



Federazione Italiana Organismi
per le Persone Senza Dimora

REPORT

Severe housing exclusion and homelessness in Italy

2008

This report was drawn up by fio.PSD with the information available on this theme in response to FEANTSA questionnaire on its 2008 annual working programme.

“A house means much more than a roof to live under. It is something that starts when one is born and embraced in a milieu”. Consequently, the art of inhabiting is not an inborn aspect, but one that is learnt over time: “At times we look at homeless people as if they were just snapshots, without seeing or understanding what came before that moment. A home, however, has profound roots, and sets in when one gets to know other people in a continuous and heart-warming way. However, all cannot live this experience in their lives: a person can be born but not welcomed. Just think that according to a number of studies, many homeless persons have lived in an institute, consequently the possibility for them to live in a house was taken away from the very start”. However, care should be taken not to mistakenly assume that each of us has within ourselves the conditions for “home-living”, because “if these persons have no experience of family life, there shall be no household for them, not even if they find a roof to live under”.

The “house” embodies a further and equally important value, i.e. it is a symbol of maturity and independence: “To set up house means to create one’s place in the world. That is why, for example, teen-agers who do not have a space of their own fence off the world from their rooms to create an independent, separate place. In fact, each of us needs a space to reproduce themselves, to find a balance that can help us deal with our social life”. But a house is something more, as it grants the right of citizenship, “it is the matrix of a public identity, a place of social sharing, where the integration with the surrounding reality comes into being: neighbours, the neighbourhood, relationships that are not chosen by us but help us build our public spirit”. A house also means sharing, and a sense of protection that goes beyond a mere social integration: “When I am at home I want to feel the warmth of a gratuitous relationship. Social relationships, no matter how generous they are, are functional, instrumental, while the true place for gratuitousness is home”.

Therefore, feeling the place where one lives as his/her home is not a psychological subtlety: it is a fundamental aspect.

Luigi Gui, University of Trieste¹

¹ L. Gui, summary of the speech presented at the Conference “La casa: abitare il disagio”, Padua 17th October, 2007.

1. Basic questions about housing market

% of social housing on the total housing stock available in Italy

Social housing in Italy includes about 973,000 houses i.e. 23% of the total rental stock, that is less than 5% of the whole housing stock. In fact, social housing accounts for 4.5% of the total occupied housing stock². However, numbers differ when it comes to the population: 18.7% of families live in social housing (20.3% in 2004), but the number of people living in social housing doubles (37%) if low income families are counted in (up from 20% in the 1980s).³

The cities with a large social housing stock are Milan (105,000), Rome (90,000), Naples (41,000) and Turin (37,000).⁴

The growing demand for social housing remains however unheeded: in fact, in the past few years, the yearly social housing output all over Italy plummeted below 2,000 units (on a total of about 30,000 build houses)⁵.

% of rented houses on the total housing stock available in Italy

The Italian rental housing stock is rather limited in number and has been slowly, though steadily shrinking over the past few years. The rental housing market for primary use has been in steep decline for some years now, in fact, it has reduced both in absolute (number of houses) and relative terms (percentage of rented houses on the total existing stock). During this period, with no significant incentives and a booming real estate market, the building sector has almost exclusively built accommodations for sale, because the high rent/low interest rate ratio pushed Italian families to preferably embark on huge, multi-year mortgage schemes. The 2001 census⁶ registered 4.3 million houses on the rental housing market, i.e. 20.3% of the total stock, down from 5 million in 1991; the Italian National Statistical Institute (ISTAT) later estimated the percentage of families living in rented homes at 18.7%. The percentage of 20.3% is often deemed negligible in the total housing stock. Consequently, the problem of rented houses is marginal in a country that has always strongly encouraged home-ownership and is currently pervaded by the idea that the rental housing sector does not need any general and appropriately regulated planning interventions that are only sector-specific and aimed at social support, due to the particularly poor conditions of the families that resort to it. Moreover, the 2000 Bank of Italy survey⁷ provided data similar to those of the

² CENSIS 2007 data drawn from the Report Housing statistics in the EU 2004.

³ Source ISTAT 2004.

⁴ La Repubblica, 7th July 2008.

⁵ Foundation CENSIS, 41^o Rapporto annuale sulla situazione sociale del paese, 2007.

⁶ ISTAT, 14th General Census on the Population and Housing Situation, 2001.

⁷ Bank of Italy, I bilanci delle famiglie Italiane nell'anno 2000, Rome, 2002.

ISTAT survey: owner-occupied housing accounts for 68.3% of the stock, with tenant-occupied housing standing at 20.9%, while accommodations occupied according to the right to buy scheme or other rights are respectively estimated at 0.7% and 10.1%. The Bank of Italy survey is an important reference point, as it also analyses families' income levels as well as territorial differences in terms of owned-rented housing ratio. In fact, significant differences emerge at the local level among small towns, where owner-occupied houses prevail (with a maximum of 72.2% in cities with less than 20,000 inhabitants) and big and medium-sized cities, in which the rental housing market reaches its peak (25.3% between 40,000 and 500,000 inhabitants and a surprising 35.6% in metropolitan areas with over 500,000 inhabitants). Rented accommodations are all located in the poorest areas of towns (where they amount to 42.7%, i.e. as much as owner-occupied houses that stand at 42.9% of the stock).

According to an ISTAT study, 69.2% of tenant-occupied housing belongs to a private, while 23.1% to a Public Body, with huge local differences. In fact, 29% of owners in Central Italy are Public Bodies, but this percentage goes down to 19.7% in the North-West, while 80% of lessees in the Islands are private. If we consider the actual numbers, the problem becomes all the more tangible, as the presently rented accommodations amount to about 4,327,617 and are home to about 11 million people, while owner-occupied houses amount to about 15,453,656 for a total of about 41 million inhabitants⁸.

% of sub-standard and/or overcrowded houses

Fragmentation and local interests often surface when standards that can help establish Nation-wide criteria for unfit and/or overcrowded housing are defined, this means that different Italian Regions have developed different standards.

The general definition are the following:

- a. An unfit house lacks private bathrooms, drinkable water, sufficient natural light, good preservation/maintenance; the relevant certification is issued by Local Health Authorities, following locally established standards.
- b. Overcrowded housing, i.e. with an available surface of $< 28 \text{ m}^2/\text{person}$, that is over two persons per room (according to regionally set standards).

However, the objective definition of these housing types cannot at times disregard cultural and historical factors, which are also mirrored in the local legislation. We mainly refer to the following:

- Houses located in historic city centres or small rural towns (especially in Central-Southern

⁸ Research Office of Sunia (Italian Tenants and Assignees Union) – Processing of Bank of Italy data (I bilanci delle famiglie italiane nell'anno 2004) and Istat (Census 2001), 2007.

Italy) which were built in a remote past and never renovated;

- Houses occupied by elderly persons or households who have lived there all their lives and see in the bond with a given house a fundamental factor of wellbeing.

Anyway, in 2001 the analysis of the Italian housing condition⁹ revealed that over 2 million houses were overcrowded, i.e. 1.4 million houses were occupied in sub-standard conditions, while a fourth presented some degree of disrepair. The demand triggered by overcrowding is calculated on the number of rooms necessary to reach the minimum standard of room occupancy in relation to the number of occupied rooms and is quantified in 344,000 houses, that is 1.6% of the total occupied stock.

The territorial analysis showed a particularly gloomy situation in Southern Italy and the Islands, where the housing demand triggered by overcrowding represents 2.4% of the occupied stock, probably because of families are very large. The situation in the North-East is less severe, in fact the housing demand accounts for 0.9% of the occupied stock.

In the 1980s the phenomenon of cohabitation significantly reduced, however, the 2001 ISTAT census revealed that nearly 124,000 families cohabit, and 32,500 persons are homeless and live in temporary shelters. The demand of this problem segment of the population has been estimated by considering that all the cohabiting families do not necessarily want to engage in pathways out of this condition (elderly persons cohabiting with their children's families; families cohabiting in large sized homes). With the number of cohabiting households in mind, an estimated 57,411 houses/families would be necessary, i.e. 2.6% of the total Italian stock. The demand for temporary shelters (homeless persons and people residing in other types of accommodation), i.e. 32,448 families/houses, points out the condition that affects Central Italy, with a value of 2.39% of the total stock¹⁰.

Stop-gap living conditions concern at least 40% of immigrants.

As regards this latter category, we would like to stress that cohabitation (and overcrowding) is often associated with economic factors or a limited access to housing. At times, the choice of living with persons of the same type (for example, single adults all coming from the same city/province) prevails over "normal" living conditions. If we go back to "forced" cohabitation among immigrant citizens, cohabitation in overcrowded premises is often the only solution for them to pay rents that may reach 1,000-2,000 euros in large cities, consequently these persons live in overcrowded houses paying hundreds of euros for a bed.

Finally, in the Regions with moderate housing insecurity, the number of foreign residents living in

⁹ ISTAT, 14' General census of the population and housing condition, 2001.

¹⁰ CRESME data drawn from ISTAT data 2001, 2007.

very overcrowded accommodations ranges between 4.3% in the Friuli Venezia Giulia Region and 6% in the Marche Region; Regions with severe housing insecurity are Apulia, Lombardy, Campania, Sardinia and Valle d'Aosta, with percentages between 10.1% and 13.8%¹¹.

Housing affordability rate

An affordable rent is calculated on the average revenue; however, in our view, this does not consider a more complex reality. Moreover, the situation varies from city to city. An 80m² flat would have an affordable rate of 583 euros/month in Milan, 646 euros in Rome and 492 euros in Palermo¹².

A Censis-Sunia-CGIL study on households in the rental market¹³ revealed an average national rate of 440 euros/month paid by families in the private housing sector.

A previous Sunia survey published in 2003 reported an average national rent of 387 euros/month. This is an average national value of existing rates (not the actual prices of the rental housing market), that varies considerably from one place to another: in the private sector, the highest rents are paid in Central Italy (580 euros/month), while they are cheap in the South (376 euros/month). In the North-East, the average rent amounts to 454 euros/month, against 426 euros/month in the North-West.

Much higher values can be found in cities with over 250,000 inhabitants, i.e. about 600 euros/month, a value that is 53% higher than the average rate found in towns below this threshold (392 euros/month).

If we consider the territorial division of Italy, we find + 30% in the South, + 44% in the North and even + 72% in central Italy, where the average rent value reaches 800 euros/month.

The average rent varies considerably, also in relation to the contract duration: in big cities tenants that have resided in a house for less than 5 years pay an average rent of 635 euros/month, that is 22% higher than that paid by those who have lived in a house for at least 16 years (517 euros/month). In other words these tenants have been hit hardest by price increases in recent years. It is clear that high rents are a problem that is strongly linked to large urban areas. If we analyse the data on rents grouped by value in the private housing market¹⁴, it can be observed that a surprising 82.2% of tenants in the private sector pays over 400 euros/month against 38.9% in towns with less than 250,000 inhabitants. As a matter of fact, rents below 300 euros that are over a quarter of cases

¹¹ CNEL- Italian National Economics and Labour Centre (www.cnel.it) on the basis of the analysis of the 2001 census.

