



Peer Review on “Housing exclusion: the role of legislation?”

Peer Country Comments Paper - Italy

Multi-level and multi-actor governance in a country characterised by territorial differences in housing policies

Prague (Czech Republic), 8-9 October 2020

DG Employment, Social Affairs and Inclusion



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1 Introduction

This paper has been prepared for the Peer Review on "Housing exclusion: the role of legislation?". It provides a comparative assessment of the policy example of the host country and the situation in Italy. For information on the host country policy example, please refer to the host country discussion paper.

2 Situation in the peer country

2.1 Dimension and characteristics of the phenomenon

In Italy, the number of people experiencing severe housing deprivation has increased during the economic crisis, which has exacerbated existing hardship and produced a number of 'new poor'.

According to estimates made by Federcasa in collaboration with Nomisma,¹ about 1,708,000 Italian families, not having access to a 'social' house, are facing severe housing problems as their rents exceed 30% of their income. Approved evictions for arrears more than doubled between 2005 and 2014, going from 33,768 to 69,250 (Ministry of Interior, 2016). After 2016 the situation changed, with evidence of a reduction of eviction to 56,140 in 2018 (Ministry of Interior, 2019). Despite this improvement, in 2017 only one third of people in need were able to find a place in public housing (Housing Europe, 2017).

Eurostat indicators evidence that, although in the last decade Italy performed as badly as, or even worse, than the EU average on all three indicators of housing hardship, since 2016 clear signs of recovery have emerged. The indicators considered at this concern are 1) arrears of mortgage or rent payments; 2) population living in overcrowded households; 3) severe housing deprivation rate, here calculated by reference to the enforced inability to pay for at least two out of four selected housing characteristics (Table 1).

Table 1: Housing conditions in Italy, selected years (% population)

	Arrears of mortgage or rent payments [ilc_mdcs06]			Overcrowding rate [TESSI170]			Housing deprivation rate (two items) [TESSI291]		
	2010	2016	2018	2010	2016	2018	2010	2016	2018
EU-28	4.1	3.6	3.3	17.7	16.6	15.5	4.3	3.6	3.1
Italy	4.5	4.2	2.5	24.3	27.8	27.8	4.3	4.3	2.1

Source: Eurostat

Social housing demand has changed considerably as a consequence of the evolution of socio-demographic dynamics (migration flows, changes in family structure, ageing population, increasing territorial mobility, etc.), economic changes (the prolonging of the economic-financial crisis, the flexibilisation of the labour market, the reduction of families' saving capacity, etc.). This evolution has led on the one hand to the **housing exclusion of the poorest** (people experiencing homelessness, irregular immigrants, asylum seekers, refugees, etc.). On the other hand, the problem of unsustainable housing costs (of rent or mortgage payments) has spread, also involving those on medium and medium-low income. This is particularly the case of the so-called **new poor: young unemployed, retired elderly people** and the so-called 'working

¹ https://www.federcasa.it/wp-content/uploads/2017/03/Disagio_abitativo.pdf

poor', whose profile often coincides with that of young precarious workers with atypical contracts.

The access to adequate housing has a strong impact on the access to education, training and good employment: in this sense, interventions on housing are to be considered as a social investment measure. The Czech integrated approach seems particularly promising towards this concern.

3 Assessment of the policy measure

Housing policies in Italy can be divided between **generalist policies** aimed at the general population and **policies linked to situations of poverty, social exclusion and marginality**. The focus of the report is on this second type of policies.

The public response to the housing issues experienced by those with **economic difficulties** in Italy is historically lacking. In the Italian welfare system, housing policies in recent years have not been considered a high priority on the political agenda. In recent decades, however, the 'housing' issue has become a 'new social risk' to be tackled by deeply innovating measures.

