

RECENT ACTIONS OF SOCIAL HOUSING FOCUS ON NORTHERN ITALY

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Abstract

From the 80s a general trend of withdrawal of state support from housing policies and social housing is recognized in the majority of European countries. Social housing provision began to decrease and the sector opened up to economic pressures. Housing has been a focus for neo-liberal reforms, but it is not the only sector influenced by it: also practices and interventions in the cities changed with this broad worldwide trend. In urban arena social exclusion and polarization are sharpening, aggravating socio-economical inequalities. In the last decades recent actions and interventions of social housing are taking place: at the local level tools and measures are created to maintain and continue housing policies. Housing is an important issue for local communities and new actions are developed to deal with lack of funding and creativity, even though, after the financial crisis of 2007 housing and development market collapsed. The availability of state support is even more reduced, together with the willingness to subsidies social housing.

The paper presents the social housing scenario summarizing the European common trends. Then the focus is moved on the Italian context, in particular to the city of Turin, in the North-West of Italy. The author collected social housing norms, plans and initiatives of this city in the recent years (from 2000). In this complex scenario the paper presents the analysis of these recent actions, highlighting their innovative characters. The main criteria for the case study analysis are chosen applying a qualitative approach studying the European context and its references.

Examining these recent social housing actions can provide a better understanding of local practices and of how they contribute to develop new methods and forms of actions at the urban level. On the other hand, considering that social housing sector has been in a critical situation for decades, its developments are showing the effectiveness of different forms of responses. Indeed, the paper allows to recognize the evolution of housing practices and provides innovative ideas to face the complex actual context at the urban scale.

1. Introduction

From the 80s a general trend of withdrawal of state support from housing policies and social housing is recognized in the majority of European countries (Priemus & Dieleman, 1999; Doherty, 2004). Social housing provision began to decrease and the sector opened up to economic pressures. The main features of this trend are: decline in scope and size; privatization and disappearance of institutions and particular forms of funding; transformation from supply-side to demand-side subsidies; promotion of home ownership through mortgage loans. Housing has been also a focus for neo-

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liberal reforms, but it is not the only sector influenced by it: also practices and interventions in the cities changed with this broad worldwide trend. Neo-liberal reforms took place through: shrinking and privatization of social services; dismantling of welfare programs; promotion of supply-side competitiveness.

Furthermore, it is important to remember the actual impact of financial crisis. It is nowadays a real issue to develop new policies and new intervention at the urban level. In particular, different issues can affect social housing sector and housing need:

- decline in taxes for public authorities;
- promotion of education and research reduced;
- public investment in infrastructure and environment postponed;
- fall in price of GDP (also houses' prices, sales of existing and new built dwellings) and rise of unemployment.

Indeed, in urban arena social exclusion and polarization are sharpening, aggravating socio-economical inequalities (Allen et al., 2003; MacLeod, 2002).

At the European level, CECODHAS, Housing Europe's Observatory, recognizes common trends in social housing sector (Pittini & Laino, 2011). Despite the critical scenario, housing need is still an issue and various initiatives are taking place trying to tackle it. The main finding of European social housing studies is a complex and differentiate scenario of actions. Dealing with crisis dynamics forced actions and interventions in social housing sector to be residual. It is important to understand the heyday of social housing is over, housing practices and policies of recent years are no longer a full response to housing need. These trends are specialised and targeted to local issues or to specific populations. Indeed, considering these trends and initiatives permits to improve the knowledge about this sector in recent years, but also it could show various responses in a situation of no resources. Nowadays urban governance has to deal with lack of financial resources, social housing could be useful showing different types of actions and their effectiveness.

2. The European trends in social housing sector

In this section of the paper European trends and initiatives are summarized. They are important references studying the Italian case.

