presents further directions for research and reflection.
26
27
28
29
30
31

32 **2. Housing policies in the Southern European welfare model**

33

34
35 Italy is a paradigmatic case of the Southern European welfare model, with an initially
36
37 largely Bismarckian insurance-based approach, a later universalist turn in health
38
39 policies, and an underdevelopment of social assistance (at least until very recent
40
41 changes¹) and of family policies (Ferrera 1996). Both income support and care were
42
43 traditionally considered responsibilities of the family, while access to welfare protection
44
45 was strongly segmented, with major differences among the protected insiders (the
46
47 employed with standard jobs) and the loosely protected non-standard workers, a
48
49
50

51
52 ¹ For a long time the only EU countries without a national minimum income scheme, Greece introduced a
53
54 national measure in February 2017 (ESPN 2017) and Italy in January 2018, both limited in their
55
56 generosity and implementation; at the beginning of 2019 a far more substantial measure was introduced
57
58 in Italy (Sgritta 2019).
59
60

1 category which has grown greatly in the past two decades in parallel with a strong
2
3 deregulation of the labour market (Jessoula et al. 2010).
4

5
6 The housing policies are coherent with this model (Allen et al. 2004; Baldini 2010;
7
8 Baldini and Poggio 2014; Caruso 2017). Public policies have supported access to
9
10 lifelong mortgages within a cultural framework in which families usually provide
11
12 financial help to their adult children even after marriage. The proportion of those living
13
14 in homeownership has been fairly stable over the last 15 years and was 72.4% in 2018
15
16 (www.eurostat.eu). By contrast, the share of public housing is low (3.7%; Pittini et al.
17
18 2017), as is the generosity and coverage of public support for housing costs. Public
19
20 expenditure on the “housing” function is significantly lower (steadily estimated as close
21
22 to 0% of GDP) than the European average (0.4% in 2018, www.eurostat.eu). Moreover,
23
24 right-to-buy policies have been locally delivered by social housing companies and local
25
26 authorities, while the national yearly production of social housing decreased from
27
28 34,000 dwellings in 1984 to only 1,900 in 2004, the last year for which national data is
29
30 available (ISTAT 2004). Since the late 1990s the national agency for public housing has
31
32 been regionalized and increasingly expected to operate in a budget-balance regime,
33
34 while at the same time the social contributions earmarked to public housing production
35
36 and maintenance had been suppressed (Almadori and Fregolent 2020). Squeezed
37
38 between a large proportion of homeownership and a negligible share of social housing,
39
40 the private rental market is quantitatively limited (only 18% of families rent their
41
42 dwellings) and expensive (Poggio and Boreiko 2017; Cucca and Gaeta 2018). The rent
43
44 control programme was over in the 1990s. A first law (359/1992) allowed rental
45
46 contracts to be freely fixed in the case of new buildings and in case the owner would
47
48
49
50
51
52
53
54
55
56
57
58
59
60

1 allow a renewal of the contract. In 1998, law 431/98 loosed the regulation of the rent
2 and only regulated the duration of contracts (4 years, with a possible renewal for further
3 4 years or 3+2 in the case in which the amount of the rent is fixed on the basis of local
4 agreements promoted by local authorities). Both the laws did not fiscally incentivize
5 long-term and affordable official rent contracts. Not by chance, a large portion of
6 transactions evades regulation (dwellings rented without any contract or with contracts
7 that only declare part of the rent paid) and, therefore, taxation. Moreover, the vast
8 majority of tenants belong to the lower-income groups (ISTAT 2014), while housing
9 allowances are scarce and discontinuous. Also due to the scant public policy support,
10 the role of the family is crucial in supporting access to housing: besides helping young
11 couples to access homeownership, with or without mortgage, around 10% of families
12 live in a dwelling through “other forms” of tenancy (Poggio 2008) mostly consisting of
13 free access to family-owned properties. In the decade before the 2008 Great Global
14 Recession started, the pressures in the real estate market pushed up the costs of housing
15 in most of the major Italian cities. Between 1991 and 2009, rents in the private market
16 rose by up to 105%, while the average increase in salaries was 18% (Cittalia 2010).
17 Despite a general crisis of the real estate market, in the most attractive urban areas the
18 prices of properties have only slowly decreased during the recession, and rents have
19 remained very high (Baldini and Poggio 2014; Fregolent and Savino 2014). The
20 disproportion between housing costs and income levels has translated into a steep
21 increase in evictions: in 2016 about 25,000 families were evicted in Italy because of rent
22 arrears (an increase of 29.3% from 2008), the largest share (17.9%) being in the
23 Lombardy region (Ministero degli Interni 2016).

1 Given these circumstances, the strong dependence on the family, especially among
2 young people, is not surprising. The share of young people still living with their parents
3 is strikingly high: in 2018 it reached 66.1% of those aged 18-34 (it was 61.1% in 2009),
4 against 40.4% in Germany, 24.1% in Sweden, and 18.8% in Denmark (ilc_lvps08,
5 www.eurostat.eu).
6
7

8
9
10
11
12 With the shift to a post-industrial socio-economic system, social needs have become
13 ever more complex and multifaceted (Taylor-Gooby 2004). Structural economic and
14 socio-demographic transformations put pressure on welfare and housing systems that
15 were developed at a time when general conditions were much more constant and life-
16 long jobs allowed most households (largely characterized by strong family stability) to
17 access and maintain long-term housing solutions. For a long time in the Fordist city
18 forecasts on additional demand were feasible, and they made it possible to pre-define
19 housing demand, which would then be translated into new housing production. Such
20 forecasts have become less and less reliable (Tosi 2003) due to the increasing
21 complexity of factors influencing demand, such as flexibilization of the labour market,
22 delay and complexification of family formation, unpredictability of migration flows,
23 growth of co-habitation and multi-local living patterns (Schier et al. 2015). In this
24 frame, exactly the employment-household-dwelling nexus, that used to be a virtuous
25 one, characterized by strong stability and unity, is increasingly marked by unsteadiness,
26 variability and vulnerability. All this, in turn, makes policy reforms more challenging,
27 especially in a context – like Italy – in which housing policies were very fragile, to
28 begin with.
29
30
31
32
33
34
35
36
37
38
39
40
41
42
43
44
45
46
47
48
49
50
51
52
53
54
55
56
57
58
59
60