3.1 The role played by the national governance level

In Italy housing policies have been delegated from the national to regional and municipal levels since 1998. The national level still keeps a few initiatives concerning the support for those who are unable to buy their own house and the contribution towards rent. These are in particular:

- the Solidarity Fund to buy the first dwelling (Law 244/2007);
- guarantees on loans to buy the first dwelling;
- tax discounts on houses at reduced rent (Decree Law 133/2014, Article 21).

Concerning **national public housing programmes**, the Ministry of Infrastructures and Transport coordinates the implementation of the **National Housing Plan**. Since 2007, specific national initiatives have been promoted within the plan, which is a national strategy aggregating different interventions on public housing (*Piano nazionale edilizia abitativa - Decree 16 July 2009*). The National Housing Plan is aimed at increasing public residential housing for disadvantaged social categories (low-income families, young couples, the elderly, off-site students, the evicted and others). Its implementation was delegated to the regions, which were asked to sign agreements with the municipalities, the local housing agencies and private organisations for the realisation of the infrastructure. The overall housing plan, according to the Court of Auditors in their final investigation report, had 'modest results'. In 2016, 10,000 expected new public houses were still not available, as stated officially by the Ministry of Infrastructures. Under the **extraordinary programme for social housing** (*Programma straordinario di edilizia residenziale pubblica*²), part of that plan, despite a consistent funding of EUR 543,995,500 to be allocated based on specific parameters to regions and autonomous provinces, had no concrete implementation.

The Budget Law for 2020 includes an innovative programme called '**National innovative programme for the quality of living**' (*Programma innovativo nazionale per la qualità dell'abitare*) funded with EUR 853.8 million until 2033, but only EUR 12.18 million for 2020 and EUR 27.25 million for 2021. The objective of the programme is to renovate, qualify and integrate social housing infrastructures to improve social cohesion and citizens' quality of life taking into due consideration the Agenda 2030 on sustainable development (no consumption of new soil) and according

² *Programma straordinario di edilizia residenziale pubblica*, Law 29 November 2007 no 222

to the principles and guidelines adopted by the European Union. It is based on the urban model of a smart, inclusive and sustainable city (Smart City). The programme will be implemented by the regions and local administrations, which will propose projects of urban regeneration and requalification to be funded by the Ministry of Infrastructures.

Other initiatives promoted by the Ministry, and to be implemented by the regions, refer to

- **a recovery and rationalisation programme for housing** and real estate provided for by Law Decree no 47 of 2014, aiming to make vacant housing available immediately, through minor interventions;
- **a recovery programme for residential purposes, of properties confiscated from crime** within the Inter-ministerial Decree of 30 January 2015 and the National Strategy 2018.

Some National Operation Programmes under the **European funds** include the requalification of apartments and unused buildings for vulnerable families and the promotion of policies addressing people experiencing homelessness. This latter is described in a dedicated section.

The **Multi-fund National Operational Programme Metropolitan Cities 2014–2020(PON METRO)** implements part of the initiatives conceived in the framework of the European Urban Agenda for cohesion policies. The programme, dedicated to sustainable urban development, aims to improve the quality of services and to promote social inclusion in fourteen metropolitan areas. The initiatives foreseen under OT9: *AXIS 3 for social inclusion services* (funded through ESF)³ and *AXIS 4 concerning services for social inclusion* (funded through ERDF), implemented and co-funded at **regional and local level** aim at promoting the inclusion of the most fragile population in disadvantaged neighbourhoods through services (ESF) and infrastructures (ERDF).

Expected results in the area of social inclusion are, among others,

- the creation and requalification of 2,270 apartments for families with special social and economic fragility;
- an integrated educational path for job, social, educational, health care and a housing supplement for 3,904 low-income individuals and for 5,855 individuals with severe forms of exclusion;
- integrated programmes for 485 individuals belonging to the ROM, Sinti and Caminanti communities;
- low-threshold services and emergency social intervention for 1,811 people experiencing homelessness.