At the national level, in the recent years (from 2000) there are some responses in the form of stabilising factors to help recover the housing and social housing sector. In the aftermath of the crisis some governments invested in social housing as part of recovery programmes. In France and England the number of social housing dwellings increased in 2008-09 (Pittini & Laino, 2011, p.25) If the size of social housing has been shrinking since the 1980s (with some exceptions in Europe like Austria, Belgium, Denmark and Finland), the numbers of applicants has been increased. Homelessness levels are growing, the housing affordability is worsening with the crisis scenario, creating an increase of housing exclusion. The figures are rising counting an increasing numbers of working poor and middle-class families as new category at risk of exclusion.

Focusing on local trends described by CECODHAS, they can be read through main dimensions: intervention on dwellings, actors involved in providing social housing,

financial mechanisms, and tenants' involvement. Regarding the dwellings and their management, use and improvement, the registered European trends are:

- privatisation of the existing stock with the objectives of satisfying tenants' aspirations and generating extra resources for improvement or new constructions;
- reduction of overall availability and sales of better located and better quality stock (result of the privatisation pointed before);
- the demand-side subsidies, (mainly in the form of housing benefits to low income tenants helping them paying the rent), has led to a decline in bricks and mortar subsidies and a substantial increase in demand assistance strategies.

Regarding the actors involved in social housing provision, the main trend is providing social housing through private and not-for-profit initiatives with a wide range of social agencies. Indeed, the actors' dynamics are:

- combination of actors involved with public provision (usually by municipalities, either directly or through dedicated publicly owned-companies) often coexisting with a growing private sector, mainly consisting of specialised non-profit or limited-profit bodies (e.g. housing associations);
- local authorities in most cases retreating from the production of new social housing and concentrating on the management of the existing stock, leaving the private sector as the main responsible for new developments;
- increasing involvement with social housing provision by non-specialised actors (commercial developers and private landlords, as opposed to specialised "approved" not-for-profit providers) who have been included as possible recipients of public subsidies in exchange for the use of dwellings for social purposes (low rents, tenants from social housing lists), usually for a limited period of time.

The third dimension concerns financial mechanisms to overcome the economic issues and manage the built environment. In this case the points are various and different since each contexts is trying to deal with financial troubles:

- financing housing projects means combining different sources: standard bank loans (mortgages), public grants/loans, own funds of housing organisations and sometimes also tenants' contributions. Municipalities may also provide additional funding for the construction of social housing;
- supporting the provision of social housing through the availability of land at discounted prices (in countries like Austria, Italy and Luxemburg) and tax privileges for social housing providers (income and investment deduction, depreciation allowances, reduced sales and property taxes, exemption from capital gain tax, and reduced VAT rate);
- widespread practice to set a minimum percentage of social housing in new developments (for instance in England, Spain, Belgium, France), with the aim of: increasing social mix and avoid social and spatial segregation. This mechanism implies that social housing provision is tied to the provision of market housing and therefore might not be particularly useful to increase the availability of affordable housing in times of crisis and low levels of construction by private developers;

- borrowing in the private market: social housing providers are getting rated by international rating agencies to show the soundness of their economic activities and their governance and management reliability (especially in the United Kingdom and the Netherlands). Providers in different countries are implementing innovative ways of pooling risk (for instance in Austria with the sale of bonds via Housing Banks);
- system of intermediation as key element for the sustainability of any financing model for social housing: structures meant to make the link between the market and the providers, supervised by public authorities and under an obligation to provide funding for social housing. Various forms of this intermediation can be found in Austria, France, Netherlands and United Kingdom;
- housing organisations' resources and surpluses can be used to invest in additional housing, to support weaker organisations or to promote innovation and competition (in Netherlands, Denmark and France);
- undertaking non-landlord activities as a mean to cross-subsidise their social dwellings via the development of profitable activities (e.g. building of commercial properties), examples in United Kingdom and Netherlands. In the global financial crisis opportunities to cross subsidise new development from the sale of low cost home ownership properties has drastically diminished;
- some funding models incorporate a small tenant equity contribution (in some cases tenants equity is higher and implies right to buy the dwelling), in countries like Denmark, Austria and Slovenia. There might be government assistance for low-income households to pay this contribution.