3. Local governments “muddling through”

After a gradual regionalization process that culminated in the extensive devolution of public policies ratified with the Constitutional reform of 2001, housing policies in Italy are mainly a competence of the Regions, which are responsible for managing public funds supporting either individuals/households or social housing projects. Funding for social housing initiatives, as well as the refurbishment and maintenance of the existing stock, has substantially diminished over the years. In the Lombardy Region, national funding for new social housing programmes dropped from 1.2 billion Euros for the 2002-2004 period to 15.5 million Euros for 2014-2016. The budget allocated to the renewal and improvement of the existing stock for the period 2014-2018 is only 467 million Euros for the entire country, of which 85.2 million is for Lombardy (MIT 2015). In this context, while the Regional Public Companies for social housing have been reorganised along a New Public Management style, they have been facing mounting budgetary problems. The case of Lombardy is again emblematic, with the housing agency facing an estimated debt of 350 million Euros (Regione Lombardia 2015; Almadori and Fregolent 2020).

On the backdrop of an absent national framework and weak regional frameworks, cities have developed local welfare systems that are diversified, including as regards the extent to which housing needs are supported. This has exacerbated the already significant territorial differences throughout the country, along the well-known North/South divide, but also between and within Regions. Besides budgetary constraints, the development of effective housing solutions is hindered by path dependency, a traditional category-based approach, and an organ-pipe type of

1 organization with scant intercommunication between departments of public
2
3
4 administrations (Tosi 2017; Pogliani 2016).
5

6 This segmentation of competences translates into a particularly sharp separation
7
8 between the urban planning and the social services municipal departments. On the one
9
10 hand, the urban planning and technical departments of local governments have
11
12 traditionally dealt with housing policies in terms of planning and regulating the
13
14 production of new housing stock. But they are currently facing two major difficulties.
15
16 Firstly, little funding is available for new social housing initiatives and secondly,
17
18 sustainability-driven approaches, that arrived comparatively late on the Italian public
19
20 agenda, are inducing stricter land-use control and re-orientating development to the
21
22 reuse and recycling of already-developed land or existing infrastructures, and full
23
24 exploitation of empty dwellings.
25
26
27
28

29 On the other hand, municipal social services, belonging to the social policies
30
31 departments (that have also undergone severe cuts during the austerity period²), have
32
33 traditionally consolidated around the residual character of measures and tools that they
34
35 administered, dealing for decades with small numbers of individuals and households
36
37 who cumulated several problems that included, but were not limited to, low income.
38
39 Such consolidated identities and competencies of social services are currently more and
40
41 more questioned by the quantitative increase of people in severe housing need, requiring
42
43 urgent provision of shelter (due to the increase of evictions, in particular) and, at the
44
45
46
47
48
49
50

51
52 ² The general Social Policy Fund was drastically reduced (-84% between 2004 and 2013, when it passed
53 from 1.88 billion euros to 344 million; calculations on Conferenza Regioni 2015). Also, general transfers
54 from State to local bodies were severely cut (estimated -10 billion euros to Regions and -8 billion to
55 Municipalities between 2008 and 2015, only minimally compensated by an increase in local taxation).
56
57
58
59
60

1 same time, the rise of housing problems also among social profiles who until recently,
2 would have never turned to social services for support (XXYY; Bifulco 2017).
3
4

5
6 Out of date social support tools, lack of affordable housing solutions, absence of
7 effective inter-sectorial cooperation modes: all these conditions contribute to putting
8 local governments under heavy pressure. Moreover, the lack of coordination by supra-
9 local levels of government (Kazepov and Barberis 2013) leaves each municipality alone
10 in facing needs and in “muddling through” in search of creative solutions that use
11 residual resources and develop tailor-made procedures and practices. Whilst these
12 attempts may lead to innovation, they still tend to be limited, extraordinary
13 interventions with little effects in terms of institutional learning (Ewers and Evert 2014).
14
15
16
17
18
19
20
21
22
23
24
25
26
27

28 **4. Field research in support of local policy-making: context, approach and design**

29
30 In June 2014 the Municipality of San Donato started a programme of actions to set a
31 new agenda for local housing policies. First, a workshop was organized with around 20
32 local governments of the Milanese metropolitan area (ranging from 1,500 to 80,000
33 inhabitants) to discuss emerging housing needs and the difficulties in tackling them,
34 also due to a lack of supra-municipal interventions and coordination. Second, the
35 Department of XXX of the XX was invited to conduct research supporting the municipal
36 administration in formulating guidelines for new housing strategies.
37
38
39
40
41
42
43
44
45
46

47 The main premise of the research was the recognition by the City administration that
48 recent policy documents and plans had proved inadequate to foster effective public
49 action in the field of housing. Detailed analysis and forecasts of housing needs
50 previously produced using a traditional quantitative approach, which measured housing
51
52
53
54
55
56
57
58
59
60

1 needs to projections of population growth, had proved ineffective in identifying the new
2 trends in housing demands as well as in supporting policy innovation. At the same time,
3 municipal social services were increasingly confronted with unprecedented profiles of
4 needs, different from the traditional multi-problematic individuals and households, that
5 more than ever entailed difficulties in affording housing costs. Moreover, the then-new
6 city administration, in office since 2012, had been elected on a political programme
7 supporting a zero land-consumption policy. The construction and supply of new
8 housing units could, therefore, no longer be the ready-made solution for housing needs.

9
10
11
12
13
14
15
16
17
18
19
20 Research and analysis were developed along two main dimensions. a) *Housing supply*,
21 looking at the overall existing housing stock – public and private – as well as the
22 policies and programmes that could foster the production of new dwellings, and at
23 procedures that could allow for the return of vacant dwellings (unoccupied flats, unsold
24 new properties) onto the rental market. b) *Housing practices*, focusing on the "housing
25 pathways" of individuals and families, how they tackle their own housing needs during
26 their lives, whether through the private market, reciprocity networks, or public
27 provision or intermediation, (and) also in connection to contextual conditions, both
28 contingent or short-term, like a negative economic cycle or a punctual political event, or
29 structural, like the Fordist or post-Fordist socio-economic framework (Clapham 2002).