3.2 Main initiatives aimed at reducing housing emergency

Main initiatives and policies aimed at the reduction of housing exclusion are public housing programmes, social housing initiatives and monetary transfers.

3.2.1 Public housing

The Italian housing policy model is based on housing ownership. Italy has one of **the lowest stocks of social and public housing in Europe**. Only 4% of housing is in public hands, against an EU average of 20% and other Member States such as the Netherlands, where this figure amounts to 63% (Natili, 2019). Also expenditure in public housing is significantly lower than other Member States. While in 2016 per capita expenditure on housing policies in Italy was EUR 10.10 per inhabitant, in France

³ The financial allocation for AXIS 3 is EUR 217 million

it was equal to EUR 274.80, in Germany EUR 210.10 and in Denmark to EUR 335.90 (Jessoula et al., 2019). Part of the difference can be accounted for different ways of allocating housing expenditures, also in consideration of the much lower public housing stock, which means lower infrastructure expenditure and higher spending on monetary transfers to users and to third sectors initiatives.

In addition, public housing stock fell from EUR 1 million in 1991 to EUR 900,000 in 2007 (Cittalia, 2010) and just over EUR 740,000 in 2015. Moreover, with the abolition of the targeted tax on public housing (*Contributo Gescal*⁴), the major funding channel disappeared, and the regional and municipal *house agencies* have not been able to implement new public housing programmes, as well as to guarantee the maintenance of the existing stock. Therefore, a large number of these structures have been declared unsuitable for housing because they are in a precarious condition (Federcasa, 2015). At the same time, a vast plan of privatisation of these houses has been undertaken, with a reduction in the available stock as a consequence.

As housing programmes are now mainly implemented by regions and municipalities, there is a **relevant differentiation at territorial level** both in terms of availability of housing solutions for those in need, and in terms of quality of housing infrastructures and the criteria for accessing it. The **access to public housing** is ruled by regional laws, and in general requires the beneficiaries to be below an **income threshold**, have **non-ownership of other properties**, and to be resident and/or work in the region/municipality for three, five or even ten years.

3.2.2 Social housing

Social housing is defined as 'the real estate unit used for residential use rented in a permanent way, answering to a function of general interest, in safeguarding social cohesion, to reduce the housing discomfort of disadvantaged individuals and families who are unable to access the rental of accommodation in the free market. Social housing is an essential element of the social housing strategy consisting of all the housing services aimed at satisfying primary needs'⁵. Main categories entitled to access social housing are low-income households, young couples, elderly people in disadvantaged economic conditions and off-campus students.

The 2008 (Social) Housing Plan⁶ recognises for the first time a substantial role of private capital in contributing to the residential offer targeted at economically disadvantaged categories and supports the creation of innovative real estate funds, made up of public and private capital, and articulated in an integrated national and local system (Integrated System of Funds, or SIF).

The aim of social housing is to provide affordable housing for rent and for sale at lower costs compared to the private market (Housing Europe, 2017), and so expand the target group to include medium or low-income families affected by the economic crisis. Users of social housing projects include families that are unable to access housing in the free market, and do not even have the necessary requirements to benefit from public residential construction, i.e. an annual income between EUR 5,000 and EUR 55,000.

It is mainly funded by *Cassa Depositi e Prestiti* (an investment bank of the Ministry of Finances), and co-funded by foundations, private pension funds, banking and insurance groups. Of the 255 approved projects, about half have been completed while the rest are under construction, start-up or development. At the end, set for 2020, it is estimated that around 18,500 social housing units will be produced, with an

⁴ Gescal (acronym for Management of the houses for the workers - *GEStione Case per i lavoratori*) was a fund aimed to support the construction and assignment of houses to workers governed by the law of 14 February 1963, n. 60. It was based on the withholding of company and workers' contributions (0.35 percent each). It was abolished in 1998.

⁵ Decree 22 of April 2008, Article 1.