The last points regard tenants participation and involvement:

- involvement of the benefiting households in both the management of the service and the functioning of the company providing the service;
- restricting the provision of social housing defining stricter categories of beneficiaries. Some countries can be identified as exceptions: in Denmark and Sweden the registration on waiting lists is open to anyone and no income ceilings are used.

Considering these four dimensions and their points, it is clear how each of them is related and linked to the others.

Some of these trends or practices can be associated to the conventional practices of last years in urban development projects or urban regeneration practices. For instance, public-private partnerships, involvement of different actors and combination of financial resources are methods well known in the urban planning field of the last decades. The integrated approach, typical of URBAN initiatives, relates to a lot of these points. Indeed, in most Western European countries, the social housing sector forms an important part of regeneration schemes. Social housing is both actor and subject to urban renewal. Housing associations are key actors because they own the housing stock and social rented housing neighbourhoods are the targets of a lot of renewal processes.

Referring to the last two dimensions (financial mechanisms and dwellers), the various forms used to diversificate and to find new sources and the involvement of tenants not only in their dwelling's management but also in the general company

provider of the service constitute the main changes and improvement. It is important to highlight the importance of change the role of the dwellers from beneficiaries to active workers in their housing organisation or company. The financial methods are the most differentiated from the conventional ones, like: the minimum percentage in new developments, the ways of pooling risk and get rated, the systems of intermediation, undertaking non-landlord activities and the small tenant equity contribution.

An other issue is the energy efficiency, a physical feature for new buildings and renovation's processes of the older ones. It strongly linked to the general attention towards the principle of sustainability. Public authorities often promote energy efficient renovation as criteria for regeneration practices (for instance, in France, Bulgaria and Sweden specific measures are in force). The use of the best technologies related to energy efficiency is also a parameter for new developments.

3. Northern Italy case study: the city of Turin

3.1. Italian national context

An official definition of social housing in Italy has been provided in 2008 (*Decreto Ministeriale* 22/04/2008). It consists: “mainly of dwellings rented on a permanent basis; also to be considered as social housing are dwellings built or rehabilitated through public and private contribution or the use of public funding, rented for at least eight years and also sold at affordable price, with the goal of achieving social mix”. The definition involves also social cohesion principle and the aim is reducing housing distress, offering housing opportunities to families and people who cannot access to free market housing. Housing is considered as part of primary needs.

Social rental housing currently represents about the 4% of the national housing stock². There are three main types of publicly supported housing: subsidised housing (*edilizia sovvenzionata*), assisted housing (*edilizia agevolata*) and agreed housing (*edilizia convenzionata*). The amount of public funding varies according to the different types of publicly supported housing as explained in the table below (Table 1.).

Table 1. Types of supported housing in Italy.

(Table modified by the author, primary source: Pittini & Laino, 2011, p. 58)

	DEFINITION	FINANCIAL MECHANISMS	PROVIDER
SUBSIDIZED HOUSING	Rental housing owned by the public sector. It is addressed to those with lowest income.	Subsidies cover between 60% and 100% of the cost, and the rents are proportional to the income of the tenant. Rents in the public sector are very low, corresponding on average to 1/4 of market rents.	Municipalities and public housing agencies.

² The information about the Italian national context are taken from CECODHAS documents, which have Federcasa as main source of evidence.

ASSISTED HOUSING	Housing provided both for rent and for sale and aimed at households on low to middle income.	Subsidies for rental assisted housing are between 20 and 60% of the cost and the rent is limited to the minimum price of the market or the 4.5% of the construction cost. Assisted housing for sale is entitled to between 10 and 30% subsidies and the price of the dwelling may not be higher than that of subsidised housing.	Mainly cooperatives.
AGREED HOUSING	Private housing provided for rent or for sale, whose transfer costs or rents are regulated by a specific agreement drawn up between the Municipality and the housing provider.	Providers benefit from a discount on the local tax for building permission, and a lease on the land for 99 years.	Private and public providers: the most active are building firms and cooperatives.

