



ENHR 2021

Conference Proceedings

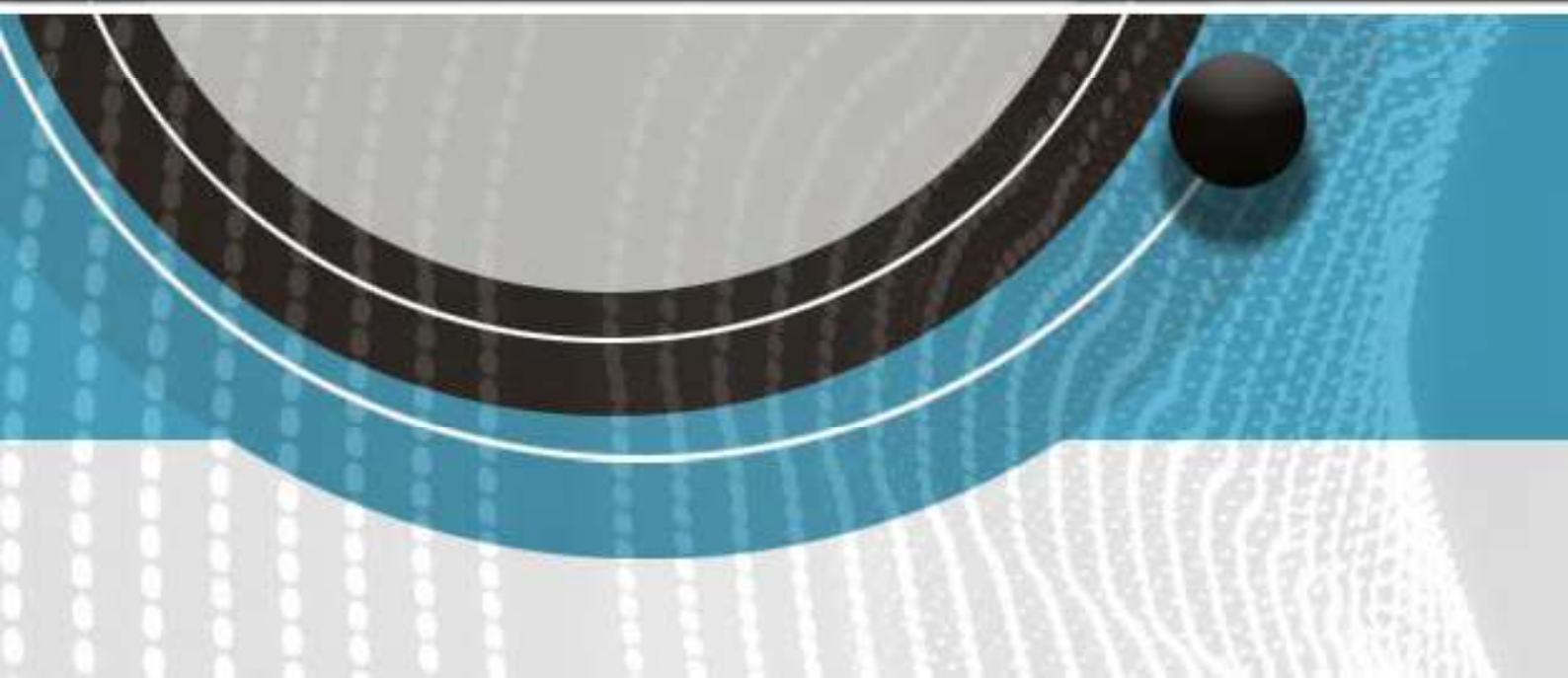


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Lost hybridity? Trajectory, path dependence and hybridization pathways of cooperatives in the provision of affordable housing in Milan (Italy)

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Housing cooperatives (HCs) represent a “third way” between state and market for providing affordable housing. HCs provide housing according to the *mutualism* principle – based on social need by their members (and not on speculative expectations) – usually at prices or rents corresponding to the mere costs and with good qualitative standards. Considering the importance of providing affordable housing as a societal challenge, the article explores the trajectory of HCs in Milan, linking it to the (national and local) policy and market framework.

Italy, and especially Milan, has a longstanding tradition of HCs. They were born around 1870, upscaled by the first public housing law in 1903 and later supported by planning instruments. Locally founded HCs have been important in providing affordable housing both for rent (“undivided” HCs) and in homeownership (“divided” HCs) in growing Italian cities. However, the trajectory and role of HCs in Italy and Milan have changed significantly by the time, linked to path dependence (political, cultural and material heritage and tradition of HCs) and critical junctures (shifts in national housing policies, local planning/land use instruments and market conditions). This led to certain pathways of “hybridization” – the integration HCs in the housing welfare mix – or, as I argue, to a “lost hybridization” for HCs in Italy: the lost opportunity of integrating HCs in public policies for providing affordable housing.

The article uses a neoinstitutionalist approach to policy analysis – with the connected concepts of path dependence and critical junctures – (Sorensen, 2015) and applies process tracing (Trampusch & Palier, 2016) and the concept of “state-directed hybridity” (Mullins et al., 2017) to the analysis of the trajectories and hybridization pathways of two longstanding Milanese HCs through grey literature and interviews. The article aims to contribute to the literature on HCs by: (i) tracing their trajectory and role in Italy and Milan concerning organization/governance, housing stock, and hybridization; (ii) relating it to the national and local housing policies and culture, highlighting different hybridity mechanisms, causalities, and implications within their trajectory; and (iii) identifying present challenges and opportunities for HCs to provide affordable housing in a mutualist way.

Keywords: affordable housing, housing cooperatives, hybridity, Italy, Milan

0. Introduction

Housing cooperatives represent a “third way” between state and market for providing affordable housing. HCs operate according to the *mutualism* principle. Mutualism is a broad concept encompassing, among others, reciprocity, intergenerationality and rewarding of the exchange amongst the cooperative members and with externals. For the purpose of this article mutualism is here intended in the sense that housing is provided on the basis of the need shared by HCs’ members (and not on speculative expectations as would be in the market) and at prices or rents corresponding to the mere costs, as in the principle of cost renting (Kemeny, 1995). Considering the importance of providing affordable housing as a pressing contemporary societal challenge, especially for attractive and growing cities (like Milan), the article explores the trajectory of some of the most relevant HCs in Milan, linking it to the (national and local) policy and market framework.

Italy, and especially Milan, has a longstanding tradition of HCs. Born around 1870, upscaled by the first public housing law in 1903 and later supported by financial and planning instruments, locally founded HCs have been important in providing affordable housing in growing Italian cities. Today, the housing sector of the Italian Alliance of Cooperatives (*Alleanza Cooperative Italiane*, ACI), which includes the

three Italian HCs associations at the national level (Aghi-Abitazione, Confcooperative Habitat and Legacoop Abitanti) and almost all Italian HCs, represents 4.364 HCs with around 438.000 members. The trajectory and role of HCs in Italy and Milan have changed significantly over time, and the sector has faced stagnation in housing production despite a general increase in the demand for affordable housing. The article investigates the reasons for this apparent contradiction, arguing that Italian HCs – especially those providing rental housing – have faced a “lost hybridity”, or the lost opportunity of being structurally integrated into housing policies for the provision of affordable housing.