¹² La Repubblica, 7th July 2008.

¹³ Censis-Sunia-CGIL, Vivere in affitto, Rome, April 2007.

¹⁴ Censis-Sunia-CGIL, Vivere in affitto, Roma, aprile 2007.

in small and medium sized towns (25.9%) only account for 6.4% in large urban centres.

The world of tenants is certainly very structured. Even by restricting the analysis to the private sector in large Italian cities, the situation of rents is highly differentiated.

If we make certain considerations on the impact of the monthly rent on a family's income, including also utility bills, general housing costs have a huge impact on low-income families (10,000 euros/year), i.e. 62% of the income in towns with less than 250,000 inhabitants and 86% in large cities. For the middle class (between 10,000 and 15,000 euros), general housing costs account for 55% of the income in small and medium sized cities and 61% in large cities.

In relation to the growing difficulties of poor families to tackle rent increases, the few public housing resources available have been oriented, though unsuccessfully, to helping low income families with regular lease contracts through housing allowances.

The study¹⁵ shows that tenants in the private sector received a housing allowance from their local authority in 2005 (thanks to the Social Housing Fund set up by law 431/98), that is 12.5% of the sample. This value reaches 16.6% if tenants living in large cities are counted in. The average value of the allowance amounts to 1,000 euros per year: specifically, 1,066 euros/year in the North, 1,166 euros/year in the Centre and 883 euros/year in the South.

It should be observed that the average rent paid by families who were granted an allowance by the Council amounts to 436 euros/month, that is 27.6% higher than the average value (342 euros/month) paid by families that have not benefited from any housing allowance¹⁶.

Other information that may be indicative of the housing situation in Italy.

The housing demand has gone back to being a central issue in Italy in the past few years, up to becoming an actual emergency from many respects that was produced by a number of different phenomena. The main reason for this resides in the *exceptional increase of households in the early 21st century and "primary demand"*¹⁷. In fact, Italy witnessed an extraordinary increase in the number of households in the early 21st century: between 2001 and 2006, 311,000 new families formed every year according to the CRESME (according to the ISTAT the increase was even higher, 419,000 families, but legalisation processes tend towards a conservative estimate). This was an unprecedented value in the history of our country: in fact, in the 1990s, the growth was of 190,000 new families, while it had been of 128,000 in the 1980s and 265,000 in the 1970s.

This exceptional demographic growth caught the building sector unprepared as it remained on low levels of residential housing output, i.e. 291,000 new houses, while new families grew at a pace of

¹⁵ Ibidem.

¹⁶ Censis-Sunia-CGIL, *Vivere in affitto*, Roma, aprile 2007.

¹⁷ CRESME Research, *The housing issue in Italy 2008*, Third annual report, Rome, February 2008.

311,000 a year between 2001 and 2006. The increase in households is the combined result of social, natural and migratory factors: the reduction in the average number of Italian family members; the increase of new Italian families as a result of the 1960's baby boom; the net migration rate with other countries and the significant migratory phenomena. The strong increase in Italian households with a stable number of members is only a temporary phenomenon that, after accompanying the booming phase of the real estate market and hitting its peak between 2004 and 2005, shall soon wane as most of the baby-boomers (aged between 30 and 39 years) shall leave this critical age and the next, but less and less numerous generations slowly make their way on the Italian scenario.

An important portion of the housing demand is undoubtedly expressed by immigrants. Immigrant home-owners are estimated at 300,000 by the CRESME, while an estimated 2,200,000 immigrants live in rented houses, nearly half of whom live in at times very overcrowded accommodations. The remaining immigrants, that is an estimated 500,000 live in makeshift shelters and are homeless. However, the situation of homelessness is even more extended, if illegal immigrants, that are estimated at 6/700,000 individuals, are taken into consideration. No matter how difficult their situation may be, immigrants show a strong intention to improve their living conditions, and according to the ISMU (Report on immigration 2006), 18% of immigrants intend to buy a house in the near future.

According to CRESME estimates, immigrants buying houses have gone from 12.2% in 2004 to 16.0% in 2007, and the volume of transfers from 121,000 houses in 2004 to 161,000 houses in 2007. Immigrants who buy houses reach a surprising 25-30% of the market in cities where their presence is higher, but in the future, with an expected drop in the housing demand, this market share may exceed 40%, and even more in large urban areas.

In the first half of 2007, the estate market witnessed a drop of 3.5% in sales against the same period in 2006. The various Market Observatories all agree on this slowdown, though its causes are still unclear: is it the final stage of a natural 10-year expansion? Reduction of primary demand? Is the housing sector no longer seen as a profitable investment? Have prices reached their peaks? But especially the increase in the cost of money had a share in this drop: the eight subsequent increases in the cost of money imposed by the ECB between December 2005 and March 2007 doubled the inter-bank refinancing rate (from 2% to 4%). Interest rates on mortgages have nearly reached 4.5% between 2004 and 2005, to reach today's 5.8% at best, and a surprising 6.3% in some credit institutions. The housing demand has been slowed down by the difficulty to borrow more money in the past one and a half year. The market reacted with a drop in the sales starting from the second half of 2006, when the ECB rate increase transferred on mortgages, thus discounting any forecast of further increases. The main problem of the housing market is the clout that new houses have attained

on the total of transfers: in 2000, new houses accounted for 28% of transfers, while they reached 40.2% in 2007, with 336,000 newly built accommodations. Moreover, this means that the market of second-hand houses has been in stall for at least two years and with relevant terms. Data on planning permissions lead us to state that 323,000 new houses will be completed in 2008, 3.8% less than in 2007, but nonetheless this is a particularly high figure. However, concern in the medium term is voiced over the changing market as well as credit conditions. The trend of the residential housing market in the first decade of the 21st century can be considered as an slowed-down upgrade of the housing conditions of most Italian households.

The slow-down of the housing market in terms of transfers has been more severe in large cities in the first half of 2007. In fact, with the exception of Turin (+0,5%) and Florence (-3,5%%), the other six main Italian cities have witnessed a reduction in the transfers of or above 10%.

About 30% of Italy's housing stock has been transferred in the past ten years, which is an exceptional percentage. However, this extraordinary phenomenon that saw house prices soar to an all-time high after the II World War, includes many different types of demands that may be described and studied, and add up to the primary demand.

A share between 40 and 50% of yearly transfers is attributable to quality and replacements. Families who already own a house decided to buy something of greater quality and value in the first decade of the 21st century that has been characterised by difficulties, and uncertainty. This was an upgrading: some Italian families used their wealth or revenue to sell an old house to buy one of greater quality. Part of the housing market's boom is due to the exponential growth of housing brokerage. The housing market has been featured by a new figure in the 2000s: the buyer-seller, that is somebody who sells a house to buy another. The Italian market has experienced an exceptional phase of residential relocation, a huge phenomenon of replacement and transfer that is now weakening.

However, the erosion of the residential stock caused by activities linked to productive services especially in the most economically dynamic areas has had an impact on the housing boom. In particular mention should be made to offices, micro-companies, freelancers that have found an answer in the residential supply of the existing stock, when changing the intended use of an accommodation required no effort and the city users phenomenon and the housing demand of commuting students in the most important urban areas and university towns started to increase. All of this has been the breeding ground for professional estate promoters and brokers.

However, this cyclic phase has emerged as a game for house owners or people who, due to credit or income reasons, could up the ante. Buyers who look for greater quality would sell a low-quality house to a huge new demand that comes from the poorest population groups who are willing to accept it. This demand comes from new families, in particular new immigrant families. But everything has not

worked to plan. In fact in this scenario, the share of those who “have not made it” has increased: new low or medium-low income families (both Italian and not), families facing housing problems (overcrowding, cohabitation, stop-gap accommodation), single revenue families living in rented houses who have seen their rents soar. Perhaps the true distinction in classes in Italy was between home-owners and tenants. It is not a case that housing has returned to be on the political agenda.

If we can interpret the market trend as an upgrade for the living conditions of most Italian households, we can say that the 2000s estate cycle has represented an easy game for house owners and those who due to their income could up the ante, while the situation was very hard for those who “didn’t make it”. In fact, the demand of households who “didn’t make it” has grown: new low or medium-low income families (both Italian and not), families facing housing problems (overcrowding, cohabitation, in precarious living conditions), single income families in rented houses; families on a limited, though respectable income who live in areas where the estate market hits high prices.

Consequently, the housing demand differs from the past as it is expressed by the weakest and middle-class population groups who have added up to the number of households that are facing housing insecurity. This situation points out the need for more operational tools to meet the demand.

In this difficult scenario that saw the rise of the housing emergency, the public sector was conspicuous for its absence. In 1984, the public sector directly financed 34,000 houses under social housing schemes and 56,000 subsidised houses. In 2005, 1,500 social houses were finished all over Italy, while a further 11,000 were built according to housing regimes based on municipality agreements. In the second half of the 1980s, the public sector withdrew from the social housing sector, only to resort to the policy of housing allowances. By way of comparison, in 1984, 2,266 billion Lire, which discounted back amount to 2.8 billion euros in 2007, were allocated to public residential housing (Law 457/78 and other laws). Over twenty years ago, the average price per square meter of an 80m² house amounted to 500 “euro 2007”.

With law n. 222 of 29th November, “Enactment of Decree law n. 159 of 1st October 2007, with amendments, on emergency economic and financial measures for social development and equality” *“550 million euros were allocated in 2007 in the framework of an extraordinary social residential housing scheme that was mainly aimed at recovering and functionally adjusting House Board or Council houses, that have not been allotted, as well as at buying, renting and eventually building houses that shall be allotted with priority”* to the weakest groups on the market who meet a set of requirements. If these extraordinary resources are added to those allocated for housing allowances to help poor families pay their rent, the total reaches 880 million euros, i.e. 30% of the expense in 1984

and with a much higher variation in terms of construction prices and costs¹⁸.

The three-year budget law (2009-2011) of the Government currently in power that was submitted to the Parliament on 25th June 2008 and signed by the President of the Republic¹⁹, devotes one of its articles to the Housing Emergency and Plan. In fact, with a view to supporting this sector, the budget law decided the establishment of a fund at the Ministry of Infrastructures for a national housing emergency plan, that shall receive the 550 million euros allocated by the previous Government. Paragraph 2, article 11 of the Decree²⁰ spells out that “*The plan aims at increasing the residential stock by supplying residential housing as first house for the following social categories who find it hard to have access to the rental market and shall be built in compliance with criteria of energy efficiency and reduction of polluting emissions, also with public and private capital:*

- a) low-income, also single-parent or single-income households;*
- b) low-income young couples;*
- c) socially or economically disadvantaged elderly persons;*
- d) commuting students;*
- e) individuals undergoing eviction;*
- f) other individuals that meet the requirements spelled out at article 1 of Law n. 9 of 2007;*
- g) legal immigrants”.*

The plan provides for the construction of 20,000 new houses starting from next year, according to the Minister of Economics.