During the 1990s, public investment in housing fell further than before and the limited public resources that had been allocated in this area went to the so-called “integrated urban programmes”, which in Italy fuelled urban renewal and regeneration policy. Tosi (2007) defined this change of attention as a “elusive exchange” between housing needs to regeneration of urban peripheries. The privatisation of part of the state-owned housing stock is another development which has been widespread in Italy over the last decade.

The demand of social housing has changed during the decades, the strong differences in economic and social conditions widened the categories of population demanding social housing. Not only the lower segments of the population are suffering housing hardship, but risk of housing deprivation is diffused also in the traditional middle class. For instance, this phenomenon regards young or older people who cannot afford a rent for economic instability, precarious job, etc. The family has always had a stronger role in Southern Europe supporting and providing housing, since the national states were often neglecting this sector (Allen et al. 2004). Nowadays, the economic crisis is impacting also on the housing need, making it a critical issue.

Furthermore, the concept of social housing is obtaining in Italy new attention; these English words are becoming in the recent years a fashionable slogan promoting housing with a social approach. It has not a clear and defined meaning, also private initiatives with scarce social value are using it to advertise themselves.

3.2. The experience of Turin

Turin is the capital city of Piedmont Region, it has about 900,000 inhabitants and is located in the North-West of Italy. It has always been an industrial city, the car industry FIAT was born here. Nevertheless nowadays it is in search of a new identity and new cultural and economic sectors to surpass its Fordist image.

From the 70s the Fordist industry started to crumble and in the last decades manufacturing jobs were cut and the differentiation in skills and qualifications became important to be competitive in the job market. Social issues began to change from unemployment, ageing population and a growing demand for services. The population also decreased from almost one million in 1991 to 865,263 inhabitants in 2001 (ISTAT). In the urban structure, many industrial buildings became empty shells signs of industrial decline. A process of counter-urbanisation can be identified in those years, the municipalities closed to Turin have attracted population searching for better living conditions and less polluted environment. Furthermore, various waves of migration brought thousands of foreign inhabitants to Turin, especially from North Africa and Eastern Europe (Città di Torino, 2011). Indeed, the metropolitan area reached a population of almost one and half million.

During the last 25 years, the large-scale social, economic and physical change has marked a huge transformation for the city of Turin. In 2006, the city hosted the Winter Olympic Games. And from that moment it tried to attract and put in place different kinds of cultural events. The old industrial spaces were transformed and a new season of real estate's expansion took place. On the other hand, urban development projects transformed the urban structure substituting industrial areas (especially located along the railroad system, now underground) with dwellings³. This generated issues about the re-use of cultural and sports buildings and the numerous new residential constructions in the free market.

Since the middle of the 90s, the local government of Turin has begun to implement various innovations in urban policies, above all in the field of urban regeneration (Regione Piemonte, 2004) and strategic planning (Turin was the first city in Italy promoting a strategic plan, it was voluntary and involved numerous city's actors).

Governa and Saccomani (2009) summarize the current housing situation in Turin: *Despite this boom in activity in the building sector, until the beginning of 2008 the Turin real estate market did not seem to be affected by an oversupply of housing and, overall, house prices have remained lower than in other big Italian cities. The situation is, however, rapidly changing, with the emergence of unsold buildings, growing difficulties with loan repayments, and the inability of many residential buildings to respond to the growing and varied demand from the more vulnerable social groups which find themselves, for a variety of reasons, in situations of housing hardship* (p.398). Housing hardship is socially quite widespread, affecting heterogeneous groups, and spatially concentrated in certain areas of the city (Citta` di Torino, 2006). Some key social factors (ageing population, low education, low professional qualifications and unemployment) are increasingly concentrated in public housing neighbourhoods built at the time of maximum industrialisation of the city. The weakness of public intervention in the housing sector should be linked to the inability of the rental housing market to provide satisfactory responses to an increasingly complex and diverse housing demand, particularly with respect to the excessive cost of renting and, consequently, the difficulty of some parties, typically non-EU migrants, to access the market.