⁶ Decree 22 of April 2008, Article 1.

additional 10,000 beds in temporary and student accommodation. Their distribution is not homogeneous at a territorial level: according to the latest available data, 68%, 20% and 7% of the total resources are delivered respectively in northern Italy, central and southern Italy. As Cassa Depositi e Prestiti explains, the reason is the different availability of entities present in the area capable of presenting adequate and at the same time profitable projects (Tortuga, 2019).

Many Italian regions are supporting social housing initiatives and programmes through specific funding within regional laws. For instance, the 2019 Law 655 of the Emilia Romagna Region funds access to innovative housing solutions for specific target groups, under the form of co-housing and social buildings with specific attention to environmental and social sustainability.

Social housing is also provided by **not-for-profit organisations**. However, these represents fragmented solutions that do not fit into an organic and long-term framework.

Social housing initiatives – despite their limited impact – give particular attention to social inclusion and sustainable management, inspired by the consolidated models of other European countries. Initiatives such as the Social Housing Foundation interventions show how the offer of social housing can (and should) be accompanied by integration projects, which also favour the development of the urban area. As suggested by Poggio and Boreiko (2017), an integration between social housing and public housing systems would be desirable, improving the effectiveness of the latter and providing an adequate response to the growing housing emergency.

3.2.3 Monetary transfers

The most recent initiative is connected with the newly introduced Minimum Income (*Reddito di cittadinanza - RDC*)⁷, which provides low income families with a money transfer that includes a specific **contribution to support housing expenses**: it is equal to zero for families living in their own apartment, to EUR 150 for those paying a mortgage, and to EUR 280 to those paying rent. The beneficiaries are also entitled to tailor-made projects aiming at their social inclusion and integration in the labour market. Out of about 1 million beneficiary households, for 450.000 the benefit includes housing contribution.

Before the introduction of the RDC, the situation was also aggravated by the **inadequacy of public monetary transfers to support families and people on low incomes to pay rents**. A rent allowance scheme has existed since 1998⁸ but its scope and budget are extremely limited. The national fund introduced in 1998 **to support low-income households** was intended to reduce the percentage of household income absorbed by rent payments, but it has proved inadequate due to limited resources available. National resources are integrated with regional ones, according to political decisions. Means-tested criteria to access these resources are differentiated across regions. The resources dedicated to this fund have decreased significantly, although they were already scarce in the early 2000s: the fund was about EUR 360 million in 2001, then fell to EUR 81 million in 2009 before being completely emptied in 2012–2013. Subsequently, the fund was refinanced with only EUR 50 million in 2014–2015, before being exhausted. Consequently, both its coverage (maximum 5 % of the population) and its effect were limited (Baldini and Poggio, 2012).

In order to support housing costs, new special funds were introduced between 2015 and 2018, particularly for **indebted families** living in towns with specific housing problems:

⁷ The Reddito di Cittadinanza (RDC) was introduced with Legislative Decree 4/2019.

⁸ Fondo Sociale per l'affitto, Law 431/1998.

- Law no 124/2013 and 80/2014: a fund for the temporary suspension of payment of rents and evictions;
- Law no 102/2013: a fund for the support of families in eviction was introduced.

Of particular interest is the **Fund for Families with Low Incomes and Unable to Pay Rent** due to an objective reduction in their economic condition (*Fondo a sostegno della morosità incolpevole*). This fund of EUR 265 million was set up by the Ministry of Infrastructure for the period 2014–2020 as an instrument for municipalities to provide income support, for example for families who have lost their jobs or income, or if they have to pay for relevant health and social assistance expenses or in case the main household earner is deceased. It facilitates the payment of rents and prevents, at the same time, the phenomenon of arrears. Families are given the opportunity to receive a benefit up to a maximum of EUR 12,000 to pay their debts. (Poggio and Boreiko, 2017). For 2019, the resources allocated to this fund amount to EUR 6.1 million. This fund is allocated from the national level, to be distributed to regions. Each region publishes a public tender each year to identify the municipalities interested in receiving these funds. In many cases these funds have not been completely distributed due to bureaucratic difficulties.