While cooperation in general has been widely investigated from a sociological and economic point of view (see for example, Axelrod, 1984; Zamagni & Zamagni, 2008; Sennett, 2012), HCs have been less directly addressed by the academic literature, especially the Italian ones (with the exception of Legal Studies investigating the legal relationship among cooperative members). This gap in the literature is acknowledged by scholars that have underlined the role of HCs as social landlords with a big rental stock (Gaeta, 2017) or of actors providing an alternative to the traditional market speculation (Bricocoli & Salento, 2019). However, research is still lacking on the role and trajectory of HCs, especially from the perspectives of planning and policy analysis and regarding their contribution to the local housing stock and their relationship with housing policies and planning. Moreover, while recent efforts by various HCs have resulted in a relevant self-produced documentation on their history and heritage, there is little academic literature specifically regarding Italian HCs on a more general scale and from an external point of view.

The article aims at filling these relevant gaps, providing an overview on the trajectory and role on two among the most relevant HCs in Milan and taking advantage of this empirical material to reflect more generally on the role of HCs within local housing policies in Milan and, partly, in Italy.

The article uses a neoinstitutionalist approach to policy analysis – with the connected concepts of path dependence and critical junctures – (Sorensen, 2015) and applies process tracing (Trampusch & Palier, 2016) and the concept of “state-directed hybridity” (Mullins et al., 2017) to the analysis of the trajectories and hybridization pathways of two longstanding Milanese HCs through grey literature and interviews.

The trajectory is reconstructed building on the elaboration of information collected through primary sources (mainly data and interviews) regarding the two HCs object of this study, and of secondary sources, such as grey and academic literature, for the general institutional framework.

The article aims at contributing to the literature on HCs by: (i) tracing their trajectory and role in Italy and Milan concerning organization/governance, stock, and hybridization; (ii) relating it to the national and local housing policies and culture, identifying different hybridity mechanisms, causalities and implications within their trajectory; and (iii) identifying present challenges and opportunities for HCs to provide affordable housing in a mutualist way.

The article is organized as follows: in the first section, it introduces the theoretical framework and methodology; in the second, it describes the context of HCs in Italy and Milan; in the third, the trajectories of two Milanese housing cooperatives are analyzed as case study; finally, in the fourth section the article present conclusions and perspectives.

1. Theoretical framework and methodology

Scholars pay increasing attention to what has been called a new “global urban housing affordability crisis” (Wetzstein, 2017), meaning that cities face issues of housing affordability due to stagnating incomes and increasing housing prices and housing shortage in the face of increased immigration to the core economic areas of attractive and global cities.

Except for some new articulations (e.g. the fact that housing prices are pushed by international financial investment in real estate) this is not a new phenomenon, but is rather a structural character of capitalist

urbanization (Engels, 1950 [1872]) resulting in a continuous state of crisis (Madden & Marcuse, 2016) since the industrial revolution.

It was also, and especially, for this reason that HCs were established during the 19th Century. In this sense, this article explicitly investigates HCs focusing on their actorial role in providing affordable housing and not in other important themes, such as democratization of housing production, collaborative housing, etc. Here we focus on HCs “as an affordable, accessible and (partially) decommodified alternative” to the (crisis prone) dominant housing provision (Ferreri, Vidal, 2021: 2). In relation to Italian HCs, it is important to stress that complete decommodification is hardly secured by HCs since there is no explicit legislation that prevents it – as there is, for example, in Austria or Switzerland (see: Lawson, 2010; Barenstein et al., 2021) –, especially for homeownership cooperatives (see further). For this reason, I focus here on the affordable character of the housing stock produced by HCs, and to its accessibility for different populations.

While some authors have stressed how cooperation is well embedded into the market economy, representing a more “civil” alternative to it, there has been an increasing interest in recent scholarship on the role of the state as ‘enabler’ of HCs (see: Ferreri, Vidal, 2021; Ganapati, 2010). HCs are here conceived as actor within a *governance system* and especially within *housing policies*.

Policy is here intended in the sense of what is decided or done (or not) with problems or needs regarded of collective relevance (Dunn, 1981). More specifically, then, housing policy is what is decided or done (or not) with housing problems or need within a governance system, and actors’ role and behavior as well as housing outcomes at least partly depend on housing policy.

This is relevant since HCs are “actors” within local governance and in the design of local policies and can sometimes also be regarded “policy entrepreneurs” (Pirani, 2008). Moreover, they can be regarded as small-scale collective actor operating with the aim of providing affordable housing to their members, and HCs action depends not only on the conditions of the (land and housing) market but also in the framework of housing policy and governance system, or on state-directed hybridity” (Mullins et al., 2017). “The concept of hybridity was developed within the non-profit studies literature to account for how competing drivers of state, market and community interact to shape decision-making within non-profit organizations [...] The concept of hybrid organizations reflects the blurring of sector boundaries that has followed the welfare mix” (Mullins et al., 2017: 3). Hybridization in this case means reaching housing objectives through public-private partnerships involving private and collective actors such as housing associations, HCs, and other no- or low-profit third sector actors in an intermediate and partly regulated segment of the housing market (Mullins et al., 2017). Hybridization is “state-directed” because it depends on funding, subsidies, incentives, directives or, in other words, on policies enacted by the state at its various level. For the housing sector, “Some of the concrete themes in the hybridization of non-profit housing include governance, decision-making, resource allocation, asset sales, cross-subsidy and the balancing of commercial and social goals” (*ibidem*: 4).

Finally, hybridization should be conceived as “a contested process, rather than as a static description and to uncover ‘institutional logics’ which underpin varied organizational responses to common external pressures” (*ibidem*: 3). The article applies process tracing as a methodology aimed at unpacking causal and temporal mechanisms, by qualitatively examining a phenomenon chronologically as a sequential series of events and therefore including time as a variable in the formation of causal mechanisms on the basis of temporal orders of events (Trampusch, Palier, 2016).

Process tracing was fruitfully applied to trace policies for greening (Mocca, Friesenecker, Kazepov, 2020) and to housing policies (Friesenecker, Kazepov, 2021) in Vienna, combining it with the neoinstitutional concept of “critical junctures”. These are moments that allow for change and where path-dependent processes are initiated, not only in terms of dramatic change but also in more swift policy

“drifts” – moments where external conditions shift – and “layerings” – moments where new policies are added to existing ones (see also Sorensen, 2015).

Process tracing, path dependence and critical junctures are here applied to investigate the trajectory of HCs in Milan as a consequence of the evolution of planning and housing policies at the different levels of governance in Italy and Milan, with the aim of identifying actual hybridities and test the hypothesis – which constitute the main research question – that HCs in Milan (and Italy) faced a “lost” hybridization: a situation in which HCs were more deeply involved into housing policy objectives but drifts or layerings in policies and evolutions in the market have crowded them out.

The article draws on the reconstruction and periodization of relevant housing and planning policies at the national and local level, combined with that of the trajectory of two specific HCs in Milan. The two cooperatives were chosen because among the most relevant in Milan for dimension and because one, *Delta Ecopolis*, pertains to the tradition of *undivided* rental-oriented and “red” cooperatives – linked to communist and/or socialist organizations – while the other, *Consorzio Cooperative Lavoratori (CCL)*, to *divided* ownership-oriented and “white” cooperatives – linked to catholic-social organizations. Data were collected for both cooperatives especially regarding the construction of their stock and its localization, and interviews were conducted to operators of the two HCs in order to identify main activities and challenges faced by the cooperatives by the time. This part, in section 3, is organized in three sub-themes: 1) History, organization, and governance; 2) housing stock and geography; 3) trajectory and hybridities. Additional interviews to “third” subjects – namely, an acknowledge researcher in the field and a renowned accountant of Milanese HCs – were conducted to control the findings (table 1).

