

Social Housing in Italy: outlines of innovation

Abstract

"Social Housing" development projects have become increasingly popular in Italy (Cittalia, 2010). As opposed to in other EU countries (Balchin, 1996) or in the USA (Calavita, Mallach, 2010), where the role of the Third Sector in this field is widely acknowledged by public policies, in Italy the use of the term "Social Housing" witnesses the structural weaknesses faced by public housing policies, which tend to consider Third Sector actors as a way to satisfy the growing unmet needs of residential social housing arising in society.

Italy has not gone through a so called "housing revolution" (Tosi, 1994), which took place during the seventies and eighties, albeit to varying extents, in different EU countries (e.g. Netherland; UK), and put at the core of the debate the role of people as active and central actors in the promotion of well-being and good housing conditions. This led to a shifting of the focus of public policies from the problem of providing decent housing for all, and especially low-income segments of the population, to a more complex reasoning centered on housing as a process.

Unlike in other countries, in Italy "Social Housing" is still an experimental field of development for social enterprises, though it has registered a significant increase over the last few years. The new law on social enterprises (n. 118/2005) corroborates this, as it recognizes social housing as a possible sector of development for social enterprises (Fondazione Housing Sociale & Fondazione Cariplo, 2009/2010).

However, despite the growing involvement of social enterprises in this field, this phenomenon has not been sufficiently thematized so far and the innovative contribution of social enterprises to policies and practices within the local and national housing system has not received the deserved attention.

This paper aims to contribute to the scientific debate on this increasingly popular topic. The approach adopted is multidisciplinary because it intersects social and urban planning questions. The analysis presented draws on a number of problematic issues that are related to Social Housing in Italy. Some selected initiatives that can be regarded as best practices are analyzed in-depth in order to address key research questions, namely:

- How can housing spaces be produced and residential services supplied in an integrated manner?



- What is the importance of flexible and adaptive design in building housing for life span?
- What role do new technologies play in the production of comfortable and affordable housing through energy-saving devices?

1. Introduction

The purpose of this paper is to outline some thoughts related to a research project recently underway entitled "Production of habitability and conditions of effectiveness of Social Housing initiatives"¹.

More precisely, this paper aims to identify what could be the role of the Third sector and, particularly, of social enterprises in the promotion and realization of Social Housing projects in Italy.

It is therefore an analytical working paper, the contents of which will be better clarified in the coming months of work, especially with specific reference to research methodology and analysis techniques.

The paper is structured in two parts:

- Firstly, I will provide a framework for understanding the major changes in the law and theoretical questions that open up new action areas for the Third Sector on the issue studied;
- In the conclusive part some cases will be presented in order to underline some fields of innovation related to this sector.

2. Social housing in Italy: general characteristics

The term "Social Housing" in Italy identifies a wide range of initiatives. It has become increasingly significant on the basis of some important legislative changes which occurred in the last few years.

In fact experimental projects are classified and collected in different ways depending on the purpose of research institutions that have promoted the study; for example, I can quote the work promoted by Anci (Cittalia, 2010), the interpretative framework of the methods and experiences realised by the Polytechnic of Turin (2007), the database sponsored by EIRE (Expo Italy Real Estate) which has been recently presented at the Social Housing Exhibition in Milan, the 2nd Nomisma report on the housing situation in Italy (2010) and, finally, a Censis report (2005) published a few years ago that collected

¹ This project has been funded by 7th Marie Curie framework programme and co-funded by the Province of Trento within "The Trentino programme of research training and mobility of post doctoral researchers". It will be conducted at the Euricse Foundation placed in Trento.



ninety-nine local agencies for Social Housing which was used by CNEL in 2007 to promote a bill, stopped in the Senate today.

These experiences are born essentially as initiatives which try to respond to new housing demand, increasingly complex and fragmented, for which neither the State nor the Market seem to be able to provide answers.

In other words, some macro factors such as the delayed absence of public housing policies, the enormous growth in the cost of housing and rents lower than family income growth, the job insecurity especially for young people, the changes in family structure, the intensification of migration, and the easier access to credit for loans in connection with financial crises have made traditional solutions to accessing housing not viable anymore for some parts of the population more numerous and heterogeneous than in the past.