Despite the set of available measures, the insufficient public investment in this sector is evident both in terms of scarce availability of public housing and the limited transfers to support rent expenses for households in poor conditions. In addition, existing measures are fragmented and still not integrated in a coherent strategy. The other weak point is the extreme unevenness and territorial differentiation overall in the country.

3.3 Policies tackling homelessness

In the absence of national legislation in Italy, a new strategy was adopted in 2015 as part of the anti-poverty strategy, to respond to the problem of homelessness and housing exclusion. Specific guidelines tackling serious adult marginality were approved after a long, participative bottom-up process with NGOs, municipalities and regions. These indicate that Housing First is the most effective and innovative approach to deal with homelessness and provide the range of integrated quality services to be ensured at national level. National and European resources were allocated to implement the strategy. In 2016 the Ministry of Labour and Social Policy (through public tender no 4/2016, 3 October 2016) allocated EUR 25 million from the National Operational Programme 'Inclusion' (ESF 2014-2020) and EUR 25 million from the Fund for European Aid to the Most Deprived (FEAD). Since 2018, part of the anti-poverty fund (EUR 20 million every year) is allocated to support actions against 'extreme poverty and homelessness'. This fund, for the first time, structurally finances Housing First initiatives promoted by regional and local authorities and guarantees integration and the continuity of crucial measures financed by EU funds.

The phenomenon of housing exclusion shows similarities and differences with the situation described in Czechia. First, both countries share a common situation of emergency, related to the increasing phenomenon of housing exclusion. This is due to the constant decreasing of public housing stock and to rising costs, in particular in bigger cities, for buying and renting. Even if vulnerable groups affected are similar, Italy has a much higher problem associated with housing exclusion of migrants, asylum seekers and refugees. Poor housing conditions and segregation in deprived neighbourhoods are common features of those living in public housing.

Czechia and Italy share the need for a comprehensive strategy to address the needs of people unable to access the free housing market. Both countries share the unevenness of regional and local policies, which result in differences in the answer to similar housing problems on a territorial basis. Concerning this, Italy can offer only limited and territorial good examples, as national housing plans have generally not proved to

be sufficiently effective. It will be possible to assess the effectiveness of the National innovative programme for the quality of living (2020) only in few years.

4 Assessment of success factors and transferability

This section analyses the success factors of the Italian practices, as well as interesting elements emerging from the Czech experience, with potential to be transferred to the Italian context.

The first question to be answered is, how has Italy succeeded in overcoming the lack of a comprehensive national legislative support aimed to address housing exclusion?

At national level, many fragmented national initiatives have been implemented over the years, in a context characterised by the presence of several different actors at different territorial levels. This is the weakness but at the same time the strength of the Italian model, as it has represented an opportunity to aggregate resources at different levels and to experiment with different policy solutions on the basis of the characteristics of the different contexts. However, while in Northern regions a number of good experiences have been implemented, this has not been the case in most of the Southern regions.

The importance of the Italian third sector in the welfare systems is clearly also evident in the housing sector. The weakness of the public sector has allowed the emergence of new actors that have supplied resources within new and innovative public private partnerships.

The most relevant experience of social housing is the **Social Housing Project**, started in 1999 and funded by Fondazione Cariplo in Lombardy Region, aiming at demonstrating the impact of a new methodological approach to solving housing exclusion through the renovation and qualification of urban areas and buildings. The Social Housing Foundation was then created in 2004 with the support of the Lombardia Region and Anci Lombardia (the aggregation of municipalities). A dedicated website⁹ monitors the implementation of social housing initiatives on the territory. Contributions usually cover a part of the initial costs of the initiative (e.g. infrastructure adjustment, furnishings, start-up service management), allowing a consistent reduction in start-up costs. The selection of initiatives is based on socio-economic sustainability in the medium-term. Projects receiving contributions are mostly small-scale: the aim is to offer temporary hospitality services (home and support activities towards autonomy) to people who are facing a particular fragility in order to improve their situation. At present almost 3,000 housing units have been provided within 233 projects for an overall amount of EUR 4 million.

