## Edited by Maurizio Bergamaschi

# The multidimensional housing deprivation

Local dynamics of inequality, policies and challenges for the future

(4) SOCIOLOGIADELTERRITORIO



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# From housing deprivation to housing policies. Distinctive elements in the territory

by Manuela Maggio, Alice Lomonaco<sup>1</sup>

Public housing policies are one of the main fields of study for understanding contemporary housing dynamics and public commitment to housing needs recorded at the local level. The panel was formed to discuss and dwell on several topics: history and regulatory evolution in the field of housing policies; identification of old and innovative policy tools, with specific reference to housing support tools; narrative of experiences and practices of social mix.

Various scholars and practitioners in the social research field presented their work, discussing many of the issues that can today be traced back to the theme of housing, and it was possible to range, albeit without any claim to exhaustiveness, over a multiplicity of topics related to the macro-theme of housing.

This section brings together six of the contributions presented at the conference. The first, *The gap between supply trends and access to affordable housing in Italy. The need for new lines of public action* by Boni and Padovani (*infra*), contextualise the distinctive elements of the housing problem in Italy through an excursus on the main lines of action and the traits that characterise the housing discomfort recorded today. The urgency of discussing the issue stems, as the authors report, from two issues: the first relates to the (historical) difficulty of responding (by public policies) to the (very) social demand for housing. The second, which has arisen more recently, relates to the emergence of new and increasingly varied profiles of applicants for housing support. The housing sector, defined as the *wobbly pillar* of the Italian welfare system, is characterised by a low GDP investment in housing support actions and tools. In addition, our country has been

<sup>&</sup>lt;sup>1</sup> Manuela Maggio, Alice Lomonaco, Department of Sociology and Business Law, University of Bologna.

characterized as favouring the spread of homeownership, somehow delegating or at least prevaricating on a real solution to the housing problem and leaving it to the free market to find a balance between housing supply and demand. However, the housing problem is becoming increasingly pressing and it is now tangible how the public sphere is unable to respond even to the most vulnerable part of the population (through the historic instrument of public housing). The paradigm used so far, based on periodic 'corrective measures' capable only of plugging or reshaping the problems in terms of timing, is definitively out of date and prompts questions about possible solutions and the evolution of the perspective with which to approach the issue.

The second contribution *Public housing policies and the secondary aid network of Caritas Diocesana in Bologna* by Acquaviva, Bonora and Chiaro (*infra*) using insight from the work of Caritas Diocesana in the city of Bologna helps to highlight the evolutions occurred in terms of poverty and housing hardship after the Covid19 pandemic. Among the requests received by Caritas in 2020, as matter of fact, the housing issue was a relevant and the experiences recorded emphasised the fragmented characteristics and relative inadequacy of Italian welfare. The network of subjects from the third sector interested and to be potentially involved, can then play a leading role where it comes to create and design innovative solutions. The essay emphasises how contamination and collaboration between public and private sectors can be taken into consideration in the definition of new policy interventions and more efficient strategies for the resolution of housing discomfort.

The third contribution Assessing assisted tenancy as a tool to promote affordability in the Italian private rental market by Costarelli, Mugnano, Cortazzo (infra) brings attention to one of the main issues of the housing problem: the sustainability of rents, which represents the basic element of housing hardship. In the Italian context, in fact, mortgage and rent expenses are disproportionate compared to family incomes, so that low economic availability to support housing expenses is usually the requirement and the main element to access Italian public housing support (direct or indirect). In the face of the distinguishing characteristics of welfare housing (low public investment, shortage of social rental housing, asymmetry between income and housing expenses, new applicant profiles), the private rental space is one of the fields that needs to be fertilized so that it becomes a true meeting ground between supply and demand. Regulated rent/lease contract can therefore have a strong social value as it can amortise the expenses of those low-income tenants who, faced with a private rental contract, would no longer be able to afford the rent. This is still an under-exploited possibility, as the authors point out, and the fostering of trust and certainty for landlords seems to be the area to work on to incentivise the use of this tool with a view to preventing hardship and housing poverty.