SUNIA (the Italian National Tenants and Assignees Union) voiced its concern over the figures provided by the Minister, as he announced 20,000 houses in 2009, “while cancelling 12,000”. More to the point, the Union reports the cancellation of the previous plan that was orientated to assisting poor families who had received a notice to quit and were included in the new Housing Plan whose objective and nature still remain unclear²¹.

¹⁸ CRESME Studies, La questione abitativa in Italia 2008, Third yearly report, Rome, February 2008.

¹⁹ Disclosed in the Official Journal n. 147 of 25/06/08.

²⁰ Law-Decree 25th June 2008, n. 112.

²¹ Corriere della Sera (www.corriere.it).

2. Public housing policies

What are the aims/objectives of public housing policy in relation to homelessness?

Traditionally, Italian social housing policies have never included special measures for homeless people and in particular people who live on the streets. By this, we mean that the prevailing criteria for investments in new constructions/renovations and the access conditions to social housing concern a wide population group that is defined by regional rules implemented locally. The disinterest for homeless people (a category that does not exist in the case law) is due to the predominant attention addressed to population groups that are considered as particularly exposed to housing insecurity (elderly people, immigrants, single-parent families, young couples), but also to those who possess a decent income but cannot buy a house or afford the rates of the rental housing market. Consequently, in order for homeless people to be taken into consideration, the need is felt for a differentiation of the “social” housing demands, because current definitions keep on relying on an interpretation that mixes “social” or “weak population groups” in a general description without understanding the different problems of these population groups that cannot be treated in the same way and with the same priority²². So far, it is not clear what the hotchpotch constituting “weak population groups” who are seen as the only ones experiencing housing deprivation and attract all specific interventions is made of. For example, one of the most recent legislative measures (Law n. 9 of 8th February 2007) entitled "Interventions for the reduction of housing insecurity for particular social categories" refers under article 1 to families with the following characteristics: “(households with) total yearly gross income below 27,000 euros, who are or have among their members people aged over 65 years, terminally ill persons or persons with a degree of disability over 66%, as long as they do not possess any other house fit for the family in the region of residence. (Moreover tenants with a regular lease) who have, in their family, economically dependent children”. This law was passed because of the need to prevent thousand of families from being evicted and provides a key definition of “weak population groups” that was later adopted also in other legislative measures.

Mention could also be made to Decree law of 28th March 2008, that refers to “Neighbourhood contracts II”, whose actions are addressed to “neighbourhoods with highly deteriorated housing conditions”²³. In this case, the income criterion is used with reference to those whose income exceeds the threshold that gives access to social housing but is insufficient to have access to the

²² See Foundation G. Michelucci (www.michelucci.it) – Report of the Social Observatory on the Region Tuscany “Disagio ed esclusione abitativa”, 2007.

²³ Art. 2, paragraph 1; art. 6 paragraph 1.

open market, this means all those families that find themselves in the worst condition to manage their housing situation: they are too “rich” to access social housing, but too poor for the open rental or ownership market.

Which decision-making level leads on the issue of housing?

Currently, the following 3 decision-making levels exist:

1. **National level:** it allocates resources from the general taxation system that are then distributed to the Regions according to their number of inhabitants and managed by the Regions in a coordinated way²⁴ with a number of stakeholders.
2. **Regional level:** every Region organises, plans and implements interventions; moreover, it defines the general assessment and rationalisation criteria of the ERP (Social Housing) fund, as well as the access/allotment criteria for houses and establishes rents for the ERP sector. The regional level is structured around “Regional Housing Boards” that take different names according to the Region they belong to.
3. **Local level:** the local level organises calls for the access to social housing, under the Region’s legal provisions; it establishes time and access criteria according to special rules, as well as management and maintenance criteria for houses.

Do housing policy makers have a leading role in addressing and preventing homelessness?

In Italy, homelessness (with reference to ETHOS categories 1 and 2)²⁵ falls in the sphere of action of the Ministry of Social Affairs (now Ministry of Welfare), as it is deemed as having a social nature and being structurally unrelated to housing (neither as regards evictions or access to housing). The same goes for the regional and local levels. Consequently, housing policy-makers have no competence in the interventions and policies aimed to prevent homelessness. Only in the past few years, also thanks to the efforts of fio.PSD and other Italian national and local organisations, housing has become part of the local and regional debate over homeless people. However, this has not brought about a structured and consolidated strategy, yet. Also in this field, differences and segmentation prevail among Regions and local authorities within the same Region.

²⁴L. 9/2007 art 4, paragraph 1 “The Ministry of Infrastructures calls a general table to study concerted actions on housing policies. The committee shall conclude its proceedings in a month, and see the participation of representatives of the Ministries of Social Policies, Economics, Youth Policies, Family Policies, the Regions, the National Association of Italian Towns (ANCI), FEDERCASA-Italian Housing Federation, workers and tenants trade unions, owners’ associations, builders’ associations, and housing cooperatives”.

²⁵ETHOS (European Typology of Housing Exclusion) Feantsa, Brussels.

3. Access to housing as a trigger/cause of homelessness

Does housing play an important role in the pathways in and out of homelessness?

A house (either rented or owned) is a fundamental aspect in a person's life. When it comes to severely marginalised adults, fio.PSD generally defines the person as an “individual in a state of both material and immaterial poverty, affected by complex, evolving and multifaceted deprivation that is not only limited to the person's basic needs, but also general needs and expectations, especially from the relational, emotional and affective viewpoint”²⁶.

There exist certain differences that become substantial in defining problems by category and action strategies.

The first difference concerns homeless people of Italian citizenship. They:

1. belong to all the social classes of our society;
2. are often totally unrelated to any form of local associations and social networks;
3. present complex difficulties that combine multiple factors, often with no cause-effect relation between them;
4. live in a condition of severe marginalisation, with no possibility to achieve a better living standard on their own, not even if they are offered good opportunities, also in terms of housing.

This means that the loss of a house for most Italian individuals is one of the factors, often the most terrible, along the way to gradual marginalisation, but it cannot be considered as the first or the most important factor that leads to homelessness. The loss of a house is not the origin of exclusion, incidentally, the availability of a house would not solve problems either.

Moreover, it should be pointed out that both Italy's public policies and public opinion are not aware that housing is vital in processes of social reintegration: there can be no reintegration without low-threshold or actual houses that can be used to help people out of marginalisation.

This lack of awareness impairs direct and structured relationships between the sector of those who work with the homeless and those in charge of housing policies and interventions at various levels. In actual terms, the little (social, but not only) housing supply prevents the implementation of a number of processes aimed to extricate people from social and housing exclusion.

As to the non-Italian population, the access to housing is one of the phases that characterises the migratory process with special and specific features. Stop-gap accommodations are often the predominant characteristic of the initial migratory phases, when the local connection that is

²⁶ See Carta dei Valori e dei Principi di fio.PSD (art. 2 of the Charter), visit www.fiopsd.org.

necessary to develop self-esteem lacks. In this way, the access to housing solutions such as hostels, or other residential structures, in case of no available fellow countrymen and acquaintances, is only a necessary phase of the evolving conditions of the individual's life, as he/she waits to enjoy the fruits of his/her labours. To look for an independent house is an achievement that associates with the possibility to reunite with one's family. In most cases, it is the private housing market that absorbs most of the demand. The problem arises when it comes to maintaining the housing independency achieved, which also due to the trends of the labour market and the growing economic difficulties experienced by Italian households, undermines the possibility for families to maintain a house in the medium-long term.

Moreover, the housing problems experienced by immigrants are structurally connected to the normal migratory pattern, and directly associate with three requirements, papers-work-house, that are necessary conditions for the positive achievement of a migratory project that has, as its outcome, social integration.

Do you see increase/decrease in the importance of housing as a trigger of homelessness? If so, does this change the profile of the homeless population?

We perceive that housing deprivation is a growing problem that may lead to an increase in homeless persons, especially among immigrants; besides this, the current political and social situation does not make the open market absorb the demand of the poorest population groups, in particular immigrants.

This housing instability is spreading and expanding more and more while generating concern that at times becomes an actual social emergency. This is connected not so much to phenomena of poverty, but rather to a problem of equal access to fundamental rights and resources. Unfortunately, public policies tend to relegate housing interventions to the policies that combat poverty, while failing to understand the diffusion of these problems also in population groups that have traditionally been unaffected by them²⁷.

To better study these phenomena, it should be observed that

“The changed features of the social demand are linked to phenomena such as the transformation of demographic trends, social structures, family ties, solidarity systems, as well as impoverishment and vulnerability processes that have hit huge strata of the population. Deprivation, as well as housing exclusion affect more and more people: consequently, new figures emerge that make the

²⁷ M. Baldini, A. Chiarolanza in “La finanza pubblica in Italia – Rapporto 2007”, Il Mulino, Bologna, 2007.

demand more complex and articulated”²⁸

4. Role of hotel accommodation

What is the role of hostels in the transition process to permanent/independent housing for people who are homeless?

Hostels or reception centres are often the first and fundamental step in a scheme of social reintegration that is structured around projects aimed to lead the person towards other services and opportunities of social counselling. Hostels are often the actual answer in an essential phase in which the person gets in touch with the service system and at the same time provide an early answer to an emergency situation. Consequently, reception centres represent one of the access routes to the service system.

The long transition process towards a federal state that is interesting Italy has transferred the responsibility of centralised policies to the Regions, however, no standard definition of the minimum level of assistance has been set for the main and fundamental services citizens are entitled to.

Consequently, the range of services is very differentiated at the national level and reveals a very varied situation: Regions stepped in to make laws, when no national framework applied. As a consequence, no actual definition is offered for “system of services” for severe marginalisation that should set up structured interventions that could guide a person from destitution to gradual social integration. In this way, hostels risk of becoming the only answer to the problem, as no context exists for the necessary consistency of the interventions aimed at guided housing reintegration processes.

It is often argued that many homeless people (who are on the streets or in hostels) are not capable of independent living. What do (can) hostels do to make homeless people housing ready?

In a situation of severe social marginalisation, the capacity and possibilities for people to extricate themselves from deprivation on their own are very limited. Support is the fundamental key to the success of the policy itself. An intervention that deals with the individual dimension of deprivation in an organised context with a view to favouring the individual’s evolution would leave aside job

²⁸ F. Santaniello, IRS researcher – Milan, at the “Workshop di studi: Strumenti innovativi di housing sociale”, organised on 18th May 2007 by the Region Veneto and the Consorzio Villaggio Solidale, (Source: Redattore Sociale, 2007).

and housing opportunities, at least at an early stage, to mainly focus on the relational dimension developed in professional terms.²⁹

In this sense, the answer that is offered by hostels with their work on the individual allows this gap between the accommodation and the person's capacity to be able to maintain it to be bridged.

What are the most important obstacles for people to move on from hostel accommodation to more independent housing?

As already mentioned, no public policy is available to promote a system of services that can guide disadvantaged persons towards forms of housing reintegration.