Another interesting Italian practice with potential for dissemination and transferability is the **Fund for Families with low incomes and unable to pay rent** (see above). Despite the difficulties encountered the implementation, this fund is an interesting example to be integrated in a comprehensive housing policy, as it has the aim to avoid families in a moment of difficulty from becoming poor due to arrears.

In relation to the good suggestions deriving from the Czech experience, the new *Social Housing Concept* seems particularly interesting and promising under different perspectives, and could be a good stimulus for the Italian policymaking. A few aspects deserve specific attention:

- It has a strict link to social services and part of the assessment should be carried out by a social worker familiar with the applicant's situation. This means the assessment should also determine the possibility to receive additional support from social services. This seems interesting as the goal of social housing is to be a temporary solution with a view to accessing standard

⁹ <http://www.housing-sociale.it/it/index.html#mo>

housing. This approach should be more stressed in Italy where the access to social housing is perceived as a permanent solution, both by the beneficiary and by the public administration.

- Emergency housing, such as shelters, are part of the overall local system, designing an integrated system comprising different tools to tackle emergency situations and more generally, housing difficulties.
- The use of private homes as social housing, with the support of a guarantee issued by the municipality, seems particularly promising. There are a few experimental examples in Italy of such an initiative, but they are scattered across the country in a number of innovative municipalities.
- The pilot phase to test the new policy for five years prior to national implementation has involved a large number of stakeholders called to offer their suggestions on the implementation. Also interesting is the idea of using it to collect a number of good practices to be used during the implementation phase at national level.
- Another relevant issue for the Italian context is the proper consideration of cost-effectiveness studies while implementing new policies. This would support the realisation of a more efficient housing policy – able to keep attention on the effectiveness of policies implemented and costs, to be able to use saved resources for the improvement and widening of policies.
- The collection of public opinion on policies implemented is another key issue, also to be taken into consideration in Italy.

5 Questions

- Has territorial differentiation led to internal flows in search of more adequate housing solutions? Is this 'welfare tourism' accepted?
- Are all housing and social measures, even if provided by different institutions, coordinated under a unique integrated welfare system able to aggregate all provisions delivered to each individual and household, to avoid duplication?
- How is it possible to provide a temporary housing solution? Are specific measures already in place able to convince vulnerable families to move to other possibilities when their housing right has been exhausted?
- What are the conditions of accessing housing policies for people with a migrant background?
- Are there any conflicts between nationals and foreigners concerning their rights in accessing public housing?
- How are discrimination and stigma against people with multidimensional problems (addiction, mental health problems, etc.) or being of ethnic minorities or Roma addressed in order to allow their integration in public and private housing schemes?

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Annex 1: Summary table

The main points covered by the paper are summarised below.

Situation in the peer country

- About 1,708,000 Italian families, with no access to a 'social' house, are facing severe housing problems.
- Social housing demand has changed considerably because of the evolution of socio-demographic dynamics: this evolution has led to the housing exclusion of the poorest (people experiencing homelessness, irregular immigrants, asylum seekers, refugees, etc.) and to increasing vulnerability of those on medium and medium-low income.
- The public response to the housing issue addressed to those experiencing economic difficulties in Italy is historically lacking.
- Italy has one of the lowest stocks of social and public housing in Europe.