30
31
32
33
34
35
36
37
38
39
40
41
42
43 A project team was formed which included the academic research group from XXX,
44 with skills in both urban planning and social policy, and representatives of the town
45 administration from both the urban planning and the social policy departments.
46 Adopting a circular approach in which feedback from stakeholders was used to refine
47 interpretation and analysis, the preliminary and intermediate research results were
48
49
50
51
52
53
54
55
56
57
58
59
60

1 examined within the large mixed working group. Advanced research results were
2
3 discussed with the representatives of the town council, with the citizens of San Donato,
4
5 as well as with academics and professional housing experts. A value added to the
6
7 research lies, therefore, in the fact of being jointly co-produced by policymakers, public
8
9 officers and academics, to influence practice.
10
11

12
13 The research moved through various phases, using a range of methods: a) review of
14
15 literature and of administrative documents and analysis of background institutional and
16
17 statistical data to set the background; b) a set of 26 in-depth interviews with
18
19 stakeholders from the public administration and the private and non-profit sector to
20
21 reconstruct the different standpoints³; c) five focus groups and several meetings with the
22
23 town's administrative staff to discuss intermediated results; d) surveys of the town's
24
25 territory and visits to relevant housing facilities and projects to comprehend the local
26
27 housing supply, its qualities and spatial distribution; e) a set of 21 qualitative in-depth
28
29 interviews on the housing practices of inhabitants and on the key factors that influence
30
31 housing options at the local level. Inhabitants with different profiles⁴ were identified
32
33 through different sampling methods: with the support of the social services, through
34
35 direct visits to various and distinctive housing areas of the town, and using the
36
37 snowballing method.
38
39
40
41
42
43
44
45

46
47 ³ In-depth interviews were conducted from January to March 2015 and included: the Mayor, the directors
48 of the urban planning and social services departments, several civil servants and social workers of the two
49 departments and local tax office, a couple of municipal policemen, the managers of the local public
50 employment service, the managers of social cooperatives managing housing projects in the city, the
51 owners of local estate agencies and shopkeepers. Unfortunately, all our formal and informal attempts to
52 establish contacts and make inquiries at the ENI headquarters did not receive a response.

53 ⁴ The composition of the interviewees, carried out in the Spring 2015, was as follows: 11 women, 10
54 men; 9 aged over 65, 3 under 26, 9 in-between; 18 were resident in San Donato Milanese, 3 working in
55 San Donato and commuting daily.
56
57
58
59
60

5. The case-study: San Donato Milanese, a city of (home)owners

San Donato Milanese is a town to the south-east of Milan. Although the urban pattern is very dense and develops in continuity across administrative borders, and although a metro line directly links San Donato to Milan city centre since the early 1990s, the town has its own very distinctive features and identity. Currently a city of 32,761 inhabitants⁵, its demographic and economic growth was very rapid between 1950 and 1970, when the number of residents grew by nearly 20,000. ENI (Ente Nazionale Idrocarburi), the State Hydrocarbons Company established in 1953, located here its headquarters. The small urban centre rapidly became a company town, largely shaped by the company's strategies, which were devised during the 1950s and 1960s by Enrico Mattei, an outstandingly progressive yet paternalistic manager. In the words of an inhabitant: *"Before Mattei, San Donato did not exist. Mattei started to employ workers at ENI between 1950 and 1960. Before there was no town here. There was absolutely nothing until 3,000 people working at ENI came and needed a home. All of a sudden, ENI, after buying all the available land, started to build housing for them..."*.

With a remarkable set of economic, cultural and social infrastructures, a new district was born and named *Metanopoli* ("Methanopolis"), designed according to advanced patterns of spatial organization and providing housing, differentiated by occupational profiles and, therefore, by social classes, as well as a significant quantity of collective services. ENI was the sole owner and acted as a highly responsible landlord, managing and maintaining the entire network of green areas and streets. Most residents employed at ENI, migrated to San Donato from every part of Italy, and the company built over the

⁵ At January 1st 2019 (<http://demo.istat.it/>).

1 years a complete welfare system: crèches, kindergartens, sports facilities, summer
2 camps, etc. These specific features of the town's development have marked its material
3 and cultural character, and ties between local politics and the company's strategies have
4 always been very strong, with the former often led by the latter (Balducci 1977).
5
6
7
8
9

10 In the wave of extensive privatization of public companies that started in the 1980s, ENI
11 was privatized in 1992 and entered the stock exchange (the Italian State holds the
12 golden share through the participation of its ministries). In a similar way to what
13 occurred in many other privatization processes, ENI profited from its real estate
14 properties, and most of the San Donato housing stock was put up for sale. Privatization
15 entailed drastic changes in two senses. In terms of organization and management:
16 dwellings passed from being in the hands of a single owner to being split among several
17 condos and large "super condos", while the maintenance of public spaces was handed
18 over to the municipality. In terms of the property of the housing stock: dwellings were
19 mostly sold to their tenants at a price that was significantly below market values. For
20 many, such an opportunity arrived at the time when they retired. Their severance pay
21 could top up considerable family capital, accumulated thanks to the typical ENI career,
22 involving on the one side long missions abroad and/or mobility across the country, and
23 the related monetary benefits, and on the other side good housing conditions in San
24 Donato for moderate rents, which also allowed remarkable savings. Thus, a large
25 number of households who used to be tenants (of their breadwinner's employer)
26 acquired privileged access to homeownership. In this way, the gap with the national
27 average data on tenure status was very rapidly bridged⁶. Such special conditions enabled
28
29
30
31
32
33
34
35
36
37
38
39
40
41
42
43
44
45
46
47
48
49
50
51

52
53
54 ⁶ In 2011, out of a total number of 14,098 dwellings, 77% were registered as owner-occupied and 18% as
55 rent on the private market. Social housing units (publicly owned) amounted to 493 (3.4% of all
56
57
58
59
60

1 many to buy not only the flat in which they were living, but often also other flats
2
3 besides. While access to homeownership is the dominant trend throughout the country,
4
5 under this peculiar combination of conditions in San Donato many workers became
6
7 small landlords. This was used by many in favour of family inter-generational
8
9 solidarity, to provide dwellings for adult children who had left the parents' household or
10
11 were about to do so. In some cases, it produced speculative behaviours, through
12
13 subsequent reselling or renting at higher costs. Such development was encouraged by
14
15 the existence in the town of a very specific demand for private rented accommodation,
16
17 once again triggered by ENI, by foreign managers temporarily assigned to the San
18
19 Donato headquarters, who can afford high-standard and high-cost housing, thanks to the
20
21 housing allowances provided by the company to support their mobility and housing
22
23 costs. This has set conditions for the local housing market, driving prices upwards, and
24
25 clearly distinguishing between a higher market segment, which benefits from the special
26
27 circumstances that characterise ENI workers, and a lower segment in which tenants
28
29 suffer from a lack of affordability and landlords face the risk of payment arrears or not
30
31 being able to rent their property.
32
33
34
35
36
37