As regards those in a condition of severe marginalisation, local authorities have not always equipped themselves with instruments fit to guide these people towards forms of housing integration that were a compromise between hostels and independent housing (protected houses, ...) and, consequently, it has not always been possible to graduate the path from a situation of high protection to one of total independence. These services are present in large urban centres, while this supply thins out in territories with low demographic density. It should also be added that the social housing stock, that is rather limited in Italy compared to the European average, often proves to be the main opportunity for these people to attain an independent house. The access to this measure requires overcoming the strong access barriers both for the times required, the formal necessary requirements (long-time residence, long-term regular stay for immigrants,...), and the material availability of free and appropriate houses. Part of the public residential housing stock is in fact penalised by a situation of degradation that is such as to necessitate huge investments in requalification projects. Moreover, the ERP allocation mechanism in most cases follows the mechanism of the calls for the application to social housing and the subsequent allotment. This mechanism defines a sort of "right" conferred to the assignee that can last perpetually. This further reduces the turnover of available accommodations of this type.

Moreover, hostels do not always offer a quality intervention orientated to strengthening a person's skills with a view to helping him/her recover his/her autonomy. This happens for many causes which include the following:

- A number of hostels works to meet the so-called "primary needs", that is board and lodging;
- Human resources have a voluntary nature to them, in many regions (especially in the South), over 60% of interventions in favour of "poor" and homeless persons are carried out by religious, ecclesial bodies, parishes or convents;
- Only a part of the hostels networks with other services both on marginalisation and other

²⁹ In this regard, see www.fondazionecriplo.it – "Emergenza dimora" project in Bergamo and Milan.

general issues (healthcare, housing, job problems, etc.);

- Political actions, and even public funds make a continuous difference between “low-threshold” actions (i.e. mainly shelters) and actions in favour of the poor, thus defining an artificial threshold between “normal and abnormal life”.

Can (certain types of) hostel accommodation be a permanent solution for certain people who are homeless?

Experience tells us that hostels as a tool are by nature temporary, as they cannot offer permanent solutions to the housing problem that can help individuals achieve appropriate levels of personal wellbeing.

Actually, there are experiences of social organisations that have defined clear cut targets, generally in the context of severe marginalisation or disability, i.e. individuals facing situations that are such as not to let them reach sufficient levels of personal independence in the medium-long term. As far as homelessness is concerned, there are some experiences of home shelters where people are permanently integrated in communities or group homes in which hospitality procedures are activated for an indefinite period.

In this case, the housing supply associated with a more comprehensive intervention aimed at attending to those in need provides also for jobs, besides hospitality, that are offered to guests by the organisation itself that is structured as a social cooperative.

These shelters have a low turnover of guests and organise in small groups (up to six-eight guests) with a small, though stable number of operators.³⁰

Beside this particular type of shelters that are not very common, hostels provide temporary hospitality with a view to helping the person achieve higher levels of personal autonomy. However, reality offers us many examples of people who have lived in hostels for years, with no practical possibility of finding a different housing solution. This is not due to the individuals’ choice but to the lack of real opportunities of guidance and housing resources.

Do you believe that a housing first approach rather than keep homeless people in temporary accommodation, try to solve their problems through support, and provide independent housing when the person is deemed to be housing ready can work in Italy?

³⁰ Particular reference is made to the experience of the Emmaus Community (www.emmaus.it) and the Associazione Giovanni XXIII (www.apg23.org). In the field of drug addiction, stable accommodation is offered by the “San Patignano” Community (www.san.patignano.org), that stands out among other small communities, because, in this case, the Community is huge, with hundreds of thousands of members and is organised as a village that accommodates people in small communities of 6-8 persons followed by an operator, but also offers housing solutions to families (detached and semi-detached houses).

There is no one-size-fits-all answer. The approach experimented by the organisations that help homeless people is centred on tailor-made interventions that bear in mind a person's level of independence at the start of the counselling period. As a consequence, there exist situations in which the accommodation in a shelter is not necessary, because the person proves to have a sufficient capacity to manage life in an independent accommodation with good autonomy. In this sense, there are some experiences that describe the various and multifaceted approaches that are possible in this field. Mention should be made, for instance, to a recent example being experimented in Florence with homeless people, called "Casaper", organised by the Council of Florence in cooperation with some private and social sector organisations³¹.

This organisation offers homeless persons a flat that accommodates seven persons in four bedrooms. Life in this accommodation is managed by the guests only, in order to let them experiment forms of welcome that go beyond emergency situations, and stimulates the development of independent practices. In this housing type, guidance is entrusted to private and social sector organisations who support the housing experience that is jointly managed according to a mutual intervention model.

There are many other experiences in flats that are autonomously managed in similar ways and are mainly located in large urban centres.

5. Home-ownership

Is repossession due to mortgage default an issue in relation to homelessness in your country?

No statistical data are available on this theme.

The Italian National Statistical Institute has revealed that in 2006, families that paid a mortgage accounted for 13% of all Italian families (with an increase of a percentage point from 2004), with an average monthly instalment of 559 euros (469 in 2004, +19% in two years). As a whole, the housing costs for these households amount to about 27.9% of their available income (24.2% in 2004).³²

According to some observers, 21% of Italian families that has taken out a floating-rate loan to buy their first house risks, if current interest rates stay the same, of not managing to pay subsequent instalments, that have increased up to 40% of their initial value, and shall be forced to give up their house. Moreover, following the huge increase of foreclosed houses (+20%) put up for auction by

³¹ These are the "Angeli della città", and "Misericordia" of Rifredi.

³² ISTAT, "Yearly Report 2007", Rome, 2008 (visit www.istat.it).

banks, houses may lose up to 30% of their value.³³

Can home-ownership be a sustainable solution for homeless people?

As already mentioned, housing is not the main trigger for homelessness in Italy. At times, we also have home owners who engage on a pathway that leads them to a severe condition of marginalisation, but at the same time, there are some rare examples of people who thanks to resources, no matter whether their own or acquired through work, manage to buy a house. The main problem resides in the way in which these people manage to live/maintain a good life within that accommodation and the type of support that can/has to be useful to them.

Can you give examples of (State-funded or voluntary) schemes that make home-ownership possible for homeless people (co-ownership, incremental home-ownership, self-built...)?

There are examples of self-building³⁴, though they hardly ever involve very marginalised persons. These are mainly multi-ethnic cooperatives. Mention should be made to experiences in Umbria, Emilia Romagna, Lombardy, and Veneto. In this case, the public body, as in the case of the Region Umbria, offered a single but fundamental concession, i.e. it acted as guarantor for the mortgage, especially when the land was bought. As regards Italian households, the middle class³⁵ is getting more and more involved in self-building.

It is sometimes argued that slumps reappear – especially in large urban areas. Would this be true for Italy?

In the past few years, slumps have reappeared near large urban areas, but this situation also applies to small and medium-sized towns. Slumps add up to gypsy camps (for the Roma and Sinti), that have structurally existed in Italy for many years and to small settlements of homeless persons (e.g., the Stalker lab./Osservatorio nomade together with the school of architecture of the Roma Tre University registered at least 50 settlements, lived in by at least 1,792 people on the shores of the Tevere in Rome).³⁶

³³ Interview with Lawyer Tofani, an expert in securitisation and management of delays in settling, Redattore Sociale, 9th May 2008.

³⁴ See for example www.alisei.org.

³⁵ Carla Barbarella, Alisei chairperson, (Source: Redattore Sociale 2007).

³⁶ Source “Redattore Sociale”, 2007.

The diffusion of this phenomenon closely mirrors the importance of the phenomena of housing exclusion. A survey of the Municipal Police reported that 162 illegal settlements were present in the city of Milan alone in 2006. Most of them were occupied by foreign immigrants, 25 by Italian or non Italian travellers. As a whole, an estimated 3,000 people crowded these settlements³⁷.

“Modern” slumps are especially home to citizens of Eastern European Countries, and new EU Member States (Romania, Poland).

Institutions tend to consider slumps on the territory as a matter of law and order, that is unconnected and unrelated to housing and immigration policies. However, the population of these settlements is not only made up of irregular immigrants, but also legally immigrated families, some of whom work. Moreover, in relation to the presence of persons belonging to travelling ethnic groups, some of these settlements are lived in by Italian citizens.

The current security-oriented approach only includes, by way of solution, raids of law-enforcement agencies and the evacuation of the area concerned that is thus recovered. These interventions, however, worsen the situation as in most cases they cause the exodus of the evacuated groups towards new disused areas. Consequently, by moving the problem to other areas, the fundamental housing demand that is at the source of such settlements is not met. However, in addition to this, it should be observed that the recovery of the squatted areas does not bring them back into use for the regular population, but causes the destruction of the material resources and social fabric generated by squatters.

An alternative to evacuations could be found in measures tending to open the communities that settle in this type of social groups to contacts and connections with services.

Think about the possibility of putting into practice actions that grant fundamental rights and start from the factual consideration of the role played by this type of social settlements, with a view to encouraging and accelerating individual actions to achieve better living conditions. Let us also think about the experimentation of special housing policies for certain particular categories of tenants (one thing are the actions in favour of Italian travellers, another can be actions in favour of regular immigrants) through the adoption and experimentation of target adjusted social housing programmes.³⁸

Unfortunately, in the past few months the Italian Government hit the front pages of newspapers after embarking on a series of legislative measures aimed at classifying the presence of travellers, immigrants and beggars as one of the factors linked to the increase of the insecurity perceived by citizens. Some of these measures have been scrutinised by the EU, that subsequently issued a

³⁷ N. Solimano interview A. Tosi “Il rovescio della città” in “Nuova città”, n. 11-12/VIII, Florence, 2006.

³⁸ N. Solimano interview A. Tosi, see above.

warning against Italy for a suspect violation of human rights.

Why do you think most governments make access to home-ownership a priority of their housing policy and how does that affect the role of public housing policy in relation to homelessness?

The drive towards housing policies that favour home-ownership is affected by multiple factors.

On one hand, the growing difficulties of the national budget, the difficult economic situation, and a huge public debt make huge public investment in public housing policies unlikely, at least at present, in addition, the strongly slowed-down construction of public housing works in the past few years is exactly a typical expression of these hard times.

Moreover, the present legislation on leases that replaced the 1978 so called fair rent law was introduced to solve the old problem of irregular leases, unregistered contracts and lack of inspections. The answer to this complex network of issues seemed to reside in the deregulation of rents, that shortly after brought about a significant increase in rents that families found themselves unable to pay.

In the meantime, the evolution of financial markets favoured the purchase and renovation of houses, thanks to the low interest rates, so that families could take out mortgages with a monthly instalment that was similar to the monthly rent.

Certainly, public fiscal policies both with concessions for the purchase of the first home and tax deductions from 36 or 41 per cent of the housing costs have further driven families to buy rather than rent.