Assessment of the policy measure

- In Italy, housing policies have been delegated from the national to regional and municipal levels since 1998, apart from keeping a national governance function. For this reason, there is a relevant differentiation at territorial level both in terms of availability of housing solutions for those in need, and in terms of quality of housing infrastructures and the criteria for accessing it.
- The Ministry of Infrastructures and Transport coordinates the implementation of the National Housing Plan. Since 2007, specific national initiatives have been promoted within the yearly plans, but according to the Court of Auditors the overall plan delivered 'modest results'.
- The most recent policy initiative has been presented within the Budget for 2020, and was just approved. It includes an innovative programme called 'National innovative programme for the quality of living' (*Programma innovativo nazionale per la qualità dell'abitare*) funded with EUR 53.8 million until 2033.
- Another recent initiative – implemented in 2019 – concerns the implementation, also in Italy, of a national minimum income: the *Reddito di Cittadinanza*. This new policy measure includes a money transfer to low-income families, also covering a specific contribution to support housing expenses.
- In the absence of national legislation, in Italy a new strategy on homelessness was adopted in 2015, as part of the anti-poverty strategy, and specific *Guidelines tackling serious adults marginality* were approved after a long participative bottom-up process with NGOs, municipalities and regions.

Assessment of success factors and transferability

- Since the 2009 Housing Plan, policies have been innovated with the introduction of a double track: traditional public housing has been joined by a new form of private social housing (or social market housing), financed through the integrated system of social real estate funds and bank foundations. The aim is to provide affordable housing for rent and for sale at lower costs compared to the private market. Many Italian regions are supporting social housing initiatives and programmes through specific funding within their regional laws.

- Social housing is also provided by no-profit organisations. Since the 1990s these organisations have increasingly intervened in the housing market, especially to deal with housing exclusion.
- Of particular interest is the Fund for Families with Low Incomes and Unable to Pay Rent due to an objective reduction in their economic condition (*Fondo a sostegno della morosità incolpevole*). This fund of EUR 265 million was set up by the Ministry of Infrastructure for the period 2014–2020 as an instrument to support the income of those in need by facilitating the payment of rents and preventing, at the same time, the phenomenon of arrears.
- The devolution of competences to the regional and local level has meant a lack of unity of action across the nation, but at the same time the opportunity to aggregate resources at different levels and to experiment different policy solutions on the base of the characteristics of the different contexts.

Questions

- Has territorial differentiation led to internal flows in search of more adequate housing solutions? Is this 'welfare tourism' accepted?
- Are all housing and social measures, even if provided by different institutions, coordinated under a unique integrated welfare system able to aggregate all provisions delivered to each individual and household, to avoid duplication?
- How is it possible to provide a temporary housing solution? Are specific measures already in place able to convince vulnerable families to move to other possibilities when their housing right has been exhausted?
- What are the conditions of accessing housing policies for people with a migrant background?
- Are there any conflicts between nationals and foreigners concerning their rights in accessing public housing?
- How are discrimination and stigma against people with multidimensional problems (addiction, mental health problems, etc.) or being of ethnic minorities or Roma addressed in order to allow their integration in public and private housing schemes?

Annex 2 Example of a relevant practice

Name of the practice	Social Housing as a support to the creation of innovative real estate funds made up of public and private capital, and articulated in an integrated national and local system.
Year of implementation	2008
Coordinating authority	Ministry of Infrastructures and Cassa Depositi e Prestiti (an investment bank of the Ministry of Finances)
Objectives	The creation of innovative real estate funds, made up of public and private capital to promote the access to affordable housing. This is for families that are unable to access housing in the free market, or do not even have the necessary requirements to benefit from public residential construction.
Main activities	Social housing initiatives promote the construction of accommodation units at a reduced price for renters integrated by social inclusion and sustainable management initiatives, inspired by the consolidated models of other European countries.
Results so far	Of the 255 approved projects, about half have been completed, while the rest is under construction, start-up or development. At the end, set for 2020, it is estimated that the social housing flats produced will be around 18,500, with an additional 10,000 beds in temporary and student accommodation.



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