Table 1. List of interviews conducted for the research

Interviewee	Role	Date
1	Cooperator of <i>CCL</i>	May 19 th 2021
2	Cooperator of <i>Delta Ecopolis</i>	May 19 th 2021
3	President of <i>CCL</i>	May 23 rd 2021
4	Researcher of Politecnico di Milano	May 28 th 2021
5	President of <i>Delta Ecopolis</i>	June 3 rd 2021
6	Researcher of Politecnico di Milano and former member and inhabitant of <i>Delta Ecopolis</i>	June 11 th 2021
7	HCs Accountant	July 13 th 2021

Source: made by the author

2. The context: historical path dependency and critical junctures of HCs in Italy and Milan

This section investigates the context in which HCs operated in Italy and Milan, proposing a periodization and highlighting path dependencies and critical junctures that influenced the activities of HCs (Table 2).

2.1 from the second half of the 19th century to WWII

At the beginning of the 20th century, Italy's large industrializing cities were growing at a fast pace, attracting masses of workers from the countryside and the south in search of employment. Initially there were no real housing policies, and the speculative rental market subjected the working classes to high prices and desperate housing conditions. To solve this problem, workers began to organize themselves into cooperatives. In the second half of the 19th century, soon after the first English experiments, in Italy workers founded the first HCs to provide for their own housing needs and avoid falling victim to

speculators. The first Italian HC, the Società Edificatrice Abitazioni Operaie (SEAO) in Milan, was founded in 1877 at the workers' consulate in Milan (an association of mutual aid societies). According to a historical reconstruction, the founders of SEAO were concerned with the burden that building speculation was placing on rents and therefore on incomes, and the consequences that this had for them on their daily lives, on consumption, on their ability to save. The mechanism that led to the birth and spread of HCs was therefore very simple: instead of relying on a housing market that was expensive and burdened by the weight of speculation, individual resources could be pooled to provide housing directly at cost price. Workers became developers, builders and homeowners themselves (through the cooperative societies of which they were members), making the speculative component of housing production virtually disappear.

Until the beginning of the 20th century, the main collective actions in Italy on housing were private initiatives, in the form of cooperatives or charitable organizations, with the exception of some municipal experiments that were in many ways pioneering. In 1903 the first national policy of public intervention on housing was inaugurated and, with a certain delay compared to other European nations, the Italian State also began to legislate on an increasingly pressing phenomenon of the urbanization of workers in cities in the process of industrialization, with its urban, social and public health consequences. With the Luzzatti law, for the first time the Italian State set itself the objective of tackling the problem of providing healthy and affordable housing for the less well-off classes, and of organizing and facilitating the urbanization of these new populations with affordable housing. In order to achieve these aims, the Luzzatti law established the *Istituti per le Case Popolari* (Icp) - later renamed *Istituti Autonomi per le Case Popolari* (Iacp) - inspired by the statute of the *Istituto Comunale per le Abitazioni Minime di Trieste* (at that time an Austro-Hungarian city) founded the year before.

These were municipal bodies with the aim of activating, directly or through the financial facilitation of HCs or other insurance or charitable bodies, the construction of a stock of *case popolari* ('popular housing'). The *case popolari* of the Luzzatti law consisted of housing for low-income groups, built by cooperatives or directly by the institutions according to a financing scheme based on subsidized credit and tax breaks which ensured their economic sustainability even at reduced final prices. The law lays down rules for access to and operation of council houses, to ensure that they meet social needs and are not speculative: access is granted according to need and income; the final cost required cannot be higher than that needed to pay back the cost of production and maintenance; etc. They are 'popular' in that they are aimed at the variety of working classes and others, taking into account their different needs and possibilities, and targeted mainly workers, families and also lower middle classes. In Milan, since the foundation of the Icp, many parts of the city have been built with an idea of governing urban development that guarantees accessibility to housing for workers and the less well-off, neighborhoods that are integrated into the urban fabric while remaining clearly recognizable and distinct parts of the city, forming part of what is known as the *città pubblica* ('public city').

The law provided both for the facilitation of intermediate institutions (cooperatives, charities, etc.) and for the direct construction by the municipality of *case popolari* or even 'popular hotels to be rented for daily living and public dormitories for free use' for the less well-off. Along the first half of the 20th century the scheme and, to some extent, the target have changed. Especially during the fascist period, middle classes were favored, and many HCs were placed under receivership and dismissed.

2.2 the postwar period and the 1970s and '80s

After WWI the State, driven by the need for reconstruction and the new housing emergency, but also by the desire to stimulate economic development and employment, began to directly finance large programs for the construction of *case popolari*. It did so by means of ad hoc appropriations from the budget or through levies on salaries - initially through the *Ina casa* plan (liquidated in 1963) and then with the *Gescal* fund (*Gestione Case per i Lavoratori* or management of workers housing). In this way the State intended to ensure a constant flow of funding for the construction of *case popolari*, directing urban

development in all the cities of the country, and in particular in those like Milan where industrialization continued to attract workers from the countryside and the South. The stock continued to increase, reaching a record one million public residential housing units or "Erp" (the new technical term for council houses). For families who migrated in search of work and an improvement in their living conditions, social housing became a fundamental step in the process of urbanization. In this period, public housing was a real infrastructure for urban and economic development, fuelled not only by allocations of public resources, but also by the availability of reserved land plots within municipal development plans. In the postwar period, municipalities were mandated by a national law to design a *Piano di Edilizia Economica e Popolare* (or PEEP, so-called *Piani di Zona* established by the Law 167 of 1962), part of the urban development plan that designated areas to be zoned for public and affordable housing, mandating municipalities to expropriate these areas and grant them to public housing providers and HCs at affordable prices and sometimes for free. In Milan, during the 'thirty glorious' years, working-class neighborhoods were built in the countryside in all directions and particularly in the south and public housing in Milan reaching around 10% of the total housing stock in the municipality. However, in this period of construction boom also HCs saw a huge expansion in their activity, connected to the PEEP plans, financial incentives and the general increase in housing demand. In this period, though (rental) public housing production has reached its peak, housing policies were decisively shifted toward homeownership promotion consistently with international trends. A very important stream of policy for HCs in this sense, also introduced in the Law 167 of 1962, was (and still is) that of *edilizia convenzionata* (subsidized housing), that promotes homeownership of lower-middle classes based on agreements between single municipalities and developers, the former guaranteeing favorable conditions (e.g., access to land with controlled prices from PEEP) and imposing to the latter a cap on prices and rents (usually defined by the municipality) and specific eligibility criteria (often comprising income limits, and no ownership of an adequate dwelling) for a certain amount of time after construction.

2.3 late 20th and beginning of the 21st century

During the last three decades of the 20th century, the policy situation has changed in many ways. Firstly, funding for public and affordable housing, previously coming from a specific tax on wages, decreased and was dried out during the turn of the century. Secondly, the feasibility of new PEEP plans declined due to a mix of legal and political reasons, and the availability of land plots dedicated to affordable housing was exhausted. Thirdly, market conditions have changed all over, with land prices growing consistently especially in urban location.