38 Such developments have also intertwined with demographic trends and inter-
39
40 generational relations. On the one hand, a large part of those family apartments, built in
41
42 the 1960s and 1970s to host large families typical of the Fordist society, now
43
44 accommodate older couples or singles, with issues of maintenance and functioning
45
46 costs. On the other hand, while a part of the young adults benefitted from the
47
48 accumulation of housing capital of their parents or grandparents, enjoying the
49
50
51

52
53 dwellings). The number of dwellings that were vacant or occupied by non-residents was 1,002 (7%)
54
55 (calculations on data by the Municipality of San Donato).
56
57
58
59
60

1 possibility to live in a family flat for free, or to count on financial guarantees to access
2
3 bank loans (a typical feature of the Italian housing system that assumes distinctive
4
5 forms in San Donato), for those who did not have this possibility, the high housing
6
7 market prices that characterize San Donato (for the reasons just discussed) make it
8
9 unaffordable to live there. However, even those who settle in the neighbouring cities
10
11 keep revolving around San Donato, due to not only inter-generational care ties
12
13 (grandparents represent a major childcare resource in Italy, but they may also need care
14
15 in their turn), but also the high-quality urban and welfare services, provided by ENI first
16
17 and by the Municipality later, that they have been accustomed to.
18
19
20
21
22
23
24

25 **6. Three different uses and meanings of dwellings**

26
27 Within this peculiar framework, to better understand the mechanisms at work in the
28
29 local housing system, it was decided to develop a deeper exploration of the roles and
30
31 attributes of housing in the individual experiences of inhabitants. An extensive
32
33 qualitative focus on housing practices and a set of in-depth interviews allowed to
34
35 identify emblematic uses and meanings attached to dwellings.
36
37
38

39
40 The first conceived the dwelling as “a roof over one’s head”, magnifying the use value
41
42 of it. The second conceived the dwelling as mostly an investment, to complement other
43
44 income sources at present, or in the future. The third describes the situation of those
45
46 homeowners who, facing a serious worsening in their income conditions, radically
47
48 changed their way of living, in order to be able to use their owned dwelling as a source
49
50 of asset-based welfare.
51
52
53
54
55
56
57
58
59
60

1 *The dwelling as a roof over one's head.*

2
3
4 Housing as a service, as in goods in which the use value of the asset is predominant,
5
6 emerged in several interviews. In many cases, it was a reminder of the situation when
7
8 people migrated to San Donato and required a (rented) flat close to their workplace at
9
10 ENI, and especially of those who have experienced a complex housing pathway, facing
11
12 many transfers and also harsh housing conditions. The case of an older woman who had
13
14 moved to San Donato after her husband's long job assignment in Africa, being housed
15
16 in a cottage, and several months of assignment in southern Italy, being housed in a
17
18 hotel, is illustrative. *"We lived in a hotel, we had our meals in the hotel and we spent*
19
20 *most of our time in the room. I didn't know anybody and I couldn't stand hotel rooms*
21
22 *any longer. (...) Then we decided to move here and to have a real flat. A nice bedroom,*
23
24 *a nice living room. I really felt that I had a home"*.

25
26
27 Today, these cases are more typical of newly immigrated foreigners who wish to have a
28
29 dwelling close to their workplace, as in the case of a couple that achieved
30
31 homeownership in San Donato after many steps: *"I was working as a family assistant. I*
32
33 *couldn't speak Italian, I only knew three words: ciao, arrivederci, buongiorno. I was*
34
35 *taking care of a man who suffered from Alzheimer's disease. Acquaintances of my*
36
37 *sister-in-law hosted me, and then I slept for a time at the family for which I was*
38
39 *working. I never went out. I worked non-stop. After meeting my future husband, we*
40
41 *shared a flat with friends for four months. We only had a bed. Luckily, we were working*
42
43 *all day long. Then we found a small flat, on the ground floor, that had been used as a*
44
45 *storage room. Very dirty, but it was the only place we could find. We paid only 250*
46
47 *euros a month and 700 every three months for expenses"*.

1 Use-value of dwelling is also prominent for those young people who work and/or carry
2
3 out other activities in San Donato, like volunteering, social and political commitment,
4
5 being actively part of the local social life, but cannot afford to live there and need to
6
7 commute in order to make ends meet.
8
9

10
11
12
13 *The dwelling as a means for investment.*
14

15
16 As we saw, good incomes and good prices in access to homeownership allowed many
17
18 residents to invest their capital and to become landlords when ENI properties were sold.
19
20 Buying more than one flat and renting out was more remunerative and less risky than
21
22 most other forms of investment. Not only managers and employees, but in some cases,
23
24 even blue-collar households were able to buy up to three flats in a rapid sequence. Small
25
26 real estate fortunes grew with the incremental accumulation and valorisation of
27
28 properties. *“Well, people who have been working in Nigeria for ten years, with very
29
30 high salaries and no expenditure... they have easily accumulated capital and they find it
31
32 very profitable to invest it in housing here, where it is always so easy, safe and
33
34 profitable to rent out to the ENI expats...”*
35
36
37
38

39 For some inhabitants, the objective is clearly to complement future income levels in
40
41 their old age. As an interviewee explained: *“Recently we have bought the flat beside our
42
43 own to extend it. Part of the new flat has been rented out as a small unit. The remaining
44
45 part has been added to our main flat. We will not need such a large flat when our
46
47 children leave the family (...). In the future me and my husband will reduce the flat
48
49 again and retreat to the former smaller unit. And then we will have a third small flat to
50
51 rent out”*.
52
53
54
55
56
57
58
59
60