³ The new Master Plan, approved in 1995, supported the revitalisation of the real estate sector. After years of stagnation, building production recently accelerated.

3.2.1. Actors, plans, programs and initiatives of social housing in Turin

The actors interested in social housing in Turin metropolitan areas are basically four: the region, the city council, the bank foundations and the third sector (associations and not-for-profit organizations). An other actor should be remembered: the territorial housing agency managing all the social housing estate in the Turin's Province (ATC, former agency of IACP). It cannot promote policies, but it manages the most part of social housing in Turin.

The initiatives' framework of Turin can be summarized considering two main categories: the institutional public plans/programs/norms and the various initiatives or projects (with public or private origin). This distinction can be seen in the next tables. The plans, programs and initiatives analysed are the ones in force from 2000 and they show a recent interest of public and private actors for social housing sector.

Table 2. Plans, programs and norms of social housing in force in Turin.

PROMOTER ACTOR	PLANS, PROGRAMS AND NORMS	BRIEF DESCRIPTION
National State	Housing Plan (<i>Piano Casa</i> , Law 133/2008)	Improving national housing stock through new construction and recovering of old dwellings. 5 types of actions. Specific categories of beneficiaries.
Piedmont Region	Housing Program: 10.000 dwellings for the 2012 (<i>Programma Casa: 10.000 alloggi entro il 2012</i>), in force from 2006 to 2012.	3 two-years periods. 8 types of housing initiatives.
	Guidelines for social housing (2007, D.G.R. 27-7346/2007).	Integration to the Housing Program, improving it adding two types of initiatives (temporary residences and dwellings to be rented).
	Call for pilot projects concerning social collective residences (2008, D.G.R. 55-9151/2008).	Implementation of the previous guidelines.
	Regional Law on social housing 3/2010.	Regional regulation about social housing.
Turin Municipality	Change in the Master Plan of the city providing a 10% of agreed housing in new housing development (over 4000 m ²), (Variante 37/02, art.6 comma 10bis Norme di Piano).	Increasing social housing, promoting social mix in new urban developments.
	Guidelines promoting social mix in the neighbourhoods where are in force urban regeneration programs (D.G.C. 31/08/2004, n.06990/012).	Promoting social mix in social housing neighbourhoods
	Housing Plan 2009-2010 (<i>Piano</i>)	The plan describes the actual

	<i>Casa</i> , D.C.C. 205/2008).	situation and it defines the strategies and initiatives for the next years.
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The main attribute of the national housing plan is promoting housing as a trigger for economic development and not focusing on social housing and the urgent needs of the population. The national plan is also a slow tool, which is going in force only in the recent years. Indeed, this plan's concrete accomplishments are going to be assessed only in the next years.

Housing program of the Piedmont Region represents the general regional frame where the most part of the regional social housing initiatives finds some sort of funding. It is important to remember that this program is a sectorial policy, it is not integrated with the regional spatial planning strategies or the social services policies. The program has 8 main axes of interventions: from improvement of social housing estate, to promoting private rent market. The intent is also promoting sustainability: re-using existing buildings, not consuming land, using sustainable energies and technologies.

The Housing Program has been "updated" during 2007 with the Guidelines for social housing. In this document, the Region extends social housing promotion to temporary residences and dwellings to be rented. The temporary residences have the aim of responding to insecurity's issues like working precariousness, housing market's difficulties and changes in families' structure. These residences intend promoting social inclusion and social integration. The dwellings to be rented are, instead, an improvement for Piedmont's rented sector. They are meant to be a solution for people who cannot access subsidized housing, the rents' prices are lower than the free market's ones.

The next document is the implementation of those guidelines. It is a call for application for pilot cases as temporary residences and dwellings to be rented. The document defines the criteria choosing the pilot cases like: promoting social mix, building/strengthening social networks, supportive housing forms, part of urban regeneration projects. In the next table (Table 3.) about social housing initiatives in Turin the city's pilot cases are presented and described.