In this situation, partly characterized by policy drifts and partly by a globally changed market condition of more expensive urban land (Knoll et al., 2017), it became much harder for HCs to operate. Moreover, much of the stock that was built by HCs in the first half of the century was in deep need of renovation. This represented a special problem for rental HCs that had to choose whether to raise rent, highly unpopular decision among the members, or to sell off parts of the stock, a decision contrary to the statute of red cooperatives. In this period, many undivided HCs modified their statute to become "mixed" cooperative, meaning they started developing dwellings to be given in homeownership as in the tradition of divided cooperatives. At the same time, a specific policy was promoted by the association of "white" HCs, nowadays known as Legacoop Abitanti, to incorporate and unify small cooperatives in order create bigger ones with the weight to face those challenges. Very often this meant measures of equalization of rents among members. Moreover, undivided HCs made extensive use of the "social loan" (*prestito sociale*), a specific instrument introduced in the Italian legislation to favor cooperatives in raising money in the form of a loan or deposit directly from their members. The scale and dimension of cooperatives (and their aggregation) shall be intended in the sense of acquiring a better position in the governance system, in complying with the requirements on financial rating introduced by Basilea II, and in reaching the necessary "critical mass" (also financial) for taking part in new and more complex development projects.

Production by HCs in this period appears strongly influenced by their “territorial” organization and they tended to expand in cluster around the nucleus of previous initiatives.

At the end of the 1990s, new policy layerings had a relevant impact on HCs activity. Firstly, the intervention programs on existing public housing neighborhoods – such as the *Programmi di Riqualificazione Urbana* (Programs of urban redevelopment) – offered some spaces to HCs. Secondly, the *Programmi Integrati di Intervento (PII)* (Integrated Intervention Programs) were introduced in order to foster renovation in the existing private urban fabric. The PII could be proposed by privates and entailed changes in the zoning of a limited and localized area, usually involving an increment in buildable volume in exchange of public services and the provision of new affordable housing. HCs were deeply involved in the design and development of these programs, especially in Milan, since they provided favorable conditions for them and often a reserved quota for *edilizia convenzionata*. Everywhere in Italy, and especially in Milan, the “season” of PII was linked to the coincidence of a huge availability of abandoned former industrial plots and of a phase of return of middle classes to the cores of cities after a phase of intense suburbanization (Bricocoli, Savoldi, 2010). At the same time, one of the most intense phases of construction boom in the history of (especially the North of) Italy happened during the 1990s to end only with the financial crisis of 2008, pulled by migration fluxes and speculative housing demand, which triggered high increases in land costs and housing prices (Bellicini, 2011).

2.4 post-2008

The financial crisis has resulted in a sharp decrease in housing prices all over Italy, while in some prime locations, including Milan, housing prices rapidly recovered and raised again due to national and global investment trends. In this situation, while many HCs all around Italy faced bankruptcy or stagnating construction activity due to a setback of the housing demand, in more dynamic cities like Milan with high housing demand HCs were hindered by the competition of speculative actors and high land prices. Additionally, after PII season (many of which were also affected by the financial crisis) no new specific planning policy was introduced to provide land for affordable housing construction. While a drift happened very recently when the municipality of Milan has introduced an inclusionary zoning rule for new developments over 5000 sqm of gross floor area to provide 40% of affordable housing (half for rent and half for ownership), most active land policies (e.g. the Reinventing city contest and the redevelopment of the former railway yards) follow a rather speculative and market-led orientation that crowds HCs out.

The reform of the Italian rental sector with the Law 431 of 1998 – which abolished rent control in the private market and introduced the segment of *canone concordato* (agreed rent)¹ – and the reform of housing policy and subsidies of 2008 – which introduced the very broad definition of *alloggio sociale* (social dwelling) beneficial of subsidies and kickstarted the so-called *housing sociale*² – did not really take undivided cooperation into account. Most of the stock remained in the very specific segment of *godimento* (enjoyment), convenient for members due to very low rents and favorable conditions for the tenant – comparable to those existing in Italian public housing³ – but practically impossible to reproduce in the current market conditions. However, in new contracts of *godimento* rents are often raised to cover maintenance, while in newly produced dwellings undivided and mixed HCs started shifting toward the more flexible and economically feasible conditions offered by *canone concordato* (agreed rent) and

¹ It is specific and incentivized segment of the private market, in which rents must be within a range of maximum which is defined by an “agreement” among local stakeholders (tenants’ unions, landlords’ associations, municipality, etc.).

² A sort of affordable housing segment conceived to be produced through public-private partnerships, for which dedicated funding and incentives was made available (Belotti, Arbaci, 2020).

³ In the oldest buildings of SEAO, built at the turn of the 20th century, the average rent of a dwelling is around 50 €/month, while the average rent in Italian public housing is 100 €/month (FEDERCASA, 2013).

fixed-term contracts, determining a condition of “double standard” – similar to the typical situation when rent control is lifted –: while members with old contracts enjoy very protected and favorable conditions, new members not only have to queue longer but face much worse conditions.

While policies for *housing sociale* promoted new public private partnerships that involved the financial sector, housing cooperatives remained largely excluded by this new branch of policies, except for their inclusion as “social managers” of initiatives developed through newly established financial vehicles (Belotti, Arbaci, 2020).

In this context, HCs have started various pathways of evolutions. For example, some have collaborated as social managers in the *housing sociale* and most have changes from traditional divided-undivided formulas to mixed and more flexible ones. However, the traditional distinction between “red” and “white” cooperatives is still very present in organizational pathways.

Table 2. Periodization, path dependencies and list of critical junctures

Period	Context	Path dep. (*) and critical junctures (>)
<i>second half of the 19th century to WWII</i>	-industrialization and urbanization -emergence of the cooperative movement	*great land availability >Luzzatti law for <i>case popolari</i>
<i>postwar period, 1970s and '80s</i>	-growth and big construction activity -State welfare -suburbanization -promotion of homeownership	*necessity of maintenance of historical stock of undivided cooperatives >PEEP plans and <i>edilizia convenzionata</i> (Law 1627 of 1962)
<i>late 20th and beginning of the 21st century</i>	-welfare retrenchment -end of PEEP plans -reurbanization -increasing land prices	* “territoriality of HCs” >PII programmes > <i>canone concordato</i> >public private partnerships
<i>Post-2008</i>	-crisis of the construction sector -emergence of international real estate actors -evolution of HCs and signs of convergence between divided and undivided cooperation	*historical divide between “red” and “white” cooperatives > <i>housing sociale</i>

Source: made by the author.

3. Case study. The trajectory of selected housing cooperatives in Italy and Milan

3.1 Delta-Ecopolis

3.1.1 History, organization, and governance of Delta Ecopolis

Delta-Ecopolis is the result two main incorporations designed amidst Legacoop Abitanti. The first generated the Cooperativa Ecopolis with the incorporation at the beginning of the 2000s of three red HCs of the northwest of Milan: Cooperativa Edificatrice di Lampugnano (1918), Cooperativa Edificatrice di Rogoredo (1966) and Cooperativa Edificatrice Uguaglianza di Trenno (1977). A subsequent incorporation of Cooperativa Nazionale di Senago in 2017 resulted in the present structure of Delta Ecopolis. The main political reference was the Italian Communist Party, which had even its local seat in the first building of the cooperative, and very often members of the cooperatives were also

political activists in the party (Briata, Gaeta, Liberatore, 2004). From an organizational point of view, the cooperative works as a unique structure, affiliated with the national association Legacoop Abitanti, that is composed of smaller HCs but with a considerable degree of centralization. Delta Ecopolis is deeply rooted in the tradition (so called “red”) of undivided cooperation, according to which the property of the housing stock is collective, and the members of the cooperative are those who rent or wish to rent a dwelling. Therefore, the whole housing stock is owned by the cooperative itself, which works as a landlord but is in turn “owned” and managed by its members. In fact, however, even if property is collective rental in undivided cooperation is very close to homeownership: traditional rental contracts in undivided cooperatives are actually life-long enjoyment contracts (*godimento*), that is even inheritable, with rent levels initially calculated on the basis of costs (the principle of cost-renting, see Kemeny, 1995) and only modifiable after the approval of the members’ assembly, which means they are usually very low depending on the age of the building and of the contract. Membership has an administrative cost of 25€ una tantum (corresponding to one stock of capital) and until recently new members had to be “presented” by established members. Allocation is usually decided based on a list; at present, the list is very long and the waiting time to get a dwelling can be up to years or a decade. Since the 1970s the cooperatives that are part of Delta Ecopolis, like many other undivided cooperatives (see part 2.2). Recently, Delta Ecopolis founded a department that offers housing services, also collaborating with the financial vehicles of *housing sociale* as social managers.