The fourth contribution Living in rental in Bologna between housing dynamics and migration trends by Lomonaco and Maggio (infra), looking at the dynamics of renting in the Bologna area, introduces the theme of the different possibilities, forms of discrimination and the housing needs of foreign populations. Foreign residents are in fact, both at a national and local level, exposed to a whole series of objectively unfavourable and disadvantaged conditions compared to the housing conditions of natives (they live more often in rented than in owned properties, they are more subject to overcrowding, they live in older buildings and in a smaller number of square metres). On a local level, foreigners are also increasingly involved in public housing, social dynamic that confirms a subaltern form of integration, the greater precariousness of foreign populations, but also the impossibility of considering immigrants as a great unicuum since strong differences can be observed between one national community and another. The topic of migration is also discussed in the fifth contribution Widespread reception and inclusion of migrants: an opportunity for the regeneration of rural areas by Urso (infra) where a process of reorientation of migratory flows in the so-called "new immigration destinations" is made explicit, a dynamic that is changing the face of some of Italy's rural areas. The essay once again tackles the macro-problem of the integration of immigrant populations, where housing and places to live represent a magnifier for problems of a different nature. At the same time, focusing on innovative and inclusive housing strategies, the text focuses on the theme of the regeneration of rural areas and addresses the role that the housing choices and possibilities of migrant populations may have in impacting the Italian territory.

The last two chapters Genoa's Biscione from the 1960s until today. From a stigmatised neighbourhood to a place where «it is nice to live» by Gastaldi and Camerin (infra) and Resilience & adaptation: social housing and mixité in post-Covid Milan by Mugnano and Terenzi (infra) look into the territorial context of two Italian places. The first, dedicated to a historic public housing district in Genoa, allows us to delve, through the Biscione, indirectly into the history that characterises many Italian ERP (public housing) neighbourhoods, which arose between the 1960s and 1970s and were characterised by similar paths (top- down design, complex and difficult construction, a tortuous life path made up of a lack of services, the spread of petty crime and residents' discontent) but which today, also as a result of processes of selling part of the housing stock, not infrequently experience great serenity, dictated by the

contact with greenery, the presence of services, public transport connections with the city centre and the tranquillity that residents perceive within them. The ERP neighbourhoods themselves represent those spaces, where the housing problem is evidently strongly felt, where targeted public policies are always being introduced, developed, and monitored. One of these can be traced back to the principle of social mix, which several regions are adopting within their housing policy regulations and which the last contribution explores. referring to the Milanese case. In both cases, therefore, the habitability of places and the exploration of territories that can be identified as fragile assume importance. In fact, living experience does not end with the acquisition of a suitable dwelling for one's family unit, but implies a relationship with the surrounding environment, made up of inhabitants, territorial markers, built space, services, possibilities of movement and so on. The neighbourhood thus assumes a role of primary importance, particularly in relation to spaces characterized by concentrations of disadvantage and socioeconomic fragility, and co-housing an additional key issue for the public actor and local governments.

The contributions are therefore particularly heterogeneous and touch on various aspects related to housing and housing hardship, highlighting the main lines of investigation currently being pursued by researchers in Italy.

# The gap between supply trends and access to affordable housing in Italy. The need for new lines of public action

by Alice Selene Boni, Liliana Padovani<sup>1</sup>

#### Introduction

Italy today, like other European countries (Feantsa, Foundation Abbé Pierre, 2021), has to face the serious problem of access to housing that affects a substantial number of citizens and a wider range of social profiles than in the past. New situations of temporary or permanent serious housing hardship (which also involve components of the so-called impoverished middle class) were added during the 2000s to the low income groups, traditionally recognized in the history of housing policy as 'entitled', at least on a formal level, to public housing or, in any case, to forms of public support.

The configuration of this situation has been influenced by a series of factors. Some of these are of a transversal nature, such as those induced by the large (and growing) inequalities in terms of rights / possibilities of access to work, services and housing that characterize post-Fordist societies, or those induced by the neo-liberal orientation of public policies that has greatly reduced welfare protections, or by the selective nature of urban transformation processes. However, this situation has also been influenced by more specific issues related to housing policies, a subject of more direct interest of this paper.

In fact, if we look at the housing policies proposed or implemented in the last two decades, we remark the persistence of a sort of reticence, perhaps because of difficulties of political consensus, in defining this state of affairs as an important problem to be brought to the attention of specific public policies.

A trend that does not seem to change if we turn our attention to the most recent period, including the initiatives that have arisen around the Italian

<sup>&</sup>lt;sup>1</sup> Alice Selene Boni, freelance researcher; Liliana Padovani, freelance researcher.

National Recovery and Resilience Plan (NRRP). And this is despite important signs of recognition that the problem exists, which have also reached some institutional offices (Camera dei Deputati, 2017; Comitato Interministeriale per la Programmazione Economica - Cipe, 2017) and have come from several authoritative sources: the same premises of this publication and the seminar that preceded it; the scientific articles produced in recent years; the surveys on housing conditions promoted by social housing companies association and the tenants' unions; the contributions promoted by the Forum Disuguaglianze e Diversità (2021) brought to the government attention on the occasion of the drafting of the NRRP.