The Regional Law 3/2010 is the main law related to social housing in force in the regional context. It focuses on three attributes: the social housing' allocation and social rent's assessment; the organization of the entities and actors working in the sector; the definition of criteria to remove social housing binds from social rented dwellings.

The region intends to experiment on the regional scale also the "social doorman" meaning the presence of a caretaker, a social cooperative/association/organization in difficult neighbourhoods (social housing and vulnerable people), (L. 3/2010 art. 21). The aim is improving the social relations of the neighbourhoods creating networks, services and social events, strengthening the community.

The city of Turin has three documents (norms and plan) which are relevant describing its housing policy in these years. The first norm is improving the social housing estate and the social mix. According to this norm, the Municipality has the pre-emption right to purchase the flats in 12 months or the flats are going to be

rented out as agreed housing. The Municipality provides also a list of people for this rented agreed housing. The low financial resources are the main trigger for this change. Imposing this norm to the private housing developers constitutes a form of private's contribution for the housing development and new social housing flats are improving the public estate.

The second relevant document is a urban norm related to social mix. These guidelines promote different forms of actions improving social mix in social housing neighbourhoods. These actions are promoted mainly in the urban areas where are in force urban integrated programs. Four axes constitute the guidelines:

1. creation of "special lists" of people to access social housing: the normal lists are defined according to economical, social and health criteria. "Special lists" can contain elders, young couples, migrants workers waiting to go back to their countries, disabled people, workers of police forces. Using "special lists" permits of mixing the traditional most vulnerable people with these categories of population, rebalancing the community.
2. Appointing 10-20% of free social housing dwellings in the future call for applicants to people with different entry requirements. For instance, these requirements could be being a young without parents or a family with little children, with an income not too high than the normal economic requirement. The different entry requirements can be studied in relation to the neighbourhoods' free dwellings. The aim could be inserting young people in elderly neighbourhoods, improving the independence of young people, etc.
3. Better management of dwellings' changes: ATC, the social housing manager, should collaborate with the city of Turin aiming to improve the social mix of the neighbourhoods.
4. Transfer of social housing bind: inserting different categories of people in the social housing neighbourhoods means opening the access to people who could not rent them under normal circumstances. The social housing bind has to be transfer to an other public dwelling, avoiding the loss of dwellings.

Then these guidelines are promoted with a specific project of implementation (Allegato D.G.C. 10/03/2009 n.01113/012). The project was approved by the city council in 2009 and it contains the details about the first experiments of the previous four axes.

The local initiatives are summarized in the next table (Table 3.). The active actors are mainly two: the city and the ethic investor (the bank foundation *Compagnia di San Paolo*). The city promotes various initiatives tackling different kinds of housing issue⁴, while the bank foundation constitutes a complementary partner financing and promoting similar initiatives and projects.

Table 3. Initiatives of social housing in force in Turin.

⁴ There are also Municipality's ordinary practices which are not in the next table (Table 3.). These are: the families evicted by their dwellings have the right to be hosted in hotel or guesthouse until the city provides a decent dwelling; the city checks the requirements for social housing of current tenants; the city can buy new dwellings.