1 As we said, the local rental market is largely dominated by the role of ENI. A large part
2
3 of the rental housing stock owned by private individuals operates as a sort of specialised
4
5 stock of self-catering accommodations that ENI accesses as a reserve to house
6
7 employees living in the city for short-term stays related to training programmes or
8
9 special tasks. For many individual landlords, this is a guarantee of selected and reliable
10
11 tenants, and therefore of secure and higher rent. A family recalled: *"In the 1990s we had*
12
13 *rented out our flat – a large one, about 150 square meters – to an Italian family. When*
14
15 *they left, the new tenant for a year was a family from Saudi Arabia and then a single*
16
17 *man from the Emirates for another year and a half. We rented it out very easily until the*
18
19 *2008 crisis to the many foreigners coming to work at ENI: the rent was quite good*
20
21 *(1,800 euros a month). Then for nearly three years, the flat remained empty. Now we*
22
23 *are renting it to an Italian couple, both working at ENI, for 1,600 euros. It is less, but*
24
25 *still quite good rent".*
26
27
28
29
30

31 It is interesting to consider that the benefits which the company furnished in the past to
32
33 its workers, that represented a large share of the population, have turned into assets that
34
35 fewer residents can exploit, namely those who can profit from the stability and
36
37 reliability of the high-level segment of the local rental market.
38
39
40
41
42

43 *The dwelling as a financial safety-net.*

44
45
46 Many interviewees – and especially the younger ones – shared the opinion that the
47
48 peculiar development observed in San Donato has enormously favoured a generation
49
50 that, in a few decades, experienced an accumulation of income savings first and of real
51
52 estate capital later. On the contrary, the younger generations, that have been
53
54
55
56
57
58
59
60

1 experiencing labour market precarisation and lower job incomes, struggle to access
2 and/or maintain independent housing solutions. If this generational cleavage is valid
3
4 throughout Italy and, more in general, the Western countries, it is particularly sharp in
5
6 San Donato for the very specific conditions and history of the local housing estate.
7
8

9
10 In the more critical situations, a family dwelling is explicitly used as a direct
11
12 supplement for an irregular or insufficient income, an attitude that has been increasingly
13
14 observed also in other contexts (see Soaita et al. 2017 about the UK). In some cases,
15
16 young adults moved back to their parents' place, renting out their flat to guarantee a
17
18 sufficient and hopefully regular income. A young IT technician said "*I went back to live
19
20 with my parents in their 65 square-meter flat. I would never move anywhere else and
21
22 not to Milano. Now we want to rent out the second flat, hopefully at ENI. It would be
23
24 the best, the most reliable solution. These days you can never be sure that the tenant
25
26 will pay. And if they suddenly stopped paying, how could I live? The rent is an essential
27
28 income. A sort of guaranteed minimum income*". This experience concerned a number
29
30 of young adults, generally in their early thirties, who lost a precarious job during the
31
32 Great Recession, interrupting and in fact marking a step backwards in the transition to
33
34 **economic independence (and so housing independence and autonomy)**, a process that in
35
36 Italy was already averagely delayed in comparative terms. The postponement in the
37
38 achievement of independence of this "boomerang generation" risks further socio-
39
40 demographic implications, not least in terms of a dropping birth-rate.
41
42
43
44
45
46
47

48 Dwellings that are redundant or oversized for family needs become a source of income
49
50 if a salary is lacking or irregular. There are cases in which "*young people inherit a large
51
52 flat in high-quality condos built in the 1970s, from parents who may have relocated
53
54
55
56
57
58
59
60*"

1 *elsewhere after retirement and then cannot afford the service and maintenance costs...*
2
3
4 *and end up renting out some rooms, organizing a B&B”.*
5

6 The housing practices emerged through the interviews confirmed some of the trends
7
8 hypothesized stemming from the analysis of the local housing system. The peculiar
9
10 features of the ENI-driven rental demand polarises the local housing market, defining
11
12 marked inequalities between those who make a profit out of it and those who cannot,
13
14 and in addition suffer from the consequent unaffordability. These findings contributed
15
16 to feed the definition of possible directions for the development of experimental actions
17
18 by the municipal administration, that will be discussed in the next section.
19
20
21
22
23
24

25 **7. Designing new policy programmes at the local level**

26

27 The main aim of the research presented here was to identify and explore, together with
28
29 the municipal administration, critical issues deserving reform efforts in local welfare
30
31 and housing policies, as well as of urban planning strategies and tools.
32
33

34 As seen, the research results pointed at nodes that, in different ways, all revolved around
35
36 the changing employment-household-dwelling nexus in a context marked by a
37
38 consistent heritage of middle-class private housing stock. On the one side, weakness on
39
40 the labour market (unemployment, short-term contracts, involuntary part-time, care
41
42 burdens reducing availability for paid work, etc.) and/or family vulnerability
43
44 (separations, single parenthood, family violence, etc.), coupled with a very expensive
45
46 local housing market, make it impossible for many to autonomously access and
47
48 maintain a dwelling, especially in face of the scarcity of affordable housing solutions.
49
50
51 On the other side, a significant mismatch between the features of existing dwellings and
52
53
54
55
56
57
58
59
60

1 the profiles of households is observed, especially in terms of size, which reduces the
2 quality of living for many.
3
4

5
6 In light of the insights emerged from the research results, three local pilot projects were
7 developed, to test new solutions and tools, fostering inter-departmental cooperation and
8 cross-sectoral interventions.
9
10

11
12
13 The first concerned the experimentation of “trilateral agreements”, in which the
14 municipal administration officially acts as intermediary and guarantor between private
15 landlords and tenants, in support of tailor-made social projects supervised by the
16 municipal social services. This “trilateral agreement” favours the tenant, who can access
17 a private rental at a price lower than that on the market, despite being unable to offer the
18 usual guarantees required as a renter, and is therefore sustained on a path towards the
19 (re)acquisition of autonomy. But it also favours the owners who, in exchange for the
20 lower rent, receive a guarantee on the continuity of payment and proper use and
21 maintenance. As we have seen above, in fact, the increase in arrears related to the
22 prolonged recession has also hit small owners, who count on rent revenue to repay the
23 mortgage, or even to supplement the family income. In San Donato there appears to be
24 scope to expand such an experiment, given the above-mentioned incidence of
25 households owning more than one flat in the town. The expansion of the “trilateral
26 agreements” could represent the cornerstone on the basis of which to develop a
27 Municipal Housing Agency, that would extend the perimeter of housing policies beyond
28 the management of the small public housing stock. It is a direction that other
29 Municipalities have undertaken, in a scattered way, in the absence of guidelines by
30
31
32
33
34
35
36
37
38
39
40
41
42
43
44
45
46
47
48
49
50
51
52
53
54
55
56
57
58
59
60