At the same time, the securitisation of public estate properties, a useful tool to recover resources, triggered both an increase of evictions for those families that couldn't buy their house, and the impoverishment of the rental housing market of protected housing solutions.³⁹

As a consequence, a huge group of families that could afford it bought a house and the rental housing market has experienced a huge concentration of low-income households with increasing rent arrears and subsequent growing conflicts. This has further contributed to soaring rents, with a higher risk of insolvency.

Finally, ownership-oriented public policies may represent a way for families to save their money, because they try to curtail house-related costs in the medium-long term, and at the same time, they favour an investment that stands devaluation and is a useful reserve in the worst situations.

³⁹ F. Indovina, "Appunti sulla questione abitativa oggi" in "Archivio di studi urbani e regionali", n. 82/2005, Milan, 2005.

These policies prevent the housing market from capturing the “weak” demand, that includes homeless persons, consequently it cannot be the only possible answer, but should be integrated with social and residential housing policies that favour the access to housing on behalf of these population groups.⁴⁰

Do you think that the right to buy or other forms of promoting homeownership amongst social housing tenants is a good way of ensuring the necessary fluidity in the social housing stock and increase social housing options for the homeless? What is the effect of the right to buy over the access to social housing for the homeless?

A social housing policy that promotes the access to home-ownership may aim to make population groups otherwise excluded from the housing market more independent, however it cannot according to distinguished experts become the only possible intervention⁴¹.

In fact, a home-ownership policy is not functional to capturing the demands of the poorest population groups, that constitute the social housing market, and consequently, leaves out huge and relevant sectors (severely marginalised persons, the young, ...). These categories can be greatly helped by a diversification of policies, also in the context of a wider low-cost housing supply and “non ordinary” social housing supply, such as temporary accommodation, reintegration in the society, and guidance to reach independence⁴².

The sale of the social housing stock to tenants can therefore be a resource in so far as this is accompanied by measures tending not to shrink the supply of the rental housing market. It should be also considered that the Italian social housing market strongly relies on public residential housing despite its many problems as regards the efficiency in the management of the housing stock and the capacity to provide answers to new needs.

According to G. Rabaiotti “*home-ownership will not work in a society like ours where everything is temporary: home-ownership is not the answer to housing problems*”. This especially applies if one thinks that “*one in four families exceeds the revenue threshold allowed to benefit from social housing, but despite this, it doesn’t leave its accommodation as no other subsidised alternatives are possible*”. Consequently, other people who are actually entitled to these allowances cannot benefit from them. A solution resides in “*launching actions aimed at leaving and not entering these houses*”, thus closely following the progress towards economic independence of those who manage

⁴⁰ N. Solimano interview A. Tosi, see above.

⁴¹ Vedi: G. Rabaiotti, “Normative e interventi di politica abitativa a confronto”, intervento al Convegno: «La casa: abitare il disagio», Padova, ottobre 2007.

⁴² Ibidem.

it out of a true emergency situation.⁴³

6. Role of private rental housing market

Do you think that the private rental housing market can be a genuine actor in the provision of decent and affordable housing for homeless people?

The present legislation does not recognise homeless people as individuals that are part of the demand in the housing market, consequently, it cannot offer any answer to this type of housing demand. The legal recognition of the homeless may trigger a series of incentives in the private rental market, as well as guarantees for owners who make accommodations available for this “segment” of the housing demand.

What are the most common obstacles to convince private landlords to rent out dwellings to homeless people?

From a cultural viewpoint, the stereotyped image of homelessness and homeless people worries home-owners in terms of the cleanliness of the house and the possibility for the tenant to pay house-related costs. The (possible) provision of social housing is therefore identified as a natural solution for the “poor”.

We believe that the relationship with the open market would be more structured, if social services didn't find it this hard to help homeless people integrate in the society and invest in economic and human resources aimed to achieve this objective.

Finally, the lack of basic requirements, as a sufficient income that would give access to a market with too high and intolerable prices for a generally low-income individual (starting from the need to have at least 1,500 – 2,000 euros available for the compulsory deposit to which a generally similar sum adds up for the first months of deposit) has a huge impact in this regard.

Is very inadequate/substandard housing in the private rental market a big problem in your country?

This theme is closely linked to the situation of immigrants and is discussed elsewhere in the report. The problem is also related to the old-age population of our country, in particular dependent elderly persons. The percentage of old population, i.e. aged over 64 years, has gradually increased in the past fifteen years, following particularly rapid rhythms that are due both to the significantly lower

⁴³ Ibidem.

fecundity rates and then longer life expectancy, moreover, the older the population the slacker the family bonds.

Elderly people are one of the categories at greater housing risk, especially in large urban areas. According to CENSIS estimates, elderly people represent 28.1% of the population exposed to housing insecurity in Milan and this percentage reaches 38.3% in Genoa and 47.3% in Turin.⁴⁴

House-related costs for old households are much higher than those of young households. According to a 2000 SPI-CGIL⁴⁵ study, 51.2% of a sample of 4,713 elderly persons aged over 64 years own the house where they live in Milan, while 46.5% live in a rented house. Among tenants, 15.8% believe that the rate is too high, and 13.8% fear that they may be evicted, 25.9% live in a flat in disrepair or in a flat needing repairs; these data on housing insecurity are surely high and not only concern rented houses, but also owned houses, even if to a lesser extent. In fact, 17.2% of the owners of the house where they live state that their house needs repairs (but only 0.6% say that it is in a bad state of disrepair), while this percentage reaches 30.8% of the tenants living in a house that needs repairs (and the house is in disrepair for 5.9% of the sample), 12.5% of the interviewees include, among the requests to file to the Council, the construction or renovation of elderly-friendly houses, while 17.6% require that more beds be granted in old people's homes, against 31.4% that would rather have greater home care for daily needs so as to avoid staying in an old people's home.

However, economic problems are not the only ones: elderly people, and particularly those who live alone need quality houses, an appropriate accommodation in terms of (limited) size and internal (lift, safety devices and other optional services), but also external services and infrastructures (social and health care, proximity to public services, parks and social security) that no matter how important for any type of household become vital for this particular category. Many elderly persons, also those with a medium income, have an unsatisfying accommodation that proves inappropriate to their changing family and health conditions; however, housing needs remain substantially unvoiced, as elderly people prioritise keeping their habits and their living conditions unchanged: the attachment to their house and the objects it contains, the neighbourhood and relationships prevail over one's living conditions. These needs increase if the old person is no longer perfectly self-sufficient.

Are homeless people put into cheap hotel accommodation because of lack of other alternatives? Why?

⁴⁴ PIM Research Centre, *L'abitare nell'area metropolitana milanese*, FrancoAngeli, Milan, 1999.

⁴⁵ SPI- CGIL 2001, "Ricerca sui bisogni della popolazione anziana a Milano", published by SPI- CGIL, Milan, 2001.

Emergency shelters have always been insufficient because they are occupied by people who cannot/are not allowed to leave this situation behind to find second-level accommodations that are generally lacking or very limited in number in any city, because of the present action strategies. As few people leave these accommodations, few can have access to them.

Moreover, first-level accommodations have rules and structures that are totally inappropriate to host people with different problems. In general, these accommodations are intended for single adult males, rarely women, even less so for couples, families or single mothers. In case one of the latter situations arises, accommodation in a hotel is necessarily resorted to.

We have no national data. However, we may present the two following examples:

- In 2006, the City of Milan spent 482,000 euros to accommodate 430 evicted persons in hotels.⁴⁶
- The City of Turin resorts to the traditional hotel market and spends about 380,000 euros to tackle housing emergencies such as evictions, evacuations for housing unfitness, social cases, social reintegration schemes, thus only offering, among other things, “a partial answer to families’ needs” due to the limited services a hotel can provide, such as lack of food preparation facilities⁴⁷.

Is squatting considered to be an issue related to homelessness?

In a strict sense, homeless people are never considered as squatters, because this phenomenon that can be found in the large Northern and Southern urban centres is supported by associations that fight for the right to housing.

A recent Federcasa study⁴⁸ calculated that squatters occupy 43,350 houses in Italy, that is 5.1 % of the whole public residential housing stock. These data do not count in the accommodations directly managed by municipal and public bodies, and are all the more meaningful considering that the total

⁴⁶ Sunia, source “Redattore Sociale”, 2007.

⁴⁷ City of Turin, source “Redattore Sociale”, 2008.

⁴⁸ Federcasa (see www.federcasa.it) was set up in 1996 as a result of the transformation of the National Association Independent Institutes for Social Housing (ANIACAP) established in 1950. The Federation groups 114 bodies all over Italy that have built and managed publicly funded social housing for nearly a century, but also Federcasa funds and subsidised loans have been used. These are independent social housing institutions, bodies in a transitory phase, and enterprises that manage a stock of over 850,000 accommodations intended for low or medium income households. Federcasa participates in the definition of the objectives and instruments of housing policies, promotes the development of new action plans for public residential housing, and with a view to favouring quality living conditions and social life, it endeavours to improve the effectiveness in the management of the public housing stock, represents members in national and international organisations. In this view, it is member of a series of associations and research centres in the housing and town planning sectors; in particular, Federcasa cooperates with the Ministry of Infrastructures and Transports, CNEL, CNR, ENEA and various municipal authorities; it is a member of ANCSA, CRESME, INU, IN/ARCH, RUR and other national bodies; it is among the founding members of the CECODHAS, *Comité européen de coordination de l’habitat social*, that defends the interests of twenty-two member states at EU institutions and bodies and EUROPAN, European competitions for new architectures.

number of squatted houses in five large cities (Milan, Rome, Palermo, Naples and Bari) amounts to 26,000 accommodations, i.e. 60% of the total number of squatted accommodations.

The phenomenon of squatting significantly affects the real availability of accommodations that can be allocated in the context of social housing policies, but at the same time, it is a profitable market managed by actual criminal groups in many cases.

According to some, organised squatting is often the only solution for homeless people. For instance in Rome, Action activists squatted a building located on via Catania in February for 240 families to settle in. There are 41 building in the hands of the pro-housing movement and involve about 2,200 families⁴⁹. In Bologna, there are three groups (Mao - Movimento auto-organizzato occupanti -, Passepartout and Casa Brescia) that devote themselves to squatting accommodations.

7. The role of social/public housing

How is social housing defined in your country and what are the statutory aims?

The definition of social housing has been recently provided by the Prodi Administration⁵⁰ and accepted by the present Administration. It is a definition that is highly appreciated by social housing organisations, but has certain ambiguous aspects as regards the aim it was approved for and the social categories the interventions developed on the basis of this definition shall be addressed to.

The characteristics of social housing are laid down in art. 5 of Law 9/2007 (Measures for the reduction of housing insecurity for particular social categories) that was passed to comply with Decision 2005/842/CE of the European Commission that fixes conditions under which public subsidies as compensation of the obligations of the public service conceded to enterprises that manage services of general economic interest are considered as compatible with the single market.