PROMOTER ACTOR	INTIATIVE	DESCRIPTION
Turin Municipality	Lo.C.A.Re., public housing agency supporting the private rented sector.	Public agency promoting the meeting between demand and supply of private rented housing market. It provides economic incentives and guarantees for the owners and economic contribution for the tenants. A huge number of rental contracts have been concluded (more than 3000 of families, Città di Torino, 2008). MAIN GOAL: supporting rented housing, avoiding risk of eviction and housing hardship. FUNDING: Municipal funds and Regional fund (this type of agency is supported by the Housing Program).
	Granting public spaces to the territorial housing agency (ATC) to build social housing & Building of new social housing	Some of the new buildings are going to be provided for different categories of beneficiaries, (not only the most vulnerable population). MAIN GOAL: improvement of social housing real estate, social mix. FUNDING: regional funds (Housing Program)
	Sale's plan of city's subsidized housing	A national law governs this sale (L. 560/93), defining prices and selling ways. The city of Turin has its own plan. Actually, the city has some dwellings outside its boundary, in the municipalities around Turin. These dwellings are going to be sold. MAIN GOAL: the national goal is promoting home ownership and earning financial resources, the goal of Turin is recovering resources to better managing the other dwellings.
	Temporary Residences (Social hotel "Sharing")	Private managed hotel, which provides accommodation for a limited period of time (from few month to one year). From Sept 2011 it hosts city's temporary residents (for financial, familiar, job related issues, no special requirements) and 20 families (chosen by the municipality's waiting-list) waiting for subsidized housing. In the building there are also private health and social services. MAIN GOAL: promoting new forms of housing, solving the housing issue for temporary residents in the city (without high costs and providing independent housing), avoiding the deterioration of a building in a peripheral neighbourhood. FUNDING: A private partnership (between an ethic investor, a social cooperative, and an agency of social venture capital) invested in the transformation and management of the hotel.
	Social Collective	Temporary housing (18 months maximum) for

	Residences (<i>Residenze collettive sociali</i>), pilot cases for Piedmont Region	vulnerable people in housing need, moving towards the independence from social services' care. In these buildings there are common services and spaces. The services are open to the neighbourhood, promoting the integration. There's a social manager of each residence, promoting social and care networks. MAIN GOAL: create new paths towards independence for vulnerable people, integration in the neighbourhood/city FUNDING: public funds, regional Housing Program
	Supportive Condo (<i>Condominio Solidale</i>)	This form of housing is in the middle between social housing and independent/autonomous housing. There's no limited time and it is targeted on specific category of people: the elderly (in social housing lists). This demand has different issues: various social needs and health services, accessible spaces. Social housing supply is often not suitable for these needs. In these buildings there are common spaces and services for the tenants and the neighbourhood. MAIN GOAL: giving better housing conditions to the elderly population, mixing them with other categories of people and promoting integration with the neighbourhood. FUNDING: public funds, regional funds from Housing Program. One of this building was financed in partnership with <i>Compagnia di San Paolo</i> .
	Supportive Co- housing (<i>Coabitazioni Solidali</i>)	From 2007 experimental settling of young people in social housing neighbourhoods. The young offer 10 h/week of voluntary work for the community and the municipality gives a discount of 90% of the rent. MAIN GOAL: supporting integration and cohesion in the multi-problematic social housing settlements, promoting respect and education taking care of common spaces, promoting young people's independence from families. FUNDING: there are no special funds for this initiative, there's the loss of 90% of the young' rents. Their work in the neighbourhoods replaces these costs.
<i>Compagnia di S. Paolo, Housing Program</i>	Stesso Piano, private housing agency supporting private rented sector	Stesso Piano is a similar to the public agency LO.C.A.RE.. It offers an help to young people looking for a house/room to rent and it promotes cohabitations forms. A cooperative and an association are working on this initiative. MAIN GOAL: supporting rented housing, avoiding

		housing hardship, promoting young's housing independence.
	Temporary residences	Two buildings destined hosting vulnerable people and people with housing hardship. The initiative is part of the Housing Programme of the <i>Compagnia di San Paolo</i> , but there are going to be managers of the service: social cooperatives and associations. MAIN GOAL: giving better housing conditions to vulnerable categories of population, solving housing issue for temporary residents of the city
	Support to other housing initiatives, funding to third sector projects	The bank foundation supports social cooperatives and associations in their housing projects. These projects aim to particular categories of people with social needs (women, elderly, migrants, etc.) and they are often single experiments. Each association/cooperative asking for funding to this ethical investor manages one or few residences. MAIN GOAL: giving better housing conditions to vulnerable categories of population, helping social cooperatives and association to accomplish their housing projects.

The city intends supporting different housing demands. The initiatives summarized in the table represent this complex framework. It is clear a general attention towards the people in housing hardship or at risk of eviction. Different categories of people are coming in the picture of housing issue: elderly, migrants, temporary city's users, young with precarious jobs, etc. The differentiation of these initiatives proves this situation.