Through this paper, we aim to support and document the need to discuss a new framework of housing public actions, after years of opacity on the subject. A set of initiatives that focuses on the question of ensuring a dignified living to those who cannot access a housing market increasingly oriented towards the luxury end and financialisation and who, on the one hand, are rejected by an inadequate supply of public housing and, on the other, do not have the necessary resources to access the new housing offer promoted within what is defined as social housing. What is at stake is not only the 'right' to housing but, in a broader sense, the possibility of a well-functioning country and society in its various expressions.

The paper is divided into three parts. The first presents contextual data on housing supply and demand in Italy with particular reference to the most vulnerable groups. To this end, we considered the reliability and consistency of data available from official statistics and second level studies or surveys, either carried out by research institutes and universities or promoted by civil society organisations (in particular tenants' unions and social housing companies).

The second part is dedicated to a historical re-reading of the principles that have guided housing policies in Italy in the last twenty years. This work was carried out, firstly, through a desk analysis of the measures approved at national level, focusing on their objectives, purposes, funds and target groups. Secondly, through our action research, consultancy and activism that have allowed us to meet and question civil servants and administrators, responsible for implementing national, regional or municipal initiatives at local level.

The third part, finally, is dedicated to the discussion of possible new lines of public action starting from the resources in terms of knowledge, financing and other material and immaterial resources that have been emerging in the recent period.

### 1. Access to affordable housing: an increasing problem in Italy

There are no estimates on the extent of housing hardship in Italy. Moreover as remarked in the Nomisma-Federcasa Report (2020) there is no shared definition of housing hardship. However, it is possible to grasp the nature and evolutionary lines of these forms of discomfort by referring to several indicators.

Among these the divide between the evolution of incomes which according to some estimates have increased weakly on average in the period 2004-2020 while according to others have even decreased (Omi, 2021; Giangrande, 2020) and the increase in house prices (Omi, 2021). Housing prices that increased sharply in the real estate boom years between 1998 and 2006 and then fell, but which now with the pandemic are increasing again.

Other indications derive from the trend of evictions, equal to about 55 thousand notification per year from 2002 to date, that shows a continuous growth in the incidence of evictions for arrears (86% in 2020) (Ministero dell'Interno, 2021).

The hardship related to the economic difficulty of accessing better housing conditions is documented by the constant increase in the percentage of overcrowded households since 2010, +4.0 percent to 2019 (Eurostat, 2021). The EU average, in the same reference period, registered instead a constant decrease, leading to a difference of about 11 percentage points with Italy in 2019 (28.3% against 17.1% of the EU).

Data on the number of people in poverty, which has been growing in Italy in the last 15 years and accentuated during the pandemic, also indicates a potential increase in conditions of housing hardship<sup>2</sup> (Asvis, 2021). In 2020, in fact, over two million families were in absolute poverty (with an incidence of 7.7%), for a total of over 5.6 million individuals (9.4%). Within this group the percentage of renting families is high, 866 thousand families, 43.1% of all poor families. With an average rent estimated at around 330 euros per month, this item accounts for about 36% of family expenses and up to 39% in Northern Italy (Istat, 2021). A very high value if you take into account that most common definitions consider that a house is affordable when a person spends less than 30% of their income on it (Bargelli, Heitkamp, 2017, p. 156). The phenomenon is also confirmed by the data collected by Caritas Ambrosiana (2021) that provides an interesting additional indication, noting that almost half of their beneficiaries, who come

<sup>&</sup>lt;sup>2</sup> Individuals in absolute poverty have risen from 1.9 million in 2005 to 5.6 million in 2020 (Istat, 2021). Growth that has been accentuated following the pandemic (Asvis, 2021).

from the most disadvantaged groups, have not been able or have not been entitled to apply for support such as universal basic income or emergency benefit during the pandemic (*ibid.*). In these conditions of difficulty, losing one's home or not having access to adequate housing represents a case of extreme marginalization.

Therefore, it is an increasingly serious problem which involves a significant number of people. Just as an indication on the dimensions implicated, we can cite Nomisma-Federcasa (2020) and Istat (2021) estimates of about 1.47 million families in conditions of housing hardship (of which 1.15 million in rent) and more than 2 million families in absolute poverty of which almost 900 thousand live in rented housing.