3.1.2 Housing stock and geography of Delta Ecopolis

The housing stock of the cooperative was built by the three separate cooperatives and then joined. It is therefore described separately in the subsequent paragraphs, then resumed historically (fig. 1) and spatially (fig. 2).

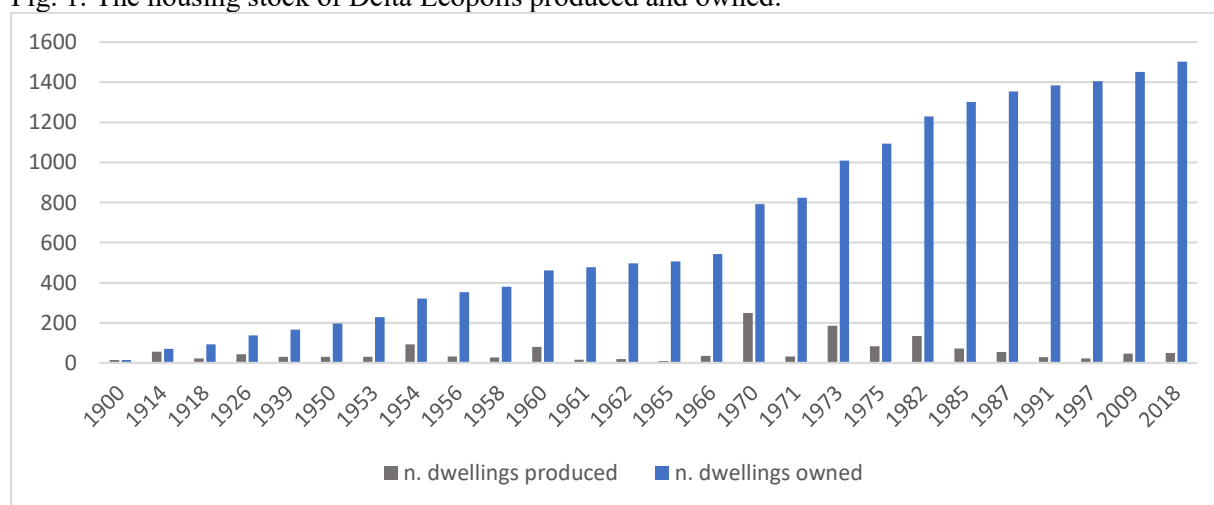
Cooperativa Edificatrice di Lampugnano. The cooperative was founded in 1914 in the at that time rural village of Lampugnano, in the northwest of Milan. The first buildings of the cooperatives correspond to a nucleus of three small sized buildings, overall around 100 dwellings, realized between WWI and WWII on agricultural plots bought on the market. In the postwar, in a context of growth and densification of the area (now a periphery of Milan), the cooperative realizes two other small buildings and a medium sized one, for a total of around 150 new dwellings on plots bought on the market in the same area. In the 1970s and ‘80s, the cooperative is able to access public land by PEEP plans and in this phase the cooperative realizes two medium and two large sized building for a total of over 400 new dwellings. Meanwhile, the oldest buildings were restored. After that, reflecting the increased difficulty in finding affordable plots of land in the city, the only new initiative happened in the neighboring municipality of Settimo Milanese.

Cooperativa Edificatrice di Rogoredo. The cooperative was founded in 1922 in the at that time rural area of Rogoredo, in the southeast of Milan. The first small building with 15 dwellings was realized before WWII. Important construction happened in the postwar era, consisting in five small sized building for a total of 126 dwellings. In the 1970s and ‘80s, the cooperative realized four new medium sized dwellings for 217 dwellings in the same area of Rogoredo. After that, the only new initiative with 46 dwellings was realized in the big new development of Santa Giulia in 2009.

Cooperativa Edificatrice Uguaglianza di Trenno. The cooperative was founded in 1914 an area close to Lampugnano. The first building had 56 dwellings was realized before WWII. Four small sized buildings were realized in the postwar era for a total of 94 dwellings. In the 1970s and ‘80s, the cooperative built a single large sized building with 186 dwellings. In 1997, only one initiative with 22 dwellings was built in Rho, a neighboring municipality to Milan.

Adding the around 100 dwellings of the cooperative Senago, at present the cooperative owns and manages around 1.500 dwellings. While part of the stock was built before WWII, the biggest part of the stock was produced in the 1970s and '80s, and production stagnated since the 1990s. The most recent initiative was developed on land provided via inclusionary zoning in collaboration with CCL (see part 3.2) and consists of around 50 dwellings for rent. Moreover, since the 1970s and '80s the cooperative also modified its statute to become a “mixed” cooperative and started developing dwellings to be given in homeownership as in the tradition of divided cooperatives.

Fig. 1. The housing stock of Delta Ecopolis produced and owned.



Source: data provided from the cooperative and from Pogliani, Innocenti, Magnani (2011) and do not include those by the Cooperativa Senago.

Fig. 2. Initiatives by Delta Ecopolis in the municipality of Milan (left) and table of the initiatives (right, in order by number of dwellings)



Source: data provided from the cooperative and from Pogliani, Innocenti, Magnani (2011) and are without the Cooperativa Senago and do not include two initiatives outside of Milan municipality.

Spatially, the housing stock of the cooperative mirrors the initial subdivision into different cooperatives, and it is possible to identify three main clusters in Lampugnano and Trenno (in the northwest) and in Rogoredo (in the southeast) (fig. 2). Only the most recent initiative of Cohabitat Lambrate and two initiatives developed in surrounding municipalities, as well as those acquired with the Cooperativa Edificatrice Senago (not in figure 2) escape this very rigid and path-dependent spatial pattern.

3.1.3 Trajectory and hybridities of Delta Ecopolis

The present configuration of Delta Ecopolis depends on a highly path-dependent trajectory. The system of undivided cooperation means that in principle the stock is continuously enlarged. However, according to an interviewed cooperator of Delta-Ecopolis (interviewee 2): “undivided cooperation was feasible in Milan until the 1980s. After that moment, land became too expensive. For this reason, the cooperative was turned into a mixed one”. Two aspects are highlighted by the interviewee. One is the decline of planning instruments that would assure land at affordable prices, like the end of the so-called *Piani di Zona* established by the Law 167 of 1962 – land expropriated by municipalities and provided at fixed price to public housing providers and HCs at affordable prices (sometimes for free). The other is the rise in land prices that followed the period of housing boom that preceded the 2008 crisis.

Interviewee 4 and 6 stressed how the cooperatives were very prominent presences in the neighborhoods, representing a center of welfare services, social capital, politics and sociality. In their words, the cooperative was a sort of “big mother” in the neighborhood.