1 higher levels of government⁷. San Donato appears as a particularly fertile context in this
2
3 sense, since making more effective use of the existing (public and private) housing
4
5 stock is more crucial here than elsewhere, due to the political commitment of the current
6
7 administration to zero-land consumption.
8
9

10 The second experimental action regarded the reuse of a vacant non-residential space – a
11
12 former handcraft manufacturing site – for mixed productive and housing purposes. The
13
14 objective would be to give a new function to an abandoned place in the city and at the
15
16 same time create both job opportunities and housing solutions to be offered to
17
18 disadvantaged persons. In this sense, this pilot project aimed at creating the conditions
19
20 for the employment-dwelling nexus to be a virtuous one again, even for underprivileged
21
22 profiles. The implementation of such a project required a change in land-use designation
23
24 in the local plan regulation, as well as the selection of a provider – a non-profit
25
26 organization – who would be responsible for the social management of both the housing
27
28 facility and of the employment (re)insertion projects within the new productive activity,
29
30 through a public-private partnership and partly drawing on regional public funds (e.g.
31
32 vouchers for the employment of socially disadvantaged unemployed).
33
34
35
36
37

38 The third experimental action consisted of fostering the exchange of dwellings and
39
40 cohabitations among public housing tenants. To understand why such actions require a
41
42 pilot project, it is to be known they are both extremely rare in Italy. Public housing
43
44 tenants very seldom leave the apartment they were initially assigned, even when their
45
46
47
48

49
50 ⁷ It is, among the others, the case of the Rhodense district, where a set of nine municipalities which are
51
52 grouped to develop the intercommunal Plan for Welfare policies have set up the “Agenzia dell’abitare”
53
54 (<https://www.adarhodense.it>), a quite dynamic Housing Agency managed by a social enterprise and
55
56 shared by the nine municipalities. Another exemplary case is the one of the City of Modena, where the
57
58 Housing Agency is directly managed by the City Administration:
59
60 <https://www.comune.modena.it/welfare/abitare-sociale/agenzia-per-la-casa>

1 family size drastically changes and, when they do, it is generally to move to a flat that
2 has become empty. The switch of dwellings among tenants with a valid rent contract
3 requires attentive management and accompaniment. The size of San Donato's municipal
4 public housing allows very close management that can permit to pursue a more
5 appropriate correspondence between tenants' household size and flats' dimensions (and
6 other features as well, such as the presence of architectonic barriers vis-à-vis disability
7 conditions). Similarly, cohabitation between unrelated persons supported by municipal
8 social services was tested, as an occasion for them to access housing at a lower cost and,
9 at the same time, to train their social capabilities and, in the most successful cases, to
10 develop solidarity bonds.
11
12
13
14
15
16
17
18
19
20
21
22
23

24 Besides implementing such pilot projects, a further innovation discussed with the local
25 administration was to promote, incentivize and regulate the practices of splitting up or
26 sharing oversized flats in the private housing stock. This would on the one hand,
27 enhance the quality of life of many residents in San Donato, especially older ones who
28 have remained alone in large family flats, having difficulties in coping with the
29 maintenance costs, but also with issues of loneliness (De Jong and Tesch-Romer 2012).
30 On the other, it would allow to increase the supply of available dwellings in a regime of
31 zero land consumption, acting on the existing built environment. If promoted through
32 fiscal and/or monetary incentives paid only in case the newly created apartments are
33 destined to affordable housing programmes, under public supervision, such a process
34 would also contribute to enlarge the local affordable housing supply. This hypothesis
35 will need further pilot projects, in order to explore the opportunity structures of the
36 potentially involved social actors.
37
38
39
40
41
42
43
44
45
46
47
48
49
50
51
52
53
54
55
56
57
58
59
60

1 The overall vision of the research was to widen the range of options available for
2 individuals and families, and to enlarge the housing solutions accessible in the city.
3
4 After the acquisition of the research results by the City Council and several public
5
6 debates, the pilot projects presented here are feeding reform directions that are currently
7
8 being discussed within the Urban Planning Department in the revision process of the
9
10 city Master plan. Firstly, the perspective is to monitor the undergoing pilot experiences,
11
12
13 secondly, the challenge is to intertwine housing policy and urban planning decisions in
14
15 the design of new planning tools and of future development.
16
17
18
19
20
21
22

23 **8. Conclusions**

24
25 In this article, we have presented the results of a research carried out for, and together
26
27 with, the administration of the town of San Donato Milanese. The main research
28
29 objective was not to replicate quantitative forecasts, but rather to improve the
30
31 understanding of local, fluid circumstances to enhance efficacy, efficiency and
32
33 appropriateness of existing policy tools and housing programmes and to make them
34
35 more adaptable to a wider and changing range of situations.
36
37
38

39
40 The context of San Donato is very specific for a number of features that we have
41
42 highlighted, including its past as a company-town, ENI's strong impact on the local
43
44 urban development and housing supply, the influence exerted by the alienation of the
45
46 housing property stock and by the current presence of high housing demand related to
47
48 ENI on the local housing system.
49

50
51 Despite such specificity, this case study is of interest in more general terms. The intense
52
53 socio-demographic changes and labour market transformations bring about a need for a
54
55
56
57
58
59
60

1 deep reform of welfare policies (Taylor-Gooby 2010) including housing policies (Tosi
2 2017). However, such reforms are not easy to carry out in the framework, typical of
3
4 Southern European countries, of scant resources, vested interests, chaotic multi-level
5
6 governance and inefficient administrative and political elites (XXX 2013). The situation
7
8 has further worsened in the wake of the long years of economic recession and austerity
9
10 policies that have produced the unsolvable dilemma of dealing with increasing social
11
12 and housing needs while available resources are decreasing. In such a situation, cities
13
14 represent the frontline, since they are responsible for providing both social assistance
15
16 and income support, and – together with regional agencies – they own and manage part
17
18 of the social housing stock.
19
20
21
22
23