### 2. The difficulty of local authorities to deal with public housing demand in the current state of affairs

Faced with the picture outlined in the previous paragraph, what can be perceived so far is the persistence of a heavily unbalanced relationship between public housing supply and demand that in fact makes it almost impossible to cope with these forms of housing hardship. From the data available for the year 2016 on the public housing waiting lists composed by submitted pending applications, 320 thousand (estimated by Cipe, 2017) and 650 thousand (estimated by Nomisma-Federcasa, 2019), it is evident that only 3 to 5 percent of them are granted. In fact, the number of homes assigned in 2016 was 16,900 (*ibid.*)<sup>3</sup>.

An insufficient offer that also presents maintenance and management problems if we consider that about 55 thousand dwellings are vacant (*ibid.*) for various reasons: renovation, mobility, not fit to be rented. Another 30 thousand homes, on the other hand, are occupied without a regular contract. So, a potential of 85 thousand dwellings that could return to be part of the public offer.

The difficulty of municipalities to cope with the housing demand evicted from the market is proved by the spread of ad hoc housing solutions (shared housing, beds in housing communities, temporary flats or beds, hotels) (Tosi, 2017). These solutions, often promoted with the participation of the third sector, are addressed to people who, despite potentially having the economic and social requirements, doesn't find place in the public housing supply.

<sup>&</sup>lt;sup>3</sup> In line with the national average in the same year, in Lombardy 5% (67,176 applications against 3,329 assigned housing) and in Milan 3% (25,706 applications against 781 assigned housing). Source: Regional Housing Condition Observatory of Lombardy Region.

Furthermore ad hoc housing solutions are in most cases aimed only at categories considered fragile (single self-sufficient adults remain excluded) or involving the separation of the family unit, being directed only to mothers with children (Boni, Nava, 2018). A lack of affordable housing (public and private) which, as shown by several studies (Feantsa, Foundation Abbé Pierre, 2021), makes more difficult for the households in serious marginality to start a social inclusion path that focus, as in *Housing First* projects, on the availability of a house intended as a stable, safe and comfortable place to settle.

Furthermore, the impossibility of municipalities to respond today to the demand of those who are not able to access the market, takes shape within a particularly poor context from the point of view of measures aimed at facilitating access to a sustainable rental sector. The data of public housing (Istat, 2021) shows that in Italy it represents only 4% of the total housing stock (900 thousand housing). The corresponding values in France and the Great Britain stand at 16.5% and 17.6% respectively (Housing Europe, 2019)<sup>4</sup>. It is a very low percentage, which continues to contract over time, because of both the drastic reduction in funding for new buildings and the privatization of public housing that has accompanied the history of public housing in Italy (Camera dei Deputati, 2017; Forum Disuguaglianze e Diversità, 2020). The weakness of public housing policies in Italy is confirmed by data on public social expenditure on housing which, according to Eurostat, is 0.03% of GDP (9 euros per capita), compared to 0.7% in France (254 euros per capita) or 0.5% in Germany (224 euros per capita).

If we look at the private rental sector characterised by an increasing demand, the data shows: a substantial reduction in this stock over the last decades (from a percentage of 44.2% of occupied dwellings in 1971 to 21.2% in 2019); a strong orientation towards the high end of the market and the presence of an important vacancy rate accompanied by a poor predisposition of the housing landlords towards any form of subsidized rent (Cognetti, Delera, 2017). Moreover, housing allowances to help access to housing on the free market, are only partially able to respond to the growing housing demand, instable in time, and characterised by access criteria not able to intercept all potential situations of hardship (Boreiko, Poggio, 2017; Jessoula *et al.*, 2019).

In brief, a situation that makes impossible for local authorities to cope in the short, medium and long term, with around one million families who ex-

<sup>&</sup>lt;sup>4</sup> In Lombardy public housing is equal to 4% (about 161 thousand housing) (Regional Housing Condition Observatory of Lombardy Region). Only in some Italian cities are higher values: in Milan 11% (Nomisma-Federcasa, 2020), in Naples 11.2% and in Trieste 11.1% (Forum Disuguaglianze e Diversità, 2020).

press housing hardship (from temporary to permanent ones, from those of mild housing hardship to those at risk of social and housing exclusion).

### 3. Reticence to introduce housing problems into the public agenda

Despite sharp housing problems stated, what emerged in the last two decades, is a reticent attitude to tackle these issues and to insert them into the public policy agenda.