Spatially, the Delta Ecopolis has an apparently clustered pattern depending on path dependence on the history of three cooperatives that compose it, which clearly also depends on available plots in the surrounding of existing clusters, first in the market and then provided by PEEP plans and PII programs. More recently, land prices “pushed” Delta Ecopolis to look for plots in surrounding municipalities, but overall activity was very low. The newest initiative of Cohabitat Lambrate escapes this pattern because it was obtained through a new planning instrument, inclusionary zoning. Without this new instrument, Delta Ecopolis would not have had the possibility to produce any new dwelling.

3.2 Consorzio Cooperative Lavoratori

3.2.1 History, organization, and governance of Consorzio Cooperative Lavoratori

Consorzio Cooperative Lavoratori (hereafter, CCL), was founded in 1974 within the context of the Christian Associations of Italian Workers (*Associazioni Cristiane Lavoratori Italiani*, ACLI) and the Milanese section of the Italian Confederation of Workers’ Unions (*Confederazione Italiana Sindacati Lavoratori*, CISL). CCL activity has long followed the typical scheme of divided cooperation of Catholic (so called “white”) tradition, meaning that housing is provided to the members in homeownership, according to principles centered around the family and private property. Divided cooperation can be part of *edilizia libera* (free-market housing), when acting in the free land market, or of *edilizia convenzionata* (subsidized housing), when accessing specific land dedicated through zoning and subsidies (see part 2.2). Final housing costs are the mere costs of production (including the operative and administrative costs of the cooperative) and are paid by members individually. The typical divided cooperative is a pure expression of homeownership demand: it is formed by member who wish to become homeowners (or, more in general, to buy a new dwelling), individuated locally through the parish and local Catholic-related associations when the possibility for a new initiative is foreseen. Members pool financial and organizational resources until the end of construction, when the cooperative is generally dissolved. In fact, CCL is a “consortium”, a fixed organizational structure that groups and coordinates HCs that are created and dissolved any time a new initiative is developed. In this sense, divided cooperatives are not collective landlords, as it is the case for undivided cooperatives, and does not accumulate a housing stock

to rent. However, at the end of the 1990s CCL embarked on rental housing triggered by the opportunities of an inherited partnership with the Milanese housing provided that leased part of its stock to cooperatives, aiming at enhancing renovation and social mixing in the public housing neighborhood of Stadera (Bricocoli et al., 2021). A specific cooperative was created to manage the rental stock (called *Solidarnosc*) and some new initiatives, sometimes to comply with planning and zoning rules, also included some rental dwellings (fig. 3). Moreover, in 2009, CCL founded a cooperative for housing services (Società Servizi per l’Abitare, SSA).

3.2.2 Housing stock and geography of Consorzio Cooperative Lavoratori

The HCs that are part of CCL produced in total around 14.325 dwelling, of which 6.623 in the municipality of Milan (46% of the total production CCL took part to the process of suburbanization in the metropolitan area of Milan during the 1970s and ‘80s (see fig. 4) and then to the season of reurbanization and construction boom in the core during the 1990s and early 2000s, also extensively taking part to PII plans (fig. 5). Housing production was very relevant, and almost constant, until the 2008 crisis, when it dropped considerably. In some years, no initiatives were kickstarted and dwellings produced, representing a critical moment for the consortium. More recently, following the general positive trends in housing construction in Milan, the consortium has again improved its production activity, now also involving a growing rental stock.

Spatially, CCL has an important presence in some specific areas of the Milan metropolis, especially in cluster of municipalities in the southwest, the east and northeast (fig. 4).

In the core municipality, initiatives are clustered in the areas of most relevant expansion and densification of the last decades (fig. 5), namely: Porta Romana and Rogoredo in the southeast, Giambellino-Lorenteggio in the southwest and Quartiere Adriano in the northeast.

3.2.3 Trajectory and hybridity of Consorzio Cooperative Lavoratori

Even if relatively recent, CCL has had a very important role, producing slightly less than 1% of the total housing stock in the Milan municipality and also playing an important role in the suburbanization of the city in the 1970s and ‘80s and its reurbanization wave in the late 1990s and early 2000s.

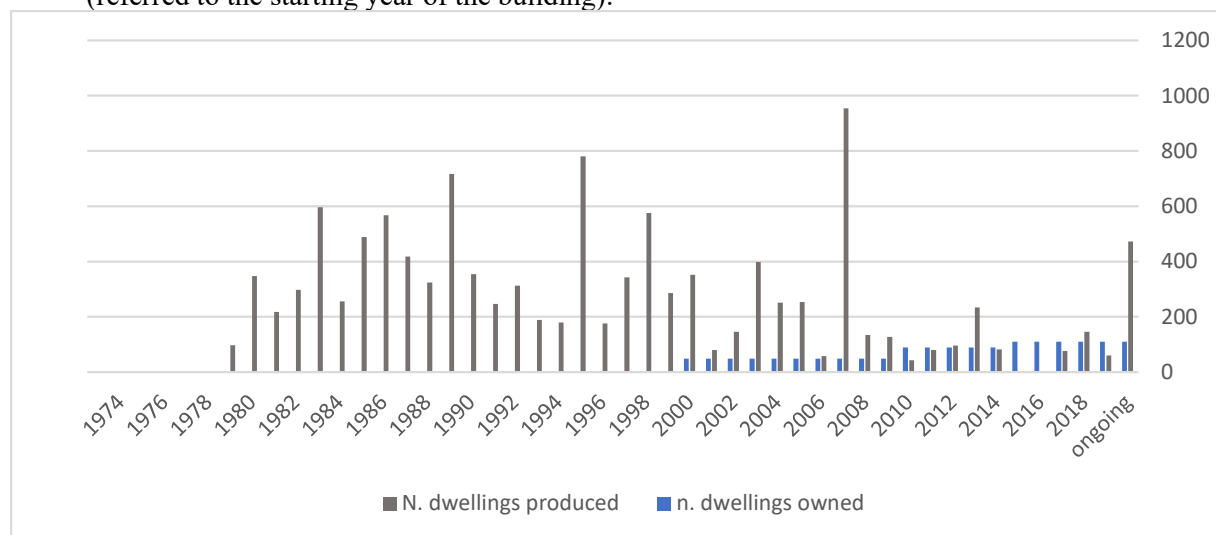
From the map in fig. 4 and its comment by some relevant administrator of CCL (interviewees 1 and 3), it emerges how the “territorial” principle is shaped by some relevant factors which are external to the aims and principles of the cooperative. One main factor regards the “human factor”, that is to say the capacity of certain cooperators to create strong relations with other territorial actors and institutions. In the case of CCL, the former president had a decisive role in the development of the consortium in the south-western area of the Milanese hinterland (the municipality of Abbiategrasso and surrounding). In the core municipality, the spatial principle is rather driven by the presence of large new construction opportunities, earlier conveyed through PEEP plans and later, to a larger extent, through PII plans. Additional pepper-potted initiatives throughout the peripheries were primarily driven by the availability of convenient plots in the land market.

More recently, CCL faced important challenges in redefining its role. First, it was hit by the post-2008 crisis stagnation. More recently, heated real estate market conditions, especially regarding skyrocketing land prices and the emergence of international actors, have partially crowded out undivided cooperation from the free market space. However, through reputation and an established knowledge and network of contacts, CCL was able to kickstart new free market initiatives also in relatively expensive locations.

Additional space is provided by public policies and public private partnerships. The partnership experimented with the Stadera case, which remained a unique though remarkable case (Bricocoli et al., 2021), demonstrated the role of “policy entrepreneur” in establishing spaces of action in the public housing sector.