In short, “social housing” refers to a permanently rented residential accommodation that has the aim of reducing housing insecurity among vulnerable population groups and households who cannot have access to open rental housing market⁵¹. This definition is inclusive of the accommodations intended for temporary, 8-year rentals and also for sale which were built or recovered from private and public operators by resorting to public subsidies or concessions (tax exemptions, allocation of areas or estate properties, town planning concessions).⁵²

Home-ownership is mentioned as a minor intervention, as compared to rental, but still paves the

⁴⁹ S. Egidio, Rome 2007 (source “Redattore Sociale).

⁵⁰ Decree of 22nd April 2008 endorsed by the General Accounting Office on 8th May 2008.

⁵¹ Decree 22.04.2008, art 1, par. 2.

⁵² Ib. Art. 1, par. 3.

way for huge population groups and estate interventions.⁵³

Finally, article 1, paragraph 5 specifies that social housing, as a service of general economic interest, represents an additional town planning standard that should be granted through the free concession of areas or accommodations on the basis and according to the procedures established by regional laws. Social housing shall have to be “*adequate, healthy, safe and built or recovered in compliance with the technical-building characteristics provided for by articles 16 and 43 of Law n. 457 of 5th August 1978*” and “*shall be built according to principles of environmental sustainability and energy efficiency*”.⁵⁴

It is the task of the Regions, in cooperation with regional ANCI to establish the following:

- The rent of the social housing stock in relation to the different economic situations of the beneficiaries, the composition of the household and the characteristics of the accommodation;
- The requirements that need to be met to have access to ownership;
- Methods and criteria to fix the selling price.

With the main role of the public sector undiminished, social housing can not but involve the operators and resources of the market and civil society: innovation requires individuals that can coordinate and generate flexible offers. In the past few years a number of banking foundations have started to experiment possible actions. In 2004, the CARIPO Foundation set up the *Fondazione housing Sociale* (FHS), that sees the participation of the Region Lombardy and the ANCI (Italian national association of municipalities) Lombardy. The Foundation issues grants without security and proposes activities of fair investment aimed at offering housing solutions at controlled costs, in cooperation with other institutional investors.

The cooperation between the public and private sectors is the first step towards an integration of resources that still needs to be regulated and supported by another category of workers: managers. New skills need to integrate those that are traditionally used in housing interventions and the third housing sector can play a strategic role also when the accommodations are owned by the public or private sectors.

Moreover, the measures aimed at guiding users, backing informal support networks, and easier integration and cohabitation pathways, etc. should be strengthened. In this regard, also the active involvement of inhabitants could prove very useful in finding solutions to their problems. Experts of participative processes can contribute to social housing policies with specific skills by helping legislative and housing interventions define access criteria for subsidised housing; by organising reintegration processes for new families in cooperation with implementing authorities and

⁵³ Ib. Art. 1, par. 4.

⁵⁴ Ib. Art. 2, par. 7.

managers, in order to favour mutual knowledge and integration in the neighbourhood; by involving inhabitants in certain project phases and managing the rules of good cohabitation and common spaces⁵⁵.

What role does the social housing sector play in addressing and preventing homelessness? Do social housing landlords have a statutory obligation to house homeless people?

No legal obligations exist to house homeless persons. Regional laws, however, include minimum quotas of social rental housing that should be available for particularly serious social emergencies. At times, depending on social housing lists, availability and suitability, these flats are allocated to homeless persons by local social services.

As regards building cooperatives or housing agencies, this sector doesn't have any influence on homelessness, as its target is represented by the middle (medium-high) class and immigrants that can have access to home-ownership.

Do you think the social housing stock is large enough to allow social housing landlords to play an effective role in addressing and preventing homelessness? What happens with homeless people during the time more social housing is made available?

As already mentioned, Italian social housing policies lag strongly behind the European average. This condition has been further worsened by a housing policy that has excessively encouraged home-ownership, while deterring the resort and impulse towards the rental housing market.

In this situation, the people facing housing difficulties find it hard to have adequate answers in the available social housing stock and have to wait long before having access to it. People facing serious housing insecurity can only be helped by being settled in reception centres and shelters that are only stop-gap solutions.

Does the present economic situation that limits resources for social housing landlords help/complicate the possibility to prioritise the actions in favour of the homeless?

In general, we may say that the present economic situation can only but aggravate a situation that is already bad, because no specific concern is expressed by building policies in this field.

Moreover, the transformation of the old Istituto Autonomo Case Popolari (IACP) – House Board – into regional agencies led budgets and their sustainability to be prioritised because of the very nature of these agencies. This means the following:

⁵⁵ P. Meardi, "Housing sociale", in *Aggiornamenti Sociali*, n.59, June 2008, pp. 466-469.

- Privileged access for those who have a sufficient income to pay a rent and additional housing costs,
- Special attention to the sale of the House Board stock.

On what basis is social housing allocated to the tenants? Do the selection criteria favour/obstruct access to housing for homeless people?

The fundamental selection criteria rely on revenue thresholds and the social situation of the applicant, either individual or family (physical DISABILITIES, long-time residence, ...). At times, allocation criteria also include scores that are attributed for the stay in first or second-level hostels or shelters. However, long periods of stay (e.g. in Lombardy at least 3 years in a row) are required, even if they do not take in any consideration the possibilities offered by the shelters themselves (limited stays) or the real usefulness for people to stay in one place for so long and continuously.

These criteria actually are an access threshold that is rather difficult to comply with for those who live or come from situations of serious marginalisation and greatly limit their access to residential public housing.

Please provide details of the share of the different income groups in social housing – in particular the share of people in the two lowest income deciles.

We have no data available.

Do you agree that social housing should be allocated primarily on the basis of the urgency of housing exclusion – even if that would jeopardise social mix in the social housing stock?

Generally, urgency is not the best criterion when it comes to making useful decisions, especially when the urgency of an intervention translates into actions that have an impact that goes well beyond the present situation and become definitive solutions. fio.PSD believes that the “culture of urgency” is one of the main obstacles that has so far prevented Italy from effectively conceiving policies and actions intended for combating and preventing homelessness⁵⁶.

The condition of urgency and emergency should be addressed with dedicated and appropriate measures.

It is our opinion that a better criterion than urgency would be that of planning different housing solutions to meet different housing needs (based on the number of persons per floor area, housing

⁵⁶ “fio.PSD believe that policies and interventions should overcome the logic of emergency that limits their effectiveness, while promoting a permanent and crosswise attention on the contrast of social exclusion” (fio.PSD Charter of Principles, art 2 par. of the Charter. Visit www.fiopd.org).

quality and services) and the pathway biographies of each individual that entail unique needs/expectations in terms of housing.

Are there any conditions in relation to the place of residence to access social housing? Is this relevant to homelessness?

Residing in a Council and Region in which calls for the application to social housing are activated is fundamental. Non residents are excluded from these calls.

Moreover, in some regions residence is not enough, in fact, a minimum period of residence is required as fixed by regional laws.

Are you aware of any structural cooperation between the homelessness sector and social housing providers?

There is no structured cooperation between the two sectors. There are good examples, however, in a number of Italian cities in which some third and voluntary sector organisations have signed cooperation agreements with local social housing agencies to use accommodations as second or third-level hostels against payment.

This policy is extremely beneficial for Agencies, as according to these agreements their housing stock is often renovated/undergoes maintenance and is always rented out.

Do you agree that mixing housing tenures and social & ethnic groups is a precondition for building sustainable communities?

We share the idea that the concentration of ethnic groups in limited areas, no matter if this favours the natural requirement of minorities in terms of cultural identity, is one of the factors that makes social cohabitation more difficult. A good social mix relies on good housing, social and cultural policies that can identify differences as opportunities both nationally and locally and not threats that need to be tackled with a security- and segregation-oriented approach. A profound crisis is today affecting social relationships among people and groups, and the denial of this crisis may trigger potential conflicts and would lead to unbearable cohabitations.

An extreme example is provided by Padua, where a high criminal rate neighbourhood formed by some huge buildings mainly lived in by immigrants has been fenced in with a 80m long and 3 m high metal barrier, with a check point guarded by law-enforcement agencies. Some local organisations highlighted that an essential pre-condition was lacking, i.e. the real participation of these people who have always been invisible to the city and the various local administrations over

all these years.

How can one solve the tension between building socially mixed communities and providing housing for the most excluded?

The problem cannot be solved by huge social housing complexes that see a high concentration of the poorest population groups. What is really needed is a housing mix in which houses at special rent, subsidised rent, and market rent exist simultaneously.

Unfortunately these strategies only exist on paper at the moment.

Are you aware of sustainable poor housing communities?

We deem it interesting to mention the study conducted in a neighbourhood in Bologna on persons aged above 80 years who live with very limited economic resources, but rely on a very strong solidarity network that makes up for the shortcomings of the Italian welfare system⁵⁷.

What are the main obstacles in your country to construct more social housing?

Political obstacles are the hardest nut to crack, as the process currently underway at the central government level goes to show.

The previous Government allocated about 550 million euros to a public housing scheme, in agreement with the Regions, especially in favour of the population groups spelled out in Law 9/2007. A renewed effort on the “Neighbourhood Contracts II” programme also added to this initiative.

The new Government has immediately understood the dramatic condition of Italy’s housing situation and proposed its own action based on the following:

- Elimination of the Council Tax (ICI) on the first house for all (with exception for particularly luxurious accommodations), the establishment of a “housing plan” that includes the cancellation of the projects conceived by the previous Administration and already underway, and consequent diversion of resources for other programmes.
- Moreover, the Government’s plan includes the generalised sale of the social housing stock (former IACP).

Unfortunately this measure has both positive and negative sides to it, as the elimination of the Council Tax (ICI) on the first house required that resources from the general taxation system be found to partially repay councils of the lost revenue. In this way, resources that had already been

⁵⁷ In this regard G. Pieretti (edited by), “I grandi anziani – una ricerca nel quartiere San Donato di Bologna”, FrancoAngeli, Milan, 2008; G. Pieretti, “Per una cultura dell'essenzialità”, FrancoAngeli, Milan, 1996.

allocated by the previous budget laws to activate previously established interventions have been used otherwise. Unfortunately, this operation has significantly reduced the resources intended for councils and shall have an influence on the supply of council services also for the most vulnerable population groups.

The recently passed “Housing plan” intends to develop a private-public partnership for the purpose of building social housing, even if it is not clear whether it shall be for the rental housing market or the home-ownership market, however, it shall use the resources allocated by the Prodi Administration⁵⁸.

Last but not least, the massive plan of sale of social housing that, according to certain estimates of the Ministry of Economics, could yield up to 23 billion euros, risks of impoverishing the social housing supply if no adequate social housing policy is drafted.

8. Prevention of homelessness

What are the main interventions in the housing area aimed at preventing homelessness?

We do not have enough data to talk about large-scale interventions.

However, we want to mention the initiative of the Ministry of Social Affairs (now Ministry of Welfare) that signed and funded a three-year agreement with fio.PSD, Caritas and ISTAT for a huge and detailed research work for the purpose of identifying the profiles of homeless people in Italy and the services that work with these people, and developing a system of policies and quality services to tackle this problem starting from prevention.