At the turn of the 80s and 90s began what could be defined as a progressive blurring of public policies for housing (Padovani, 2017). After the long cycle that started immediately after the Second World War with the Fanfani Plans, 1949-1963, and ended with the implementation of the projects promoted by the Ten-Year Plan (1978-88 and 1989-91 refinancing), the issue of housing has gradually disappeared from the public agenda and from the disciplinary debate. The result was a drastic contraction of funding and a decrease in both the production of new public and social housing<sup>5</sup> as well as of the rehabilitation of the existing stock.

A tacit abandonment of previous policies, without a public debate on the results produced and the reasons for change, a necessary change given the radical transformation that had occurred at the context. A sense of embarrassment in looking to the past to design the future of housing policies. On the one hand, a silence that presupposes an overcoming of the problems underlying the policies of the Ina-Casa and ten-years plans, on the other hand, the term 'housing emergency' frequently used in most of the legislative measures adopted throughout these two decades.

Looking at the entire period, new themes of attention have emerged. In a first phase, the housing problem was re-classified as a problem of improving the low-quality urban built environment produced in the post-war period. It is the season of integrated or 'complex programs' (PI, PRU, PRUSST) that emphasized the need for a stronger interaction between the different sectors of intervention involved in the programs. Subsequently, the focus shifted to residential areas characterized by low urban quality and a concentration of social and economic hardship: the theme focused is that of difficult neighbourhoods and distressed areas. It is the phase of the transversal area-based actions proposed by programs such as Neighbourhood Contracts, Urban, and other variations. Hence the transition to the

<sup>&</sup>lt;sup>5</sup> In this period the production of public housing has almost been canceled, going from about 20,000 dwellings per year produced in the 80s, to 7,000 in the following decade and 1,550 in 2005 (Storto, 2018; p. 188).

themes of city regeneration: "National plan for cities" (Monti Government, 2012), "National plan for the social and cultural redevelopment of degraded urban areas" (L.190/2014, Renzi Government) and the theme of the suburbs "Extraordinary program of interventions for urban redevelopment and security of the suburbs of the metropolitan city and provincial capitals" (Law 208/2015). A part of the public funds of the Ten-Year Plan not yet spent has been directed towards some of these initiatives.

Still during these two decades there have been two chances to reflect on the revival of a national housing policy. A first opportunity was offered by the debate around the Law no. 21 of 2001 'Measures to reduce housing hardship and interventions to increase the supply of rented housing'. Results were minimal and contents differently reoriented by the subsequent government coalition. In 2007, at the end of the 2nd Prodi government (May 2006 - May 2008) a proposal for a national housing policy was put forward and two programs were financed: 'Extraordinary public housing program'6 and 'Urban redevelopment program of sustainable rental housing'7; initiatives however immediately disregarded by the next government (4th Berlusconi government) which had other priorities. Despite the failure of these specific programs, this phase of work left interesting traces resumed in the following years. Among these: the definition of social housing as a 'service', with an implicit transition from the house as a physical object to the function of inhabiting and the inclusion of social housing among the 'urban planning standards', with the constraint for new construction or regeneration programs to allocate a share of resources for social housing.

A complex period in which initiatives to relaunch a national housing policy - innovative but also weak in terms of consensus - promoted by center-left coalitions, alternated with more consolidated policies aimed at contracting public expenditure and referring to the contribution of the private sector.

A period of initiatives that were individually interesting, but episodic in nature, think for example of the lack of continuity with which have been allocated resources to support low-income tenants (Jessoula *et al.*, 2019), or for the recovery and regeneration of public housing assets.

The most recent initiatives related to the NRRP foresee, on the one hand, the promotion of complex and integrated urban regeneration programs aimed at encouraging the regeneration of existing public housing. On the other, a new housing production according to the model of social housing, more oriented towards the medium than the low classes.

<sup>&</sup>lt;sup>6</sup> Law no. 222/2007.

<sup>&</sup>lt;sup>7</sup> Decreto Ministeriale del 26 marzo 2008.

Within these programs some positive experiences from previous decades are assimilated and enhanced, in particular those which concern the theme of quality (integration between spatial and social aspects; functional, social and tenure mix; reuse and 'stop to land consumption'; energy efficiency and technological innovation; integration within the urban fabric). On the other side, there is a lack of attention towards some quantitative and quality dimensions: how many and which houses are necessary to respond to the different forms of housing hardship? How appropriate are housing solutions regarding the different needs of the inhabitants?