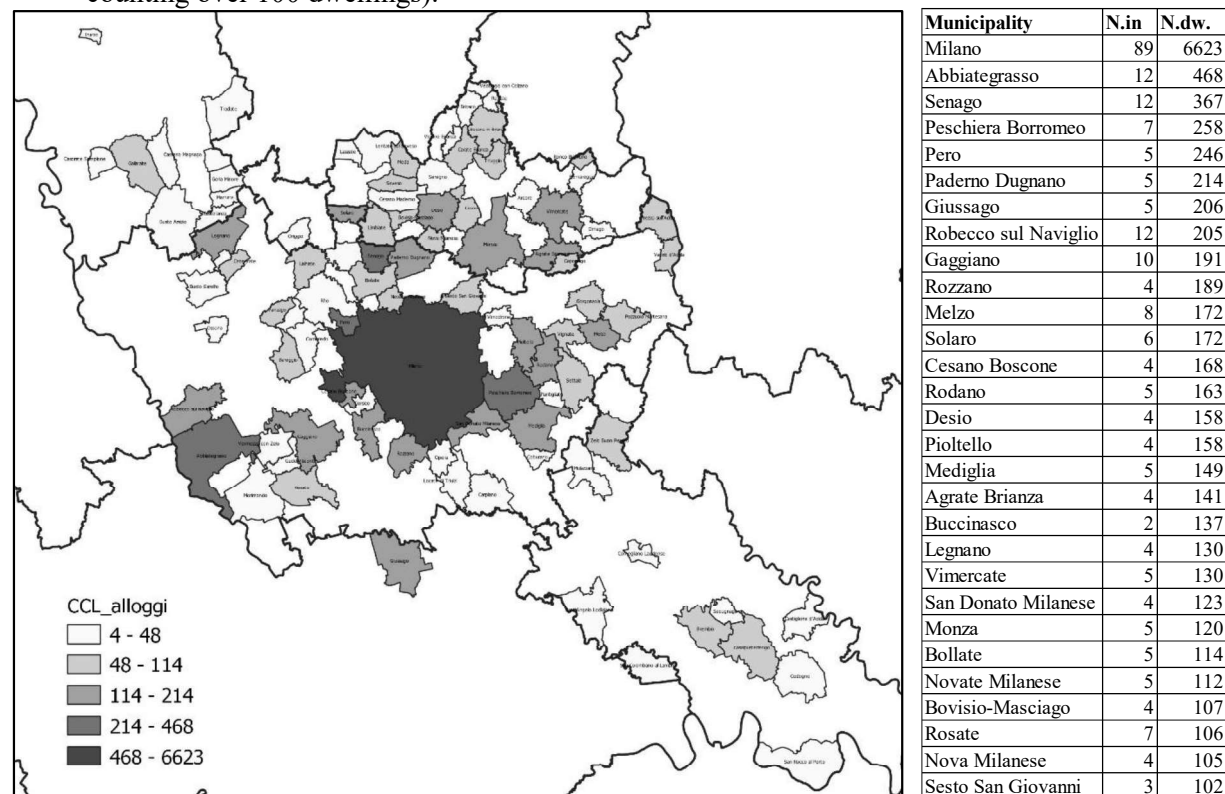
More recently, the newest *Piani di Governo del Territorio* (urban plans) of the municipality of Milan, in which cooperatives had some influence as stakeholders, introduced inclusionary zoning rules that could provide new “reserved” space for HCs in an increasingly heated real estate market.

Fig. 3. Number of dwellings produced (in homeownership) and owned (for rent) by CCL per year (referred to the starting year of the building).



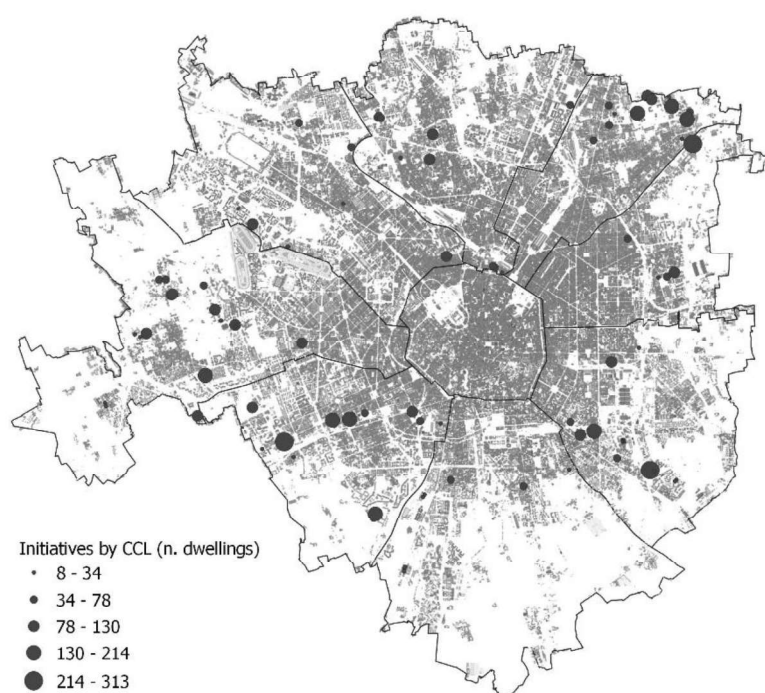
Source: own elaboration on data by CCL. Date of production for approximately 2.000 dwellings is missing.

Fig. 4. Number of dwellings by CCL per municipality in map (left) and table (right, only municipalities counting over 100 dwellings).



Source: own elaboration on data provided by CCL.

Fig. 5. Initiatives by CCL in the municipality of Milan (left) and table of the 32 largest initiatives (right)



Name of the initiative	N. dw.	Year
Milano - Rogoredo Montecity	313	2007
Milano - via Rizzoli	271	1989
Milano - via Gonin	251	1989
Milano - via Cividale 15	214	1986
Milano - via Savona	209	2003
Milano - p.le Bologna 7	206	2000
Milano - via Giambellino	203	1995
Milano - area ex Marelli - VIA Gassm	198	2007
Milano - via Saragat 5 - 6	197	1998
Milano - via S. Mamete 91	164	1986
Milano - Conca Fallata - via Jan Palac	162	2007
Milano - via C.na Bianca 9/5	157	1987
Milano - Via Taggia 15	130	in corso
Milano - cascina S. Giuseppe - via Ug	129	2007
Milano - via Nervesa	127	1995
Milano - Caldera edificio M (via zoia	124	2013
Milano - via Gulli	119	2005
Milano - via Candiani	107	1999
Milano-Via Kuliscioff/Bisceglie - P.	106	in corso
Milano-Via Kuliscioff/Bisceglie - P.	106	
Milano - via Riccardo Pitteri 86/5 (e	102	2000
Milano Scarsellini	99	2009
Milano - via B. Gozzoli	98	1987
Milano - via Budrio	98	1997
Milano - C.na S. Giuseppe (Libera-ed	90	2008
Milano - via Omodeo 29 (ex Trenno	88	
Milano - Ripa Porta Ticinese	86	2018
Milano - via Piranesi	86	in corso
Milano - via Proccaccini	83	2014
Milano - via Caldera	81	1998
Milano - via Caldera	80	1998
Milano - via S. Mamete 105	78	1986

Source: own elaboration on data by CCL.