The other feature to highlight is the social housing sale's plan, it is obvious its unusual character in a crisis scenario like this one. The previous government promoted this policy, and the main goal was another boost towards home ownership. The provision of neighbourhood's services in the majority of these initiatives is an important strategy to increase living conditions. The presence of services in low-income and social housing neighbourhoods has always been a critical aspect. The services are not traditional public services, but private, public-private services developed responding complex needs.

Focusing on the initiatives of *Compagnia di San Paolo*, they result similar to the city's ones. Indeed, they constitute a complementary actor provider of housing solutions and funds to experimentations with social attributes. The funding of the *Compagnia di San Paolo's* initiatives are obviously private, this bank foundation provides its own funds as ethical investor.

4. Conclusions

The numbers and types of social housing initiatives and plans are clearly not responding to housing needs of a metropolitan city of almost 1 million inhabitants. The plans and initiatives collected and presented in this paper have no ambition to substitute the traditional social housing policies. They can be read as particular

experiences and cases born from the lack of financial resources and the urgent local needs. Like in the European context, they interest particular housing demands and population's categories.

In the local context of Turin social housing's concept has been opened up and various types of interventions are part of housing public policies. The public authorities are taking care not only of the most vulnerable classes of the population, but also of different categories of people with housing needs. Indeed, the city public entities and its private not-for profit actors recognize the growing diversity of housing demand. The intent is adapting housing policies to social groups in housing hardship or at risk of housing deprivation. This feature can be identified also in the European context.

In the Italian context the traditional social housing policies were responding to housing needs of low-income groups of population. Nowadays the city intends promoting a "second generation" of housing policies promoting public-private partnerships, a better involvement of tenants, various forms of support for different housing needs. These are the main trends recognized also by CECODHAS (better definition of beneficiaries' categories). The main criticism to this policy is the attention to new forms of social vulnerability than to persistent situations of acute housing deprivation. The general answer is that the implementation of a plurality of housing policies seeks to respond to increasingly detailed and complex needs. Nevertheless, the attention shifts from the lower classes to the middle ones, with less financial resources but more ways to deal with complex issues.

In Turin a balanced relationship between public and private actors can be recognized: the Region, who promotes and finances policies and initiatives; the ethical investors, who became a complementary actor implementing these strategies together with the Municipality; and the not-for-profit sector, who manages specific projects. The private actors involvement is an important feature in this "generation" of policies, the social policies related to housing sector was dismantled and the market is the first reference for neo-liberalism. This is a common issue within Europe, although the focus on various types of financial mechanisms is not so experimented in the case studied. The reason could be that these financial mechanisms are mainly related to housing organizations (in Northern and Central Europe), their management expertise, and their strong role in each national context.

Other important feature of these practices is social mix as goal of housing initiatives. Set a minimum percentage of social housing in new development is an innovative planning obligation improving dwellings' number and promoting social mix. The same mechanism was set in UK and France. Furthermore, the social dimension of the majority of these initiatives reclaims an important link with integrated urban approach and urban governance issues. In this case, the parallelism with the European frame, which is recognized for the other trends and attributes, is less clear. In Turin there is a strong attention creating social relations and promoting integration in the neighbourhoods.

The differentiation of initiatives involves also their forms, they can be norms, rules, or plans, programs, or also initiatives, projects, measures. The change in the city's housing policies demonstrates the attempt to overcome the quantitative approach, moving towards a less aggregate representation of the demand. A relevant element in

this change of policies is the goal change: the supply of services to increase assistance's quality and its different forms. The environmental quality and sustainability criteria are also considered as relevant parameters defining new housing models and a better quality of life.

Furthermore, implementing the policies related to rent subsidies is a relevant dynamic part of a general diversification's frame. Rented housing is a traditional weak sector in Italy and Turin's initiative subsidies the tenant or the owner, better matching demand and supply. This initiative surpasses the city's dimension, other municipalities are involved in the process of matching demand and supply, dealing with housing issue on metropolitan level.

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