Even today what is observed is a persistent reticence to deal with the problem of public housing supply as well as with the need of an open discussion on new forms, purposes and meaning of a "public action" for housing in contemporary society.

### Conclusions: perspectives of action

What if a partial but important component to resolve housing accessibility problems, discomfort and building decay in public neighborhoods and suburbs, was to enhance public housing stock quantitatively and qualitatively? What if the goal was to create a sort of portfolio of good quality public housing that could cope with both the problems faced by people in economic or social hardship who experience difficulties in accessing housing, but also the multiple and varied 'emergency' situations, especially in major urban systems?

The considerations made in point 4 show the great difficulty, almost impossibility, for public action to respond to these requests as things stand now. These difficulties are strongly linked to a public housing offer considered, compared to other European Union countries, below minimal thresholds that would be functional to the implementation of housing welfare policies. A condition of deficiency, that hinders the proper functioning of housing policies as well as other public policies.

Meaning and opportunities of a public supply of affordable housing

We have seen that enhancing the supply of 'public housing', a concept to be redefined in terms of content and purpose according to the context in which we are acting today, has barely been mentioned in the policies implemented over the last two decades. However, the most recent measures make funds available for the rehabilitation and regeneration of existing public housing, recognizing the need to promote important interventions

that can substantially improve the ability of this offer to respond to the articulated needs of contemporary living, with particular attention to social housing neighborhoods and degraded suburbs.

These resources could be considered an interesting experimental field for the design and implementation of new and more effective public policies for housing. An opportunity to look at these new programs beyond their specific objective of rehabilitation, as a strategic opportunity to address a set of structural issues which have largely been ignored. These include:

- 1. the need to clarify the purpose, significance, beneficiaries and characteristics of a public housing offer in contemporary society. An offer that is no longer characterized as a residual, charitable component for groups in conditions of serious hardship, but one that can be politically supported and publicly perceived as a response to recognized rights, but also as an opportunity and a resource for society as a whole (Barca, Luongo, 2020). A decent living for those in serious difficulty, but also a support for those who are transitioning through particular phases of the life cycle, or a mean to respond to specific needs of territories;
- 2. the need to build and share a sense of dignity and the value of the common good around this housing offer, urging 'respect' and 'care' on the part of users, managing bodies, public institutions and citizens. The theme is also to deconstruct the negative and exclusionary image for their inhabitants, which is repetitively associated with this type of offer (Padovani, 2018). A negative image additionally enhanced by a succession of programs 'selling off' these assets by the managing bodies or on the recommendation of the government;
- 3. on a more operational side, the need to address a number of issues related to the administrative, social and economic management of this type of housing supply. Among these: the profile and duties of the proprietors, the management bodies and the users; the interpretation and articulation of the concept of public housing as a service (Saporito, Perobelli, 2021; Bricocoli, Sabatinelli, 2019); the development of governance systems that allow dialogue with public and private actors and resources present in the communities; reconsideration of a financing system of managing bodies that, in fact, has produced a great deal of problems.

Finally, there is the matter of establishing differences and analogies between public housing and social housing offers and considering eventual possible synergies. Where to start and with what resources

A good starting point could be provided by the communities and neighborhoods concerned by the projects promoted under the Recovery Plan, and by the choice to foresee an experimental work phase on the ground, that operates through pilot projects (Padovani, 2018). Public housing and in particular the neighborhoods and areas that require regeneration, which are the scope of the recently made available resources in the NRRP, could present the perfect opportunity. These are urban areas that in their life have incorporated policies and plans, models of living and, due to their anomalies and challenges, can be considered an interesting learning field-work to design new lines of regeneration programs. Programs that are able to meet the expectations set by new financing possibilities, but in addition, can contribute to the definition of an offer of public housing that satisfies the quality requirements needed today. A small field, but full of problems, initiatives and actors (from citizens to voluntary associations to local representatives of institutions) and also researches and projects. Therefore a potential source of useful knowledge to address the issues posed in the three previous points (Cognetti, Padovani, 2017).

A reversal of perspective, compared to the interventions made in these neighborhoods in the past, it would be a matter of producing ideas and quality proposals through a dialogue with the different administrations, technicians, experts and various assets that may be met along the way, starting from the bottom, at local level. It is a matter of understanding and learning in a practical way through a technical and cultural elaboration.

Starting from the public housing estates would also be an important symbolic declaration of commitment both towards public housing neighbourhoods and degraded suburbs, as well as towards those who cannot access a dignified home at affordable costs. A path towards new and more effective public actions for housing.

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