The previously-mentioned three-year budget law (2009-2011) passed by the present Administration devotes one of its items to the Housing Emergency and Plan for very vulnerable people, who are the priority beneficiaries of residential social housing. However, the budget law does not refer to homeless people and, in consideration of the present gap between supply and demand and the implementation strategies spelled out in the plan (transfer of ownership of the public stock and then of private subsidised housing), it can be expected that the law shall not have any influence on the already marginalised population, or vulnerable people who are on the poverty threshold and shall continue to be at serious risk of homelessness.

At the local level, mention should be made to Turin’s 2009-2010 Housing Plan that includes a package of instruments that have brought it to the national attention: co-housing, social caretaking, unsecured loans for young temporary workers, joint ownership. According to the Council, this plan

⁵⁸ With Decree 159/2007 the Prodi Administration allocated 550 million euros to build 12,000 houses and upgrade the public residential stock for the renovation of unused accommodation.

marks the passage from housing policies to living policies, that is a range of actions aimed at increasing the affordable housing supply and favouring private-public cooperation, with a view to promoting social mix and solidarity among residents. The new Housing Plan first of all proposes three calls to build as many social collective residences. These structures can provide temporary housing solutions in case of serious urgency and emergency. Consequently, they shall be reserved for young adults, non Italians, refugees or anyway people who are alone and on their way to independence, who have to leave the home shelters where they used to live when they become of age.

Is eviction an important issue in relation to homelessness?

Eviction is the action that makes the exclusion process visible; however, it remains a factor of visibility for a problem that is often invisible, individual and linked to structural social problems that affect an individual who has no instruments to deal with them (interruption of social bonds, temporary work/housing, insufficient welfare coverage, different access to healthcare and treatment, etc.).

What the main reasons for people being evicted?

In Italy, 40,000 people risk of being evicted from their homes. This is due to rent arrears, but it's not obviously due to the unwillingness of these households to pay. It is instead the umpteenth demonstration that, despite the wealth that circulates in Italy, people can no longer manage to pay the rent before deadlines, due to lacking economic resources.

What public intervention exists to prevent eviction?

Historically, the public intervention in this context has availed itself of tailor-made, "buffer" laws (the latest being L. 9/2007 "Interventions for the reduction of housing insecurity for particular social categories"), that have postponed the problem for years, without getting to a solution. These measures allow tenants of specific social categories with expired leases to stay on for another 6-12 months, however, most of them shall not manage to find other accommodations in the open market and have no access to social housing because of the lack thereof.

An action (that indirectly prevents eviction) that is meant to help people pay their rents was established in 1998 at the same time as the laws that have deregulated rents⁵⁹. This measure uses national resources in addition to regional ones, includes a maximum subsidy of 3,500 euros to

⁵⁹ Law 9th December 1998, n. 431 "Regulation of rents and release of accommodations for residential purposes"

reduce the impact of the rent on a family's yearly income by 14%, this percentage can achieve 24% in case of social housing residents. Indicatively this subsidy is allocated to households that have a revenue equalling 2 minimum state pensions⁶⁰.

The main problem is that since its introduction, the national housing allowance went from 440 million in 2000 to 212 million euros in 2007, i.e. – 52%, while applications have soared to 148%⁶¹. We do not know whether these interventions by reducing or postponing evictions have any effect on those who shall later become homeless.

Is housing advice and guidance an effective way to prevent and address homelessness?

National experiences exist. Social housing counselling that offers proximity services to people living in houses managed by social enterprises through highly-professional trained, social workers, is a priority for the interventions that aim to prevent and combat homelessness. The work of these counselling experts consists in providing information, finding solutions to conflicts that may emerge with neighbours, instructing on how to behave in daily life (e.g. by explaining how the differentiated garbage collection works) and granting integration⁶².

Other initiatives focus on the problem of indebtedness, a service that is activated locally by diocesan Caritas centres. The experience of the “Consulenza Debitori” desk is worth a mention, as the five advisors working in the offices of Bolzano, Merano and Brunico, have guided and advised 1,106 people in 2006 alone. The underlying causes of indebtedness and overindebtedness include a past independent business activity, an inappropriate relationship with money, low income, unemployment and the purchase of an accommodation. The Consulenza Debitori desk urges its users to seek timely advice when the early warning signals arise, such as an overdrawn account or frequent injunctions to pay. “*A lasting financial stability can be achieved through a well structured plan to recover from debts*”. Among the people who resorted to the desk in 2006, 6% received preventive advice, with a view not to running in overindebtedness due to huge investment, such as the purchase of a house. The remaining clients already had financial problems, while 17% of them has managed to settle their debts after thorough advice.

If we specifically refer to homeless people, interventions preventing homelessness have to necessarily have an economic nature (to maintain the house), both to help the individual with his/her (relational, psychological) problems, and reactivate the individual's skills to manage daily aspects of life (feeding, management of money, grooming and care of the house, relationships with neighbours, etc.). This is an important series of actions that necessarily requires a networked

⁶⁰The minimum pension amounts to about 450 euros per month issued for 13 months a year.

⁶¹ L. Guerzoni, see above.

⁶² See La Casa di Padova Foundation.

intervention that is not only limited to the desk and advice.

However, these actions only have an occasional nature, are linked to local experiences where there isn't often a structured cooperation among the local Social Services, the Housing Department of the same local authority and voluntary and third-sector organisations.

9. Legislation and right to housing

Is the right to housing enshrined in the constitution and/or legislation of your country?

The Italian Constitution does not explicitly recognise the right to housing. Moreover, a heated debate is underway as to the constitutional rule that should be generally resorted to: according to some, art. 14, par. 1 of the Constitution spells out that housing is inviolable; according to others, art. 47, par. 2 of the Constitution entrusts the Republic with the task of favouring "the access of people's savings to home-ownership (...)." In this regard, a recent ruling of the Court of Cassation⁶³ on squatted social housing concluded that the crime of squatting does not apply, in case of need (art.54 c.c.) and the "serious personal harm", necessary for the livelihood of the person concerned under art. 54 c. c., applies not only in case of direct harm to the life or physical integrity of the individual, but also in case of indirect harm: the lack of housing represents an hypothesis of indirect harm to the physical integrity of the person, because the right to housing represents a primary right for the individual, former art. 2 of the Constitution.

Is the right to housing justiceable?

Resorting to the law for recognition purposes mainly interests separation of couples and some cases of squatted social housing. As far as homeless people are concerned, legal actions refer to the recognition of the right to anagraphic residence⁶⁴, and eviction and rental problems for persons that already benefit from (social) housing. However, the right to housing isn't justiceable yet.

Do you think that making the right to housing justiceable is the right approach to combating and preventing homelessness?

A justiceable right is fundamental in building an organisational structure that can deal with complex problems. In order for a right to be justiceable, the conditions to enjoy such right should be present. In Italy's fragmented and localised system, the problem of justiceability would clash with the

⁶³ Court of Cassation, Ruling of 26/09/2007 n. 35580.

⁶⁴For further information www.avvocatodistrada.it.

difficulty of granting uniform and consistent answers. A justiceable right in the housing sector would probably mean a step forward on the theme, at least at the national level.

As we mentioned before, this approach doesn't necessarily have to combat or prevent homelessness, but it is surely one of the fundamental instruments for social reintegration.

Is the discrimination in access to housing (social/private rental/homeownership) an issue in relation to homelessness?

1. The main discriminatory form consists in the failure to register homeless people with the Registry Office because this prevents them from participating in calls for social housing, signing any lease contract, and obtaining grants to access housing also in case of own revenue.
2. This adds to the fact that residence is discriminating as regards the participation in calls for social housing: long-term residence in a region or council generally entitles to higher scores in the council list. In this regard, the Region Lombardy stands out, as it established that continuous residence in the Region had to be certified for at least 5 years. This discriminates all those who, for different reasons, have been blackened out from anagraphic Council lists and see their long-term residence cancelled, even if only for a few days, consequently they cannot access social housing before being penalised for 5 years of housing exclusion; this rule has been conceived as a discrimination against resident immigrants to privilege Italian nationals.
3. A further form of more generalised discrimination that concerns immigrants is given by the provisions of the law currently in force⁶⁵ that allows the access to calls for social housing only if a person has a stay permit (that can be obtained after 6 years of continuous residence in Italy), or a two-year residence card (only for legal migrants and, linked to the availability of a work contract).
4. Another form of discrimination is against former tenants of socially rented houses who were evicted for rent arrears and banned from taking part in calls for 5 years after the eviction.
5. Finally a form of actual, though paradoxical discrimination is related to revenue: an individual with the possibility/capacity to achieve again a "normal" tenancy automatically exceeds the revenue thresholds imposed by the calls for social housing and has to have access to the "open market", often without having any real economic capacity to pay the rent.

⁶⁵ Bossi-Fini Law (Consolidated act of the Laws on Immigration, Legislative decree 286/98 amended by Law 189/2002, art. 40 par. 6).

10. Immigration

Some information on the impact of migration and the increase of migrants on the housing market and the accommodations migrants live in.

Immigrants represent a huge income source for the housing, and especially rental housing market. These immigrants include both those with a regular stay permit and a reliable income, and undocumented immigrants with/without a reliable income.

The house represents today one of the most important, and certainly one of the most critical conditions for the integration of immigrants. Integration or exclusion mostly depend on the stabilisation of housing processes, that have an influence on other living conditions:

- the economic situation: the cost of rents, if high, leads to a vulnerability of the household or the individual, and erodes their purchasing power with rents that are at times 40% higher than a family's monthly income;
- the juridical condition: after the Bossi-Fini Law was passed, the possibility of renewing a stay contract, obtaining a residence card or reuniting with one's family has become subject to the availability of an adequate accommodation⁶⁶;
- local connection: immigrants become rooted in a territory after they find a stable housing solution, this eases a positive integration process, favours recognition and produces relationships of cohabitation.

On one side, the search for stable and adequate housing is the natural consequence of the passage to the second phase of immigration: settlement of huge numbers of the immigrant population, increase of households (for family reunions or creation of new families), individual achievements, attempts at improving one's situation, and the different composition of newcomers.

On the other side, the greater housing demand clashes with the chronic limited supply and the relative worsening that occurred in the rental housing market.

The Censis report⁶⁷ estimated that 11.8% of immigrants own their houses, 72.1% live in rented housing (either flat or room), 7.5% is hosted by relatives and friends and 6.8% live at their workplace. The housing condition is divided in two categories by the Censis: "integration" and "deprivation". The first category comprehends about 65% of immigrants (owners or tenants of houses deemed adequate), the other includes 35% of immigrants (slightly less than the half) who live in conditions of instability and overcrowding.

⁶⁶ The instrument that monitors the adequacy of the accommodation of immigrants who apply for family reunions, permit renewals or stay permits is the housing fitness certification, issued by Local Health Authorities or competent councils.

⁶⁷ Censis, *Condizione abitativa degli stranieri in Italia*, 2005.