24 The case of San Donato Milanese shows that policy-makers can learn from a better
25
26 understanding of the practices through which individuals and families organize their
27
28 housing solutions, paving the way for more adequate and creative modes of providing
29
30 housing solutions. Supporting existing sharing practices, short-term tenancy, the reuse
31
32 of existing housing stock, or the transformation into housing of buildings with other
33
34 uses, and building on them, local governments may develop a new and effective role in
35
36 leading the governance of housing policies so that, even though direct public provision
37
38 of housing is quantitatively limited, it is possible to channel existing housing resources
39
40 (including non-public ones) into public support programmes.
41
42
43
44
45

46 A further outcome of our research, points at the need for city administrations to extend
47
48 the boundaries of their action in the domain of local housing policies, and to favour
49
50 inter-sectoral cooperation. Local welfare departments are increasingly confronted with
51
52 demands from citizens who, despite having economic resources and therefore not being
53
54
55
56
57
58
59
60

1 entitled to social assistance, do however express a need to be supported and steered in
2
3 tackling complex issues related (also) to housing. The local urban planning departments
4
5 are dealing with the challenge of finding a variety of interventions that can provide
6
7 more effective use of the existing housing stock. This requires a professional and
8
9 cultural re-orientation: of the social workers towards a more pro-active and empowering
10
11 role, and of the urban planners to abandon a mind-set in which the solution to
12
13 unanswered housing demand has typically consisted in new construction.
14
15

16
17 The issue is, therefore, integrating approaches and departments' routines, which are
18
19 consolidated in non-communicating pillars, and promoting roles able to manage projects
20
21 and programmes characterized by complexity of involving a diversified range of
22
23 providers, institutional levels, resources flows, and target profiles.
24
25

26
27 Finally, local innovation efforts should also tend to the dissemination of information,
28
29 mainstreaming of good practices, scaling-up and production of institutional learning. If
30
31 not, the risk of dispersing energies and resources and increasing territorial inequalities is
32
33 particularly severe, especially in the context of Southern European welfare regimes.
34
35
36
37
38
39
40
41

42 **References**

43
44
45 Allen, J., Barlow J., Leal, J., Maloutas, T., Padovani, L. 2004. *Housing and Welfare in*
46
47 *Southern Europe*. London: Blackwell.

48
49 Almadori, A. and Fregolent, L., 2019. "Condizioni, pratiche e prospettive degli enti
50
51 gestori dell'Edilizia Residenziale Pubblica" in Laino, G., Ed., *Quinto rapporto sulle*
52
53 *città. Politiche urbane per le periferie*. Bologna: Il Mulino.

54
55 Baldini, M. 2010. *La casa degli Italiani*. Bologna: Il Mulino.
56
57
58
59
60

1
2
3 Baldini, M. and Poggio, T. 2012. "Housing Policy Towards the Rental Sector in Italy: A
4 Distributive Assessment" in *Housing Studies*, 27/5: 563-581.

5
6
7 Baldini, M. and Poggio, T. 2014. "The Italian housing system and the global financial
8 crisis" in *Journal of Housing and the Built Environment*, 29/2: 317–334.

9
10
11 Balducci, A. 1977. "Il caso ENI a San Donato Milanese" in *Chi decide la città* edited by
12 P.L. Crosta and S. Graziosi S. Milano: Clup, 177-208.

13
14 Bifulco, L. 2017. *Social Policies and Public Action*. Oxford: Routledge.

15
16
17 XX

18
19
20 Caruso, N. 2017. *Policies and Practices in Italian Welfare Housing Turin, up to the*
21 *Current Neo-Liberal Approach and Social Innovation Practices*, Springer.

22
23
24 Cittalia – ANCI. 2010. *I Comuni e la questione abitativa. Le nuove domande sociali, gli*
25 *attori e gli strumenti operativi*, Roma.

26
27
28 Clapham, D. 2002. "Housing Pathways: A Post Modern Analytical Framework."
29 *Housing, Theory and Society*, 19(2): 57-68.

30
31
32 Conferenza delle Regioni e delle Province Autonome. 2015. *Le risorse finanziarie per*
33 *le Politiche sociali anni 2007- 2015, Centro Interregionale Studi e Documentazione, III*
34 *Volume*.

35
36
37 Cucca, R. and Gaeta, L., 2018. Ritornare all'affitto. Politiche pubbliche contro la
38 sclerosi proprietaria" in "Politiche Sociali" ,1, pp. 87-102.

39
40
41 XX

42
43
44 De Jong Gierveld, J. and Tesch-Romer, C. 2012. Loneliness in old age in Eastern and
45 Western European societies: theoretical perspectives, in "European Journal of Ageing",
46 9, pp. 285–295.

47
48
49 ESPN. 2017. The national roll-out of the "Social Solidarity income" scheme in Greece,
50 ESPN Flash Report 2017/68.

1 Evers A., Ewert B. 2014. "Introduction. Social Innovations for social cohesion: 77 cases
2 from 20 European cities", in Evers A., Ewert, B., Brandsen T. (Eds.), Social innovations
3 for social cohesion, www.wilcoproject.eu/ereader-wilco/
4

5
6 Ferrera, M. 1996. "The "Southern Model" of welfare in social Europe." *Journal of*
7 *European Social Policy*, 6(1): 17–37.
8

9
10 Filandri, M., Olagnero, M., Semi, G. 2020. *Casa dolce casa? Italia, un paese di*
11 *proprietari*. Bologna: Il Mulino.
12

13
14 **Fregolent L., Savino, M. 2014. *Città e politiche in tempo di crisi*, FrancoAngeli, Milano.**
15

16
17 Fregolent L., Torri, R. 2018. *L'Italia senza Casa. Bisogni emergenti e politiche per*
18 *l'abitare*, FrancoAngeli, Milano.
19

20
21 Jessoula, M., Graziano, P.R., Madama, I. 2010. "Selective 'Flexicurity' in Segmented
22 Labour Markets: The Case of Italian 'Mid-Siders'", *Journal of Social Policy*, 39(04):
23 561-83.
24

25
26 Kazepov, Y. and Barberis, E. 2013. *Il welfare frammentato*, Roma: Carocci.
27

28
29 ISTAT 2004, Census Databases, Population and Housing, [http://dati-](http://dati-censimentopopolazione.istat.it)
30 [censimentopopolazione.istat.it](http://dati-censimentopopolazione.istat.it)
31