4. Discussion.

The analysis of the context in section 2, exposing path dependency and critical junctures for HCs in Italy and Milan, and the original empirical material provided in section 3, examining the trajectory of two relevant HCs (respectively of the undivided and divided type) are here used for a discussion on the role of HCs in housing policies and in the production of affordable housing. In particular, the material of section 2 and 3 is used to discuss the hypothesis that in Italy there has been a lost hybridization of HCs in housing policies (in subsection 4.1) and that, nevertheless, there have been innovative experiments that could be upscaled and sketch potential hybridization pathways (in subsection 4.2).

4.1 Lost (or missing) hybridity? Path dependency, critical junctures and hybridization pathways

The analysis highlights different patterns of path dependency for divided and undivided HCs in Milan. Delta Ecopolis, as many other undivided HCs, proliferated at the end of the 19th century, at the beginning of the 20th century and again with the establishment of active land policies with the PEEP plans, but declined afterwards, when land prices increased and active land policies were dismissed, though not being hardly hit by the 2008 crisis. An important cultural (collectivist) and territorial heritage and housing stock involved some critical issues, for example around the agreement on rent levels and the necessity of maintenance, but is also a path-dependent opportunity in the Milanese heated housing market, where affordable rental dwellings are desperately needed, and also an important economic asset. CCL, instead, like many other divided HCs proliferated from the postwar era, thanks to a general construction boom and to favorable policies such as the PII plans, until the 2008 crisis when the general construction sector declined. In the case of CCL, the path dependent homeownership-oriented catholic

tradition allowed a good flexibility (also territorial) to adapt to demand and market (and policy) conditions which resulted in great housing production but turned into a critical factor in the post-2008 period, with the stagnation of the construction sector and the increased demand of rental housing. However, they both face a critical moment in the today's heated Milanese real estate market, challenged by skyrocketing land prices and the emergence of international real estate actors but also by the new stream of housing policies known as *housing sociale*, which brought financial actors in the social market. These circumstances reduce the space of action of the traditional model of housing cooperation, especially that of undivided cooperation, and produce a tendency to crowd out HCs from housing production, relegating them to a residual role of social managers or pushing them to an increasingly similar way to that of market players.

The main critical junctures that reshaped HCs action and redirected their pathways from path dependence are represented by planning instruments (e.g., PEEP plans, PII programs) and housing policies (e.g., Luzzatti Law, *edilizia convenzionata*), that also shaped potential hybridization pathways for HCs. However, the most recent developments in policies and planning, especially the introduction of *housing sociale* in national housing policies and the market orientation of land policies, crossed with increasingly heated real estate market conditions in Milan, are producing a crowding out of HCs and ultimately reverting the processes of hybridization activated in the previous periods.

From the cases studied it emerges how the "territorial" principle is shaped by some relevant factors which are also external to the aims and principles of the cooperative. One main factor regards the "human factor", that is to say the capacity of certain cooperators to create strong relations with other territorial actors and institutions. In the case of CCL, the former president had a decisive role in the development of the consortium in the south-western area of the Milanese hinterland (the municipality of Abbiategrasso and surrounding). A similar history was reported for the cooperative CONSEDI of Brescia, where priest Ottorino Marcolini made possible to develop over 20.000 dwellings

4.2 Rediscovering hybridization pathways for HCs? Innovative experiments in Milan and possible pathways of evolution

In the framework described in subsection 4.1, some HCs have undertaken innovative experiments and adaptation strategies that sketch possible pathways of evolution of the sector in a very critical moment. They are mainly: the introduction of housing services; mixed developments (divided+undivided); and the development of partnerships around the management of public assets.

4.2.1 housing services

Increasingly, HCs turn from primarily housing production, that became harder in the present conditions, to offering housing services, such as block management (as in the case of CCL) and "social management" for real estate firms in the framework of *housing sociale* (as in the case of Delta Ecopolis).

4.2.2 mixed developments (divided+undivided): the case of "Cohabitat Lambrate"

HCs, even of different cultural backgrounds, traditionally cooperated in arranging urban development. More recently, cooperation among different HCs was brought to an unprecedented level by CCL and Delta Ecopolis, that joined for the development of the initiative "Cohabitat Lambrate".

It is the first concrete realization of the inclusionary zoning policy recently introduced in Milan, which provided a plot of land at favorable price to produce *edilizia convenzionata* in homeownership for two thirds of the gross surface and *affitto agevolato* (reduced rent), which is regulated by national laws and

local regulations⁴ for one third of the gross surface and for which land was inexpensive. The economic model included the pooling of 1,5 million € from *edilizia convenzionata* to finance the dwellings in *affitto agevolato*, a principle called “external mutuality” because members who can afford homeownership virtually support (on the basis of reciprocity) members who need a rental accommodation. In this way, the final rent was reduced from the level of *affitto agevolato* (which would have been of 116 €/sqm per month) to 75 €/sqm per month, in line with the limits of *canone concordato*. After this experiment, CCL and Delta Ecopolis created a new HC, Cooperativa Unitaria, that explicitly aims at reproducing this model and make affordable rental housing feasible..

4.2.3 HCs and public assets: the case of Quattro Corti di Stadera

The public housing complex of the Quattro Corti, in the Stadera neighborhood of Milan had been abandoned for long time due to chronic obsolescence and non-compliance with the standards. Rather than divesting the buildings, in 1999 an unprecedented form of public-private partnership was set to renovate the buildings: while the property remained public, two housing cooperatives, CCL and another “red” cooperative of recent formation called Dar=casa, were entrusted to restore them with private resources and rent out the dwellings at the *canone concordato* for 25 years.

In a context of general disinvestment on public housing and public asset, the Quattro Corti case represents a remarkable practice of regeneration that could unburden the public provider from the restoration costs while offering a supply of affordable rental housing to a variety of housing needs and demands and allowing HCs to develop a rental stock. This policy, however, was never replicated.

5. Conclusion and outlook

The present article has presented an overview of trajectory, path dependence and hybridization pathways of HCs in the provision of affordable housing in Milan and Italy. In the light of the global urban housing affordability crisis, it is crucial to analyze the hybrid role of the various actors that play within the framework of policies and governance and HCs are among the most important ones. Though much literature exists on third sector actors, contributions that focus specifically on HCs and on their role in the production of affordable housing and the hybrid relation with policies are lacking. This is especially true for Italy and also for Milan, despite the long history and the important role of HCs in housing production.

By presenting an analysis of the national context and of the specificities of the city of Milan in section 2, and conducting a case study of two relevant HCs from the two main cooperative traditions (undivided and “red” and divided and “white”) in section 3, the article has shed some light over the evolution of the sector in Italy and contributed to fill this gap in the literature.

Building on this material, in section 4 the article has argued that the trajectory of HCs in Milan is that of a “missed hybridization”: while up to a certain point planning and policies had directed toward an integration of HCs within the objectives and instruments of housing policies, in the last period this tendency was abruptly reversed.

Today, Milanese HCs face the challenge of renewing their role in a very different national and local market condition and policy framework. The two HCs analyzed have undertaken a process of evolution that has uncertain pathways, but it is certainly important to acknowledge in the design of policies that tackle the contemporary housing affordability issue.

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⁴ According to the rules, rent in this category is capped at 5% of the total costs, which are also capped at the level of *edilizia convenzionata* (subsidized home-ownership).

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Governance in here intended the sense of an “art of government”, as in the view of Le Galès and Lequesne (1998) is the capacity to put together diverse interests, actors and organizations, and to express them in a place, giving form to the various local interests, organizations, social groups, developing strategies which are more or less unified in relation to the state, the market, other cities and levels of government. On the other hand, as in the view of Pasqui (2005), the effect of