According to the Censis, for the over 900.000 immigrants who live in stable housing conditions a Sunia study (2004)⁶⁸ applies. The study stated that out of the 1,000 interviewed immigrants who have resided in Italy for at least three years, 52% live with other people, besides their family 42% live in 2-3 room flats with 4-5 people and 37% don't have a regular lease contract.

Many non poor immigrants have therefore a bad accommodation, and normally poor immigrants are often homeless or in a condition of housing insecurity. Their accommodations are generally worse and more expensive than those accessible to the locals having the same revenue characteristics. Temporary accommodations easily concern also working and revenue-generating immigrants. Extreme forms of housing exclusion heavily affect immigrants, and it proves significant the way in which these forms concern both regular and working immigrants to some extent, even if it is true that illegality is an important cause of housing exclusion.

Most immigrants are homeless: most find an accommodation, and this shows the capacity of many immigrants to solve the problem with their own resources. Despite specific data and studies confirm that immigration is an important part of social insecurity, it can be said that also in our country, the passage from initial deprivation to integration has been the dominating pathway, as far as our experience is concerned so far, always with the due differences in mind (according to cultural profiles, and settlement contexts, etc.). According to Cresme estimates, the percentage of immigrants who buy houses has gone from 12.2% in 2004 to 16.0% in 2007 and the volume of transfers from 121,000 in 2004 to 161,000 in 2007⁶⁹. Even so, the accommodations occupied by immigrants are often of worse quality and higher cost than other population groups with the same revenue.

Consequently, external and political circumstances play an important role in determining these processes. Housing policies have a huge impact, more than other policies. Weak housing policies at various levels have been the main reason for immigrants' housing difficulties, in particular because of the extremely limited supply of accessible rental housing. While an unbalance between demand and supply in terms of public housing exists, the opportunities offered by the (regular) rental housing market have generally reduced, the economic market has become tenser, and in many areas, the supply accessible to low or moderate income households has nearly disappeared, and in particular for a marginal demand such as this.

Immigrants find it hard to have access to fair rate accommodations, and in particular they experience the following:

1. general limits of housing policies and market, due to both new and old factors:

⁶⁸ Sunia Ancab - Legacoop, *Condizione abitativa degli immigrati in Italia*, 2004.

⁶⁹ Cresme Studies, *La questione abitativa in Italia 2008*, Third yearly report, Rome, February, 2008.

- Quantitative insufficiency of social housing;
 - Insufficiency and gradual marginalisation of the supply of rental housing;
 - Growing phenomena of social vulnerability and unstable working conditions that increase, at times extreme, situations of deprivation;
2. Disadvantages deriving from the conditions experienced by immigrants, and in particular the following:
- forms of discrimination in terms of access;
 - forms of speculation;
 - access to unfit housing;
 - unequal requirements to have access to public housing;
 - disadvantages deriving from legislative provisions, in particular those introduced by the Bossi-Fini law that brought about a worsening of the stay status;
 - Few possibilities of being accepted in shelters;
 - Difficult access to credit.

In particular, the forms of discrimination endured by immigrants in the rental housing market (but not only) can take various shapes: prejudice-based discrimination, which leads landlords to refuse to rent their property to immigrants, speculation that leads landlords to rent but at a disadvantage for immigrants, i.e. with higher prices than Italians or if the rent is the same, they offer sub-standard houses or require additional guarantees when the contract is signed, such as a higher deposit than ordinary, the signature of an Italian grantor (often the employer), or a bank guaranty. A recent Sunia study revealed that 30% of the about 5,500 people who received advice of various type on irregular contracts (abnormal or simulated contracts; non existence of written contract; regular contract but with integration outside the terms of the contract) in Florence were immigrants.

As regards the issue of unequal opportunities for applying for Erp calls, the new wording of art. 40 of Law 289/2002 clarifies that in order to apply for these calls for social housing, applicants need to have a two-year residence card or stay permit – i.e. they have to have a permanent job contract. This highly discriminates immigrants in their attempt to access public residential housing. In some cases, this mechanism triggers an adverse effect: those who experience housing exclusion or a critical housing situation need a “protected” accommodation, also to renew their stay permit, however, the most vulnerable from the juridical viewpoint cannot enter social housing lists.

In particular since the second half of the 1990s, rents have grown exponentially and the simultaneous reduction of interest rates has pushed many households to buy a house, in consideration of the near equivalence of the monthly rent and the loan instalment. It is in this context that the trend to buy houses among immigrants who have lived in Italy for a long period

should be put in parallel with the trend of immigrants who wish to settle in our country.

The 2007 Raxen report⁷⁰ refers that it is difficult to provide a precise and detailed picture of the housing situation experienced by immigrants in Italy, because statistics are still few and often inconsistent. However, what can be confirmed is that more and more immigrants buy houses partly to improve their living conditions and avoid to pay more and more expensive rents and partly to respond to the discrimination of estate agents and landlords, who refuse to rent flats to non-EU citizens.

However, this aspiration clashes with the low bankability of many immigrants who do odd, precarious jobs or work in the underground economy. Moreover, the Bossi-Fini Law reduces in general the duration of stay permits, thus complicating matters for credit institutions who assess the eligibility of potential, non Italian mortgagers: on one side, it is all the more difficult for non Italians to obtain a stay permit for more than one year (against their will), on the other, banks deem a one-year stay permit too short to grant a mortgage.

As regards mortgages granted by banks, a study conducted by Ufficio studi Kiron in 2006⁷¹ reported that according to the latest data, the allocation of mortgages to non Italian nationals in 2005 to buy a house or of consumer credit amounted to over 6.5 billion euros, i.e. 7 times the money allocated in 2000. The value is divided between special-purpose loans (54.2%), personal loans (37.7%) and mortgages (8.1%).

In 2005, a total 447,000 euros were granted as opposed to 252,000 euros in 2002, with an annual growth rate of 40%. The mortgage lending sector registered the highest increase: this explains the continuous process of economic and social integration of various communities in our country.

If local trends are analysed, resident non Italian nationals in the North of Italy resort to indebtedness to a greater extent, because they enjoy a more stable economic and social condition.

Non Italians residing in the Islands, central and Southern Italy are in general less prone to run into debts, because of their recent migratory project and a minor economic stability.

The data of the above research show that the non Italian buyer is a citizen with a regular stay permit, who has lived in Italy for 2/3 years, and works as employee, or is a small entrepreneur aged between 25 and 35 years and in 60% of cases also married.

71% of non Italian citizens resort to mortgages that cover between 80% and 100% of the house cost. Transfers generally concern small houses (50-60 sqm) that are generally located on the outskirts of cities or in villages.

⁷⁰ The yearly Raxen report has provided a complete yearly description on the Italian situation in terms of racism and discrimination since 2002.

⁷¹ Ufficio Studi Kiron, Gruppo Tecnocasa, Elaborazione su dati della Banca d'Italia, 2006.

In the past few years, an interesting and booming brokerage and housing access sector developed. It mainly targets immigrants and their families. Some local authorities have for example started to set up social estate agents and develop off balance sheet provisions to allow both Italian and non Italian citizens to have access to rental housing, and at the same time provide mediation services between vulnerable individuals (both Italian and not) and banking institutions to favour the purchase of the first house, the recovery, and fair rent of disused State-owned structures. With no national and regional social housing policies, other answers were offered by Committees, Associations, Cooperatives and micro-projects set up in some considerate and responsive Councils⁷² (the Estate agency of a Senegalese citizen that acts as intermediary with banks for loans in Turin, the Cooperative Dar-Casa that has worked since 1991 to offer low rent accommodations in Milan to those who cannot have access to the open market, to mention but a few). *“As cooperative, we exclusively offer accommodations for a monthly 250-euro rent and we currently manage 191 accommodations mainly located in the Milan area. 90% of our members are immigrants (...). We have conducted an advice project on housing to mitigate the social impact that a large number of immigrant families could have on the neighbourhood”*⁷³.

The Province of Trieste created a specific instrument for immigrants to use. It is the new “Hand book for immigrants in search of a house” that provides all the useful information to help non Italians with a regular stay permit to look for an accommodation in Italy. Addresses, information on the local estate market, fundamental news to rent or buy a house are contained in two pages and translated in ten languages: English, French, Spanish, Serb-Croatian, Rumanian, Albanian, Russian, Hungarian, Swahili, and Arab.

Another example is the Province of Milan. Private social sector associations, credit institutions, foundations have developed an agreement that brought to life some of the most original projects in the field of social housing in Italy. These include "Una casa per...", an association set up in 2005 by the voluntary sector in Sesto San Giovanni, that started a project to provide for the housing integration of regular immigrants⁷⁴ in cooperation with Fondazione San Carlo and Banca di Credito Cooperativo.

In Trento, 361 temporary shelters were offered by Atas onlus (Associazione trentina accoglienza stranieri) against payment to non EU immigrants of the Autonomous Province of Trento. The service has come to life after an agreement with the provincial administration that shall expire on 31st December 2008. This initiative derived from the awareness that in the Trentino Alto Adige Region, an immigrant citizen finds it very hard to find an accommodation: indifference, the fear of

⁷² In this regard, visit the Cestim website (www.cestim.it).

⁷³ Sara Travaglini, manager of Dar-Casa Advice Sector (source: “Redattore Sociale”, 2007).

⁷⁴ In this regard, visit www.unacasapergliamici.it

not having guarantees on the commitments taken, and surely a high level of discrimination play a major role. However, housing is a primary social need and the difficulties to have access to it may lead to situations of marginalisation and deterioration of the social fabric.

These experiences are just a few. Unfortunately, however, these experiences are still very limited if compared to the problems posed by the issue and people would mainly resort to the open market to look for a house.

Finally, going back to the general living conditions of immigrants, we cannot neglect the situation of the so-called carers, that is those immigrants, mainly women, who care for elderly people and people with disabilities at home. This job occupies carers who often do not have a regular contract, as many immigrants have no papers, for at least 24 hours a day, 6 days/week. These carers are hosted in the house of the person they look after, but are exposed to the high risk of finding themselves homeless when the ill or elderly person passes away.

A special situation is that of the Roma and Sinti who are the most excluded among the excluded. It is normal for them to live in camps on the outskirts of cities, with no basic services, and inappropriate housing conditions. The access to social housing for them is extremely difficult and few local administrations try to remedy their situation. The so-called integration finds in this context one of the greatest conflicts.

This is also due to the fact that since the 1970s ways to solve this specific housing issue have been the subject of a heated debate, even if it never included the participation of Romani and Sinti experts in setting up housing policies and led to the exclusion of Romani and Sinti communities who were the recipients of the interventions from decision-making. Our Country has been formally condemned by the European Committee for Social Rights (Council of Europe), with ruling disclosed on 24th April 2006, because Italy implemented policies and practices that systematically violated the right of the Roma and Sinti to adequate housing.

Today political consensus gravitates around these very issues, both for the Left and the Right, and in any case this risks of pushing immigrants, particularly the Roma, more and more towards marginalisation.