The typical "do it yourself" Italian solution used to solve the problem of access to housing, determined by the lack of appropriate policies (Poggio et al. 2009), in which the resources of the family of origin played a key role in ensuring housing in properties that could be transmitted to future generations (Tosi, 1994), no longer suffices. This way of solving the problem of housing has led to a rate of home ownership among the highest in Europe (over 70% of households) and an abundant number of dwellings (1.3 homes per family).

The fact that further complicates the study of housing problems in Italy today is that there are no studies able to systematize the analysis of the new housing demand. It seems that each local authority (municipal, provincial or regional) adopts methods of identification and classification of housing problems and formulates specific policies relevant to their area of government that are difficult to export to other contexts.

It's very difficult to analyse the so called "grey area", which identifies both people who don't have the resources to access the housing market nor the requirements to access public housing dwellings (in Italy less spread than in northern European countries)².

It is therefore a problem of affordability, that is, the spending possibility of families and individuals in relation to housing costs. In that respect, at the national level (Istat, 2008), it has been noticed that about 10% of all households spent over 40% of their income on housing, particularly those families with low incomes who pay rent, single people under age 35 and over 65, and single-parent families with children.

² Cecodhas defined Social Housing with specific reference to people who cannot afford a house on the market. For more information: www.housingeurope.eu



But the problem of housing today cannot be exclusively defined in these terms. Within this so called "grey area", a general term for specific targets, there are in fact very different dimensions of housing problems, expressing differing housing needs also: separated couples with children, young couples about to leave their homes, people living alone, ex-convicts, former drug addicts, families in which foreign women for cultural reasons or for lack of knowledge of the language do not work and so on. The housing problems can be connected with other types of social exclusion problems, more or less evident, more or less related to the problem of having a roof over their heads.

Social Housing initiatives tackle this goal. Their main aim to increase and diversify the supply of affordable housing solutions and emphasize the need to characterize the housing experience with strong social connotations: the house is necessary but not sufficient for the person to integrate himself into society. It's often said that a rigorous (and standardised) treatment of housing needs should be passed (Tosi, 1994, 2004) and housing models that do not specialize but would integrate housing with other functions such as work, leisure, environmental protection, social integration, infrastructural facilities etc. should be encouraged.

Housing, therefore, takes on the connotation of a "process" in which personal and family interests converge with life stories, business ideas, individual skills, sense of place and community, networks and relationships with the local context and so on. The degree of complexity increases depending on the type of initiatives.

3. Legal developments: the emergence of the private actor

In Italy, words borrowed from foreign languages (such as "Social Housing") are used to identify areas of innovation, where it is not easy to define what's really new. In order to clarify the terms of the question I need to use Italian terms and precise reference to the law. We can then frame, even if here in summary form, the experiences of Social Housing as examples of *Edilizia Residenziale Sociale* (ERS), a term used to define something different from the traditional public housing sector (*Edilizia Residenziale Pubblica* ERP).

Under the Ministerial Decree of 04.22.2008 (Article 1, paragraph 2) ERS is defined as "the set of housing services aimed at satisfying basic needs." In the same paragraph, social lodging is called "the whole building used for residential use in permanent location that acts as a general interest in safeguarding social cohesion, to reduce the housing problems of disadvantaged individuals and families, who are not able to access the location of housing in the open market".



Already the Act No. 244/2007 in paragraphs 285 and 286 defined "residences to be leased to the public interest" as housing units to be leased for a period of not less than 25 years. However, the subsequent decree quoted above put this limit down to a minimum of 8 years. This decree also doesn't mention the fact that these accommodations should be built with priority in those municipalities characterized by high-stress housing demand (Law No. 431/1998).

The interesting aspects of this Decree are related to the fact that it recognizes that a "good of general interest" can be achieved with the participation of private actors and inserted into development initiatives that provide residential flats for sale in part to the free market.

Another fundamental Decree which is essential to mention here is that of the Prime Ministers of 16/07/2009 establishing the "National Plan for Housing." This plan specifies six major issues and provides a strong incentive to the creation of public - private partnerships. It defines the categories of disadvantaged people to whom those projects have to be addressed as a priority target and set out the percentage by which the State participates in development costs.

The transition from ERP to ERS provides, in summary (Nomisma, 2010):

- to attract private resources (through the sale of residential accommodations within the project, the supply of urban land or rights through recourse to balance urban development and introduction of public funds in support of the rental guarantee);
- to provide different ranges of rents in order to promote the social mix and thereby avoid concentrations of disadvantaged population groups;
- to promote new means of action, with particular reference to the construction of an integrated network of real estate ethical funds;
- to create a new "social entrepreneurship"; in this respect, we can mention a few actors who can be classified as "social enterprises": housing cooperatives of inhabitants, social cooperatives, foundations of banking or other origin, venture capital firms.
- to characterize housing experience by providing a range of services to match the needs of inhabitants and assist them, which is especially important for people with more or less clear social problems who will be integrated with neighbors (e.g. mediation of conflicts), ensuring their permanence for shorter or longer periods, such as by providing financial guarantees to the owner that the apartment will not be damaged or establishing a guarantee fund for tenants when there are events that destabilize the person's life and his family (e.g. unexpected unemployment, the loss of self-sufficiency of a senior member of the family), and providing backing services to find new housing solutions.



4. Social enterprise and production of habitability: between regulation and local development

The fact that recent regulatory changes have opened up new opportunities for private investors and developers, both profit and nonprofit, does not automatically mean that a robust sector of housing related social enterprises has been created and developed in Italy.

According to the law on social enterprises, housing is not even mentioned among those of social utility (Act N. 166/2005 paragraph 2). Some essays (Borzaga, Fazzi, 2011) point out that this could be a field of development of social enterprises, but it is not precisely thematized how. Other notes (Provasi, 2004; Donolo, 2003) theorize what might be the relation between the Third Sector in local development, but the cases and considerations presented don't explicitly identify the issue of housing as a possible field of action for the Italian Third Sector, characterized by a number of cultural, political, economic and social limitations, issues that have allowed the development of social enterprises mainly in social welfare.

Beyond the possible bibliographic insights, which will be developed in the coming months of research, it is the main purpose of this paper to explain more clearly the role of the nonprofit sector and social enterprises on the front of the fight against housing exclusion.

First, it is necessary to clarify the nature of goods produced in housing development projects. As noted, making a residential complex is not only a matter of producing housing units, which are by definition excludable and rival goods, but also the series of goods and services that are difficult to exclude. In economic theory, these "common goods" are the services on which there are rivalries between neighbors and with non-residents in that building, such as stairs, parking, gardens, etc., and the services accessed by local residents or city users, for instance commercial and urban services (schools, parks, streets, etc.).

Then there are non-rival and excludable goods and services, in economic theory called "collective goods": the case of the monthly meetings between neighbors, for example. Plus, non-rival and not excludable types of public goods, such as lighting, must be produced.

Although today we tend to produce buildings, including small condominiums, which make possible the most exclusive accommodation and the same practice has been followed for decades in urban plans that divide and specialize residential areas from other functions, there are some components of living that cannot be excluded and that



are a significant part of the housing experience (in addition to determining the price of the house). When you buy a house, in other words, you also buy all of these other kinds of goods and services that involve some form of social relationship.

In this regard it is noted that even in countries like the U.S., where even entire cities are built by profit or nonprofit entrepreneurs, in theory exclusivity and rivalry are preferred, defined by the types of customers as well as by detailed rules on the management of the residential activities of community of inhabitants (covenants), collective or common activities are considered relevant to characterize the settlements (Brunetta and Moroni, 2008).

Sometimes, in fact, these goods and services clubs are the main attraction of the residential development plan: the provision of common rooms, common laundry facilities, the purchase of shopping with neighbors directly from farmers, the sharing of bicycles or cars, but also services such as personal care for elderly people or the presence of time banks for babysitting, are part of a cohousing project.

Social housing projects are different from traditional measures of housing for this reason: they seek to emphasize this social dimension of living with a focus precisely on the relationship between people and between people and place, including both public strategies, aimed to answer to basic needs—for example to respond to widespread housing problems defined by local authorities—either by adopting production logic typical of the for profit housing market in order to ensure a minimum degree of profitability.

The main common good that should be produced in a Social Housing project is habitability, defined here as the whole of resources (goods and services) that enables a person to enjoy the house where he lives and to live in that context he inhabits. The habitability of a dwelling, either a residential building or a neighborhood, is defined by a number of factors that I do not have space here to discuss.

Dealing with the social aspects of housing, I can certainly include an extended concept of habitability, including the neighborly relations and the system of community rules, but also the price of accommodation in relation to how much a family can spend, the cultural capital of the inhabitants and, in general, I might say, the "social capital" of the community.

According to this view, housing appears to be characterized by high information asymmetry, because when the resident decides to settle he will unlikely know the quality and nature of local social capital and, after the conclusion of the contract, he would be



subject to moral hazard and free riding problems in the relationship with neighbors, whether you live in a condominium or in a villa, because a home is always part of a broader context. In addition, housing is characterized by a strong diversified demand, since every family and every person express different housing needs in time and space.

Economic theory, as pointed out by Provasi (2004), teaches us that nonprofit organizations are those most capable of producing such goods. Therefore, from a theoretical point of view, these are amongst the most qualified enterprises for Social Housing purposes.

In particular, the constraint of non-distribution of income prevents the "Principal (people) - Agent (enterprise)" problem, since the entire housing system will be produced following non-opportunistic behavior and always pursuing the benefit of the community of inhabitants itself.

The fact that a nonprofit organisation benefits from both public and private resources in theory prevents it from possible abuses of producing "gated communities" (Sanchez et al, 2005) that do not do (if not in part) the interests of the district and the city.

The typical voluntary action used by nonprofit organizations will help to alleviate the problems of free riding and moral hazard, while nonprofit enterprises will leverage non-utilitarian forms of social participation.

From this discussion it is clear that a central dimension in the analysis linking social enterprises and the housing question is the local institutional system of rules. The eligible criteria of access into the community used to define the nature and the form of community itself, the criteria used to define which people have the right or the possibility to use local resources and services, as well as the definition of rules for the management of daily living, the degree of participation of inhabitants to management decisions and the design of co-housing rules, are determining factors that help to define the habitability of a residential area from a social point of view.

In addition to local institutional process, there is one another dimension equally important to be explored: social housing development projects are in fact vehicles for attracting resources in a given context, characterized for a lack of some common resources (social capital first). Social enterprises are thus necessary to have an idea of what kind of local development will be carried out because this transformation, by force of circumstances, will have an impact on local society, economy, and environment, both at the neighborhood and city levels.



5. The social integrated housing management as a form of social enterprise

Non-profit organizations better suited to the production of habitability are those that have a business formula, e.g. social enterprises, given that urban transformations of this nature require high capacity to govern and manage the process.

Among all types of social enterprises, the "asset based community development" nonprofit organizations seem to be relevant for the production of habitability. As Provasi noticed (2004, pp. 207 - 208), they are nonprofit enterprises that:

"Pursue only local public goals, produce private goods characterized by a high information asymmetry (e.g the house) and differentiation (in support of environmental and urban quality of human and social capital), base their action on voluntary involvement and mobilization of private resources, at least in part, although normally use public funds, generating strong externalities for the communities to which they refer, they resort to forms of lobbying by acting sometimes as a true "private government", employ a professional staff, even if voluntary, that is responsible for its actions to those supporters and to the community. These types of nonprofit enterprises are based on shared purpose and are aimed at achieving concrete results".

The benchmark model described by Provasi is the Community Development Corporation (CDC) from the U.S. which is involved mainly in the production of affordable, mixed income and inclusionary housing with the help of some other important social enterprises, such as Community Foundations.

The author emphasizes that these experiences do not exist in Italy for cultural, political, economic and social reasons. However, as we shall see later in this work, in reality, the social housing sector in Italy is leading the catchment area of experiences that come close to this model.

In short, I can underline here that the action of social enterprises in the promotion and production of social housing estates is configured as local development activities to the extent that it can activate a variety of resources, be they financial, social, cultural, human or environmental. It acts as a collector of unusual housing demands and is a coordinator of complex development processes (Ecchia and Tortia, 2010), particularly suitable to

³ For more information: <u>www.abcdinstitute.org</u> In Uk it's becoming increasingly relevant in the public debate the role of assets transfer to local communities as a vehicle of empowerment (Wyler, S., & Blond, P. 2010); (Aiken, M., Cairns, B., & Thake, S. 2008).

Coin Street Community Builders in London is probably one of the most interesting experience www.coinstreet.org. The Lincoln Institute of Land Policy placed in Boston (USA) is monitoring another interesting phenomenon: the spreading of Community Land Trusts (Swann, 1972), a particular type of development trust as the case of Coin Street.



being spent in situations of economic and social instability where local actors seek to achieve development goals alternatives to growth. As should by now be clear from what has been written, it is in fact no longer enough to build "houses" so much as to produce "living space".

Of course this assumes that social enterprises are catalysts of interest, instances, resources and functions that progressively are made available to the local system in a process of generating social capital. The opportunity to realize social housing projects represents the driving force to make a social and economic regeneration of entire neighborhoods. This is of course a very ambitious goal that only in a few circumstances seems to be fully achievable.

6. Innovation through "integration"? Some experiences from Italy

One of the biggest problem in developing a Social Housing project is to find the area where buildings will be realized. In Italy "equalizing compensation" (or "equalization") is a town planning technique used in a few experiments since the 1960s in order to assure the property of the areas to local authorities in order to realize public services and ERP.

Although it was not widespread through Italy, today equalizing compensation is considered one of the most important means of Social Housing development to local public authorities because of the lack of economic resources. Social Housing projects can be realized thanks to this technique instead of expropriating areas at the market price: the private developer is asked to transfer the property of part of the area to the State (e.g. 50%) and can acquire the right to build on what has been left, buying building rights from some other private landowners who cannot build on their properties as it's defined in the local plan. In order to realize the project, the private developer will probably ask for a discount on local taxes.

One project developed by a group of architects coordinated by Stefano Boeri in Milan can offer an interesting idea of what should be one of the principles for designing Social Housing estates: the *Casa Bosco* project (literally "wood house project") aims to produce buildings by saving money through a localization of them in small (from 2000 to 5000 sqm) urban and suburban plots (especially the ones of public property) that are underused. Those areas are ideal for social housing projects because they are not really attractive for private market because of their dimension, and in general are placed in contexts already urbanized and characterized by a presence of infrastructures.

This project provides wood homes made by prefabrication techniques. This particular material can help build very flexible spaces: a modular system gives the possibility to



create many variations in apartments sizes and layouts, moving walls without spending a lot of money if inhabitants change their life conditions over time. Plus, it can reduce time necessary for realizing the building itself, so it'll be cheaper. Flexibility and rapid realization are the most relevant characteristics of this project.

In order to reach high environmental standards, the project agrees to plant trees in the surrounding areas that will be used to build houses. This will grant the possibility for the city to increase its supply of green areas. The local economy will be involved in farming the land and producing wood panels, moving a complex system of small and medium enterprises.

This project develops the idea that Social Housing projects don't represent a burden or an obstacle to the welfare of the city, but, on the other hand, if developed in a conscious and innovative way through means and appropriate techniques, they are a bearer of values and qualities of architecture, including urban planning, social, environmental and economic accomplishment that enrich the residential contexts in which they are placed.

Moving on, another interesting experience derived from the Social Housing Foundation is similarly based in Milan. This experience shows us how to produce integrated plans. It was recently published a handbook (Ferri, 2010) dedicated to what is the main innovation in an integrated management plan of a social housing project. The Social Administrator is a figure that is responsible for the provision of a range of facilities management and estate administration activities which combine a number of services for the production of habitability (social caretaking, cultural activities, economic support for rent, care and mediation of relations between inhabitants, etc.).

It is a complex experiment in which an institution, the "coach organisation", acts as a promoter and subsequently can become the owner of area. It coordinates a number of actors: donors, local public authorities, private developers and community residents (Fondazione Housing Sociale & Fondazione Cariplo, 2009/2010). It defines the characteristics of local community in an agreement with local authorities and selects them through a process of involvement and demand analysis.

In particular, the Social Administrator has to grant the economic sustainability of the entire plan of development. It will manage rents, buildings and services, and it will respond to private investors. Its board will include the local community as well as private investors and local authorities.

I have to notice that few examples have been realized, so there are no evaluation reports. Moreover, the development experiences promoted by the Social Housing



Foundation are placed in expansion areas, and this model hasn't been tested in regeneration projects yet.

I can quote some other examples that can be considered for their innovative character. In Rome, for example, are some experiments of self-building and self-reclamation projects. The former provides the opportunity for inhabitants to join themselves in a cooperative and build on public areas, to build their homes then pay the mortgage at the end of the work. The latter gives people in conditions of marginalization the possibility to restore disused or abandoned buildings occupied by them illegally and generally owned by local authorities (Franzoni, 2007).

There's no need to build something or to regenerate neighborhoods or become owners to see innovation in Social Housing activities. Rather, there are some examples of social house brokerage, as the one promoted by the Foundation *La Casa* of Padova.

This Foundation promoted a Social Housing Agency named AISA that offers temporary housing solutions for people with varying degrees of deprivation, offering certificated caretaking services and social security funds for the owners that the apartments won't be damaged.

There are also some experiences with mediation of conflicts by social cooperatives which led to a social and architectural redevelopment of some parts of residential buildings, as happened in Trentino public estates (Randall, 2005).

What emerges is a picture of trials and experiments certainly worthy of study for anyone involved in the social enterprise area of research in Italy, where Social Housing appears as a frontier yet to be explored.

7. Conclusions: outlines of innovation

Even though this paper doesn't present a complete overview on Social Housing in Italy and the cases here are just mentioned, I can try to outline which are the main characteristics of innovation in Italian Social Housing.

In particular I can suppose here that most of the target people of Social Housing initiatives are those who are forced between a very few number of opportunities and housing solutions. Innovation should work for extending housing opportunities and prevent stark choices: e.g. for an old person staying at home alone, or being housed in an institution, for a person aged under 35 staying at home with parents or not having a home at all, for an immigrant staying in an overcrowded house or living in free hostels



etc. That's way integration between social aspects, town planning techniques, technological devices seems to be a major topic.

According to this idea and looking at the cases briefly presented I can underline at least four areas for designing innovation:

- The first one is related to technological and financial solutions: building houses that can give more accessibility, security, autonomy and self sufficiency along life span, but also using building technologies that can save energy and that enable money saving too, are a way for achieving new housing solutions. Indeed this dimension has to be strictly linked to the financial one: there's a need to find proper and flexible financial schemes to support community development projects. Affordability is probably one of the main goal of Social Housing initiatives.
- The second one is related to the property rights regimes: dealing with town planning it seems to be necessary to look for strategies and techniques useful to design more tradeable rights. Homeownership can vary across the years and can be considered changeable and restricted or enlarged to community needs.
- The third one is related to social aspects: in order to promote innovation in designing housing models there's no need to have the property of a building. Housing solutions diversification can be achieved working on communication between neighbors, considering people skills, using cultural and creative resources, promoting participation and social involvement within the local community.
- The fourth one is related to institutional and governance system: if we assume local communities can play a role in pursuing innovation in designing social housing solutions, then we have to notice institutional pluralism seems to be the horizon of action. Especially nonprofit enterprises should configure their governance being aware of the role of the State and of local society as well in defining housing needs.

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