32
33 ISTAT 2014, Census Databases, Population and Housing, [http://dati-](http://dati-censimentopopolazione.istat.it)
34 [censimentopopolazione.istat.it](http://dati-censimentopopolazione.istat.it)
35

36
37 MIT-Ministero delle Infrastrutture e dei Trasporti 2015. *Decreto n. 116*, 21 may.
38 Ministero dell'Interno 2016. *Gli Sfratti in Italia: Andamento delle Procedure di*
39 *Rilascio di Immobili Ad Uso Abitativo*.
40 http://ucs.interno.gov.it/FILES/AllegatiPag/1263/Pubblicazione_sfratti_2016.pdf
41

42
43 OECD, *Under Pressure: The Squeezed Middle Class*, 2019.
44

45
46 Pittini A., Koessl G., Dijol J., Lakatos E., Ghekiere L. 2017. *The State of Housing in the*
47 *EU 2017*, Housing Europe, Brussels.
48

49
50 Poggio, T. 2008. *The Housing Pillar of the Mediterranean Welfare Regime: Family,*
51 *state and market in the social production of homeownership in Italy*. Paper presented at
52 the ENHR Conference Building on Home Ownership: Housing Policies and Social
53 Strategies, Delft, November 13_14.
54
55
56
57
58
59
60

1
2
3 Poggio, T. 2012. "The housing pillar of the Mediterranean welfare regime: Relations
4 between homeownership and other dimensions in Italy" in *Beyond homeownership:
5 Housing, welfare and society* edited by Ronald R. and Elsinga M.: 51-67, London:
6 Routledge.
7

8
9 Poggio, T. and Boreiko, D. 2017. "Social Housing in Italy: Old Problems, Older Vices
10 and Some New Virtues?", *Critical Housing Analysis*, 4(1), pp. 112–123.
11

12
13 Pogliani, L., 2016. "Sull'abitare sociale oggi. Piani e politiche nelle pratiche locali",
14 *Archivio di Studi Urbani e regionali*, n.116, p.49-68.
15

16 Regione Lombardia 2015.,
17 [http://www.lavoro.regione.lombardia.it/cs/Satellite?c=Redazionale_P&childpagename=
18 DG_Casa%2FDetail&cid=1213659702388&p=1213659702388&pagename=DG_CAS
19 A](http://www.lavoro.regione.lombardia.it/cs/Satellite?c=Redazionale_P&childpagename=DG_Casa%2FDetail&cid=1213659702388&p=1213659702388&pagename=DG_CASA) [il rimando al sito non è attivo; al 2015; ho trovato Relazione conclusiva della
20 commissione di inchiesta sui fatti economici e gestionali di Aler Milano,
21 [http://www.pim.mi.it/normativa/DCR_X_652_del_10_marzo_2015_burl_13_24-03-
22 2015.pdf](http://www.pim.mi.it/normativa/DCR_X_652_del_10_marzo_2015_burl_13_24-03-2015.pdf)
23
24

25
26 Schier, M., Schlinzig, T., Montanari, G. 2015. "The Logic of Multi-Local Living
27 Arrangements: Methodological Challenges and the Potential of Qualitative
28 Approaches" in *Tijdschrift voor Economische en Sociale Geografie*, 106/4: 425-438.
29

30
31 Sgritta, G.B. 2019. "Il Reddito di cittadinanza", *Politiche Sociali/Social Policies*, 1:
32 141-148.
33

34
35 Soaita, A. M., Searle, B. A., McKee, K., and Moore, T. 2016. "Becoming a landlord:
36 property-based welfare and vulnerability in the private rental market in Great Britain."
37 *Housing Studies*, 32(5): 613-637.
38
39

40
41 Taylor-Gooby, P. 2004. "Open markets and welfare values Welfare values, inequality
42 and social change in the silver age of the welfare state", *European Societies*
43 Volume 6, Issue 1: 29-48.
44

45
46 Tosi, A. 2003. (a cura di) *Verso l'edilizia sociale. Le politiche abitative in Lombardia
47 tra nuovi bisogni e ridefinizione dell'azione pubblica*, Guerini e Associati.
48

49
50 Tosi A. 2017. *Le case dei poveri. E' ancora possibile pensare un welfare abitativo?*
51 Milano: Mimesis.
52
53
54
55
56
57
58
59
60

1 Urban@it - Centro nazionale di studi sulle politiche urbane (2016) *Rapporto sulle città.*
2 *Metropoli attraverso la crisi.* Bologna: Il Mulino.
3
4
5
6
7
8
9
10
11
12
13
14
15
16
17
18
19
20
21
22
23
24
25
26
27
28
29
30
31
32
33
34
35
36
37
38
39
40
41
42
43
44
45
46
47
48
49
50
51
52
53
54
55
56
57
58
59
60

For Peer Review Only

1
2
3
4
5
6
7
8 Note1. The measures related to the minimum income do not majorly change the social assistance
9 system in Italy.

10 We respectfully disagree. The Reddito di Inclusione had for the first time introduced a subjective
11 right to a national, non category-based minimum income scheme (after an initial phase in which
12 coverage was partial, in the first year)); a strengthening of local social services and of their staff was
13 also foreseen. Yet, the money destined to the measure was limited, and therefore the measure was
14 not generous. Soon after, the Reddito di Cittadinanza has for the first time put a remarkable
15 amount of money on income support, maintaining the national, universal, non-category basis of
16 the measure. The scheme had various limits when first approved, but some of them have been
17 corrected through parliament debate, further decrees and finally implementation. Limitations
18 remain, of course, but they are not enough to deny that the social assistance system in Italy has
19 been majorly changed over the recent years. We have however slightly changed the sentence.
20
21
22
23
24

25 End of page 5: "loose regulation about rents" needs its reference, law or other.

26 We added details
27

28
29 Line 27, page 6: "Despite the severe crisis of the real estate market", this sentence also needs a
30 reference through data or literature. The data about evictions are not marking the crisis of the
31 market.

32 We added references
33

34
35 Note 3: An indication about the times (months, year) of the interviews is needed.

36 We added details
37

38
39 Page 20, line 29: "adulthood", it is not a matter of adulthood, more about economic independence
40 (and so housing independence and autonomy)

41 We corrected the sentence
42

43
44 Page 22 line 45-48: Please insert references or a note relating to other municipalities' experiences.

45 We added a note
46
47
48
49
50
51
52
53
54
55
56
57